



TRINDEL

Risk Management for Rural Counties

A Joint Powers Authority Established in 1980

February 15-16, 2024

Board of Directors Meeting

Agenda



PRESIDENT
Nathan Black

VICE-PRESIDENT
Nichole Williamson

SECRETARY
Van Maddox

Location: Granzella's Inn
391 6th st,
Williams, CA 95987

Date: Thursday, February 15, 2024
Time: 9:00 AM – 4:00 PM

Date: Friday, February 16, 2024
Time: 9:00 AM – Noon

ORDER OF BUSINESS

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

1. Call to Order:

2. 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.

3. Public Comment: (Welcome from Wendy Tyler, Trindel Past President, and, CAO, County of Colusa.)

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 President, 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.

- 4. Consent Calendar:** *Approval of October 3, 2023 Board of Directors Minutes: An action item to approve the Minutes of the above meeting. Check Register & Invoices: An action item to approve check register and invoices from the first and second quarter of fiscal year 2023-24.*

Presentation

- 5. Robert Marshburn:** *Presentation on Automated Risk Transfer and Coverage Compliance software. Informational only for the Boards future consideration of its application to Risk Management Continuity for the members.*

Programs

- 6. Annual Third-Party Financial Audit 2023 and Annual Comprehensive Financial Report (ACFR):** *Action item to approve financial audit and ACFR for fiscal year 2023. (James Marta)*
- 7. 2023-2024 & 2024-2025 Actuarial Reports:** *Action item to review and approve the 2023-2024 & 2024-2025 Actuarial Reports for the Workers' Compensation, General Liability, Property, and Medical-Malpractice Programs. (Mike Harrington, Bickmore)*
- 8. PRISM Benchmark Comparison:** *Informational item to compare Trindel Counties with other members in PRISM's GL1 and EWC programs. (Gina Dean, Andrew Fischer)*
- 9. 2024-2025 Premiums:** *Action item to approve Self-Insured Retentions (SIR's), and premiums for 2024-2025. (Andrew Fischer)*

General Business

- 10. Review of Budget and Financial Statements as of 12/31/2023:** *Review of Budgets, Statement of Net Position, Statement of Revenues and Expenses and changes in Net Position through second quarter of fiscal year 2023-2024. (Jack Contos). Informational Item.*
- 11. Budget Adjustment Fiscal Year 23-24:** *Action item for the Board to review the request for budget adjustment to the property, and liability claims administration budget, and the risk control department budget for 23-24. (Jack Contos)*
- 12. Trindel Family Medical Leave Policy:** *Action item to review the updated Family Medical Leave Policy. (Coral Ferrin, Andrew Fischer)*
- 13. Trindel Disability and Reasonable Accommodation Policy:** *Action item to review the Trindel Disability and Reasonable Accommodation Policy. (Henie Ring, Andrew Fischer)*

14. **Trindel Drug and Alcohol-Free Workplace Policy:** Action item to review the Trindel Drug and Alcohol-Free Workplace Policy. (Judi Behlke, Andrew Fischer)
15. **Contract with Municipal Resources Group (MRG) for Human Resources Consulting:** Action item for Board to consider contract with MRG for Human Resources Consulting. (Andrew Fischer)
16. **Position Allocations for 2023-2024 fiscal year:** Action item to approve allocations of positions on 2023-2024 salary schedule. (Andrew Fischer)

Reports

17. **Committee Reports:** Report on Executive Committee meetings, and ad hoc committee, HR Task Force, since the October 4, 2023 meeting. (Andrew Fischer)
18. **Department Reports:** Reports on Department Activities from Risk Control, Workers' Compensation, Liability and Property, and Administration. (Rachael Hartman, Andrew Fischer, Sean Houghtby, Andrew Fischer)
19. **Treasurers Report:** Treasurer's report on investment activities and holdings as of 12/31/2023. (Andrew Fischer, Carlos Oblites from Chandler)
20. **County Reports:** Informational item for Counties to report on matters in their Counties.

General Business (Resume)

21. **Future meetings:** June 13-14 meeting in Plumas County. Fall meeting with PRISM or hold the meeting in a different location, at a different time.
22. **Closed Session:** Executive Directors Evaluation: *Government Code Section 54957.6* Andrew Fischer

23. **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) afischer@trindel.org. Requests for such modifications or accommodations must be made at least two full business days before the start of the meeting.



ROLL CALL

2.

CALL MEETING TO ORDER

Alpine County	Nichole Williamson Klaus Leitenbauer	Plumas County	Travis Goings Debra Lucero
Colusa County	Kaline Moore	San Benito County	Ray Espinosa Henie Ring
Del Norte County	Neal Lopez Randy Hooper	Sierra County	Van Maddox Judi Behlke
Lassen County	Richard Egan Tony Shaw	Sutter County	Nate Black Jason Claunch
Modoc County	Chester Robertson Tex Dowdy	Tehama County	Gabriel Hydrick Coral Ferrin
Mono County	Mary Booher Jay Sloane	Trinity County	Suzie Hawkins Trent Tuthill
		Total Member Entity's present _____ (7 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.



PUBLIC COMMENT

3.

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 President, 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.



CONSENT CALENDAR

4.

- **Approval of October 4, 2023 Board of Directors Minutes:** *An action item to approve the Minutes of the October 4, 2023 Board of Directors meeting. They were sent out on October 25, 2023, and January 31, 2024.*
- **Check Register & Invoices:** *An action item to approve check register and invoices from the first and second quarters of fiscal year 2023-24.*



TRINDEL

Risk Management for Rural Counties

A Joint Powers Authority Established in 1980

October 4, 2023

Board of Directors Meeting Minutes



PRESIDENT
Nathan Black

VICE-PRESIDENT
Nichole Williamson

SECRETARY
Van Maddox

Location: Intercontinental the Clement Monterey
Ocean Terrace 1 – Meeting Space
750 Cannery Row
Monterey, CA 93940

Date: Wednesday, October 4, 2023
Time: 9:00 AM – 4:00 PM

ORDER OF BUSINESS

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

1. Call to Order:

Call to order and introductions around the room, the meeting was called to order at 9:00 am.

2. Roll Call:

Alpine County	Nichole Williamson (Vice President)
Colusa County	Todd Manouse, and Kaline “Kiki” Moore
Del Norte County	Neal Lopez
Lassen County	Richard Egan
Modoc County	Chester Robertson (Officer)
Mono County	Jay Sloane
Plumas County	Travis Goings (Officer), Debra Lucero
San Benito County	Ray Espinoza, Henie Ring
Sierra County	Judi Behlke

Sutter County Nathan Black (President), Jason Claunch
Tehama County Gabriel Hydrick, Coral Ferrin
Trinity County Trent Tuthill
Others present: Gina Dean (PRISM), Kevin Bibler (Alliant), Carlos Oblites
(Chandler), Jawharah Alkhalidi(Trindel), Jack Contos (Trindel), Sean Houghtby
(Trindel), Rachael Hartman (Trindel), Andy Fischer (Trindel)

3. Public Comment:

President Nathan Black opened up the floor for public comment, and there was no public comment.

4. Consent Calendar: Approval of June 23-24, 2023 Board of Directors Minutes: An action item to approve the Minutes of the above meeting. Check Register & Invoices: An action item to approve check register and invoices from the fourth quarter of fiscal year 2022-23.

Nathan Black of the County of Sutter announced the purpose of the consent calendar is to streamline meetings by grouping noncontroversial items into a single item for the Board to consider under a single motion. Andrew Fischer of Trindel advised that the minutes of the June 23-24, 2023 Board of Directors meeting were sent to the Board for review on July 6, 2023, and that he only received comments from Tony Shaw (Lassen Alternate Board Member), and Gabriel Hydrick of Tehama County (Director) advising that they approved of the minutes. No other comments were received from the Board.

Andrew also advised that the check register was sent to each County Board of Director and Alternate on September 17, 2023, and that he did not receive comment prior to the meeting.

Motion by Gabriel Hydrick of Tehama County to approve all items on the consent calendar.

Seconded by Nichole Williamson of Alpine County.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

Reports

5. Committee Reports: Report on Executive Committee meetings since last board meeting.

Andrew Fischer reported to the Board on the activities of the Executive Committee. The Executive Committee met on July 28, 2023, and September 1, 2023. The committee attended Kevin Webb of RW Baird's investment boot camp at both meetings and the Executive Committee gave direction to Andrew to revise the investment policy to extend the duration on securities under CA Gov. Code Section 53601, and to begin managing a portion of the portfolio with Kevin Webb. Jay Sloane of Mono County asked about Kevin Webb and Andrew explained that they met at CAJPA from an introduction from other JPA managers. Those pools that have worked with him consistently returned 3.5% on their investments year over year when we have been struggling to obtain a positive return. Nathan Black, President, advised of some of the mechanics and things we learned with Kevin Webb during the meetings. Debra Lucero of Plumas County asked if Trindel could give investment trainings to County Treasurer's. Andrew Fischer replied by stating that we certainly could try to do that if that is something the Board wanted him to do but thought that there may be better options that are already available. Carlos Oblites, Chandler, advised that he would be more than willing to go and train for Trindel, or at the individual counties that are a client of Chandler. Richard Egan, County of Lassen, advised that the best training would be through the State of California office of the Treasurer California Debt and Investment Advisory Commission, or through the Association of California Municipal Treasurers.

Andrew went on to report that the Executive Committee was apprised on the plan for future meeting structure, the results of the 2023 risk control audit, workers' compensation claims audit, the 23-24 premiums, and our efforts to obtain pricing on prior years general liability, med-mal, and property should we have gone to the reinsurance market. He also advised that the committee will learn of those results when available.

The claims review committee met once in closed session regarding a potential exposure to litigation but no action was taken.

6. Department Reports: Reports on Department Activities from Risk Control, Workers' Compensation, Liability and Property, and Administration.

Rachael Hartman, Director of Risk Control, presented the Risk Control Department report. She advised on the number of virtual trainings conducted, and that they have had 624 County employees attend from June through August of 2023. They conducted 33 in person trainings or inspections at the member County. She mentioned that there was a lot of in person meetings in Trinity to help with their new loss prevention staff, Nathan Black, President, asked if that is because we hired Becca Cooper from the County. Andrew Fischer advised that is the case, and that we promised the County we would help out through the transition to ensure they passed the audit. Andrew went onto advise the Board that Trindel also hired Sean Houghtby from Tehama County and that Sean continues to spend days at Tehama County to help with the transition. Andrew also advised that we will continue to pay special focus and to anticipate extra attention when Todd at Colusa retires. Rachael then continued and reported on the following new legislative laws and their potential impact: Pregnant Workers Fairness Act, new CA Minimum Wage, changes to designated persons under CFRA/HWHF sick leave, California Change to Definition of COVID-19 Outbreak, California Indoor Heat Illness Rule, Workplace Violence Prevention, and SB 553. She followed up with information on prior Trindel conferences/events, her activities at PRISM, and her enrollment in NACO, in addition to the website that was unveiled later in the meeting. She then talked about the Law Enforcement Task Force that we will be proposing to create, the newly visioned Road Commissioners Meeting/Equipment Olympics, and the next DSR meeting. Nathan Black, President, commented on how anti-employer these new laws are, and Debra Lucero, Plumas County, advised on how much she appreciates these updates.

Andrew Fischer, Executive Director, reported on behalf of the Workers' Compensation Department. He reported on the current staffing structure, that the Director of Workers' Comp, Katie Twitchell, continues to be off work since February 27, 2023, and that he and Tim Vincent from Praxis have been acting in her stead performing supervisory reviews. He advised the board on Praxis historical involvement at Trindel, and how they have been instrumental in the success of the programs. He also apprised the Board that unfortunately both claims technicians had to leave employment simultaneously but we had a very successful recruitment and hired two very capable people to fill the roles. Andrew went on to talk about how great of a job the workers' comp team has been doing, and how they banded together during this time of transition without having a claims manager or technician with great success. He reported on how they have been doing in person claims reviews, meeting with services providers, and including risk control on losses with an emphasis on our future return to work efforts. He then apprised the Board on the examiners current professional

education efforts, and the peer review system that has been implemented. He then talked about claim trends for fiscal year 22-23, and increase in IDR's. Andrew then went over the trends in claim frequency, medical spend, and indemnity spend by County. Nathan Black, President, requested additional metrics on performance like number of claims divided by number of employees, or payroll etc., and to show graphs. Chester, Jay and Kiki, also made comments about the claim trends analysis. Andrew agreed to provide those in the future. Todd and Andrew had a discussion about the development of future leaders in workers' compensation.

Sean Houghtby, Director of Property and Liability Claims, reported on the property and liability claims department as of 6/30/2023. He reported on his progress trying to obtain the ARM, and CPCU designation, the file reviews he has conducted, and that he is still working on scheduling one in every County. He reported on the increase in claim volume this last year compared to prior years, and the amount of incurred losses has increased in the liability program. He then went over the property program with the frequency of claims, and the amount of incurred including which County has the most claims and what type. Future plans include providing trainings to members on ways to effectively litigate in new climate, and manage increased case load in cost effective manner. He also reported on the future County Counsel meeting to be held 10/18/23-10/19/23 as well as the training he put on with Patrick Deedon regarding Heck v. Humphrey and the role of the DA in avoiding liability. He then discussed frequency, indemnity, and legal spends per County over ten years. He did the same for the property program. Andrew Fischer emphasized the importance of DA involvement in avoiding liability, Chester also commented that there is going to be a new exposure in that Counties will not have DA's in the future so it won't be so much overturned conviction matters that we will have to anticipate, and Andrew also emphasized that Trindel had more property and liability claims then workers' compensation this fiscal year, which is a rarity. He also emphasized that these losses were from prior years with lower SIR's so PRISM bore the burden but we will have significant exposures to these types of losses in our GL pool. Kiki Moore of Colusa asked if the weather was a driving factor on the increase in claims, to which Sean replied that it was a factor.

Andrew Fischer, Executive Director, reported on the administration departments activities up unto the meeting. He reported on his activities in providing orientations to new Board members, a one year check in with Tehama County, completion of the NACO leadership program, financial audit, actuarial studies, insurance certificate process, the year end adjustments, the revision of the investment policy, and the HR policy. Andrew Fischer, as part of the Executive

Directors report recognized Todd Manouse on his retirement and 11 years of service with the County of Colusa, Trindel, the impact he has had on Colusa employees, the public, Trindel, and especially Trindel employees. The Board gave him a round of applause, and thanked him for his years of service. A discussion then ensued regarding the increase in vehicle accidents amongst Rachael, Todd, Nate, Trent, Richard, Henie about holding County employees accountable, and what we are doing to prevent these losses.

7. Treasurers Report: Treasurer's report on investment activities and holdings as of 6/30/2023.

Andrew Fischer, Executive Director, reported on the funds holdings in check general account, workers' compensation claims account, property and liability claims account, money market account, the newly created California Asset Management Pool account, and the investment account with Chandler Asset Management for fiscal year end 6/30/23. Emphasis was provided on the individual account earnings as well as the earnings as a whole.

Carlos Oblites of Chandler Asset Management, Registered Investment Advisor for Trindel Insurance Fund, reported on Chandlers activities for fiscal year 22-23. He advised the Board on the changes to the investment strategy in trying to extend the duration across their managed portfolio whereas the prior strategy focused on investments between 1-3 years with a duration of 1.8 years, and the new strategy focuses on maturities between 1-10 with a target of 3.63 years. The reason for this is to protect longer term income, and enhance long-term return. Carlos advised that this strategy coupled with our investment into CAMP maximizes short term income while also ensuring we capitalize on longer duration high yield opportunities. He also encouraged Andrew to attend a CAMP board meeting, and the Board advised Andrew to include the holdings report of CAMP as well as all other investment accounts at the next Board meeting.

Programs

8. Risk Control Audit Results: *Informational item to review the results of the 22-23 fiscal year Risk Control Audit Results.*

Andrew Fischer, Executive Director, introduced the item by giving a background on Trindel Insurance Fund Resolution 18-02 which authorizes Trindel to incorporate \$60,000 into the workers' compensation premiums to distribute for the purpose of funding a loss prevention specialist position at the County upon achieving an 80% on the Risk Control Audit.

Rachael Hartman, Director of Risk Control, then presented the 2023 Risk Control Audit results, advising the Board that everyone passed this year, and gave recognition to Sierra County for excellence in their Risk Control program, an award was given to Todd Manouse of Colusa County recognizing his successful career, and an award to Tehama County for achieving the highest score of all the Counties, even though it was only their first year in Trindel. She also advised that the Counties who did not pass last year received the balance of the money they left on the table.

It is an informational only item.

9. 2022-2023 Workers' Compensation Claims Audit: *Action item to review and approve the Workers' Compensation Claims Audit for 2022-2023.*

Andrew Fischer presented the 2023 PRISM Workers' Compensation Claims Administration. He provided a background on the program, and how it was the first department at Trindel to administer claims in house. He advised the Board on the importance of the audit as a tool to learn, and we look involve all the adjusters in a collaborative approach. He reported to the Board that this year we achieved the highest score to date since taking the claims in-house. He also advised the Board that the workers' compensation team met together afterwards to go over the results, and they came up with a plan to address the deficiencies for the next audit. Todd Manouse commented that he considers this a 90% score, rounding up from the 89.61%, and Gina Dean from PRISM also agreed. Motion by Modoc to approve the workers' compensation audit, and seconded by Lassen.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

10. Law Enforcement Task Force Resolution 24-01: *An action item to review, discuss, advise and approve a Trindel Law Enforcement Task Force as part of our increased focus on law enforcement from Strategic Plan.*

Andrew Fischer, Trindel, began by presenting why it is imperative to focus risk management on law enforcement as they account for the majority of losses to the programs. He advised that at the 2022 Strategic Planning Session direction was given to staff to increase our focus on law enforcement with the intention on reducing claims. He advised that Trindel staff met multiple times over the past

year, to re-imagine our law enforcement services, it was agreed that because our law enforcement agencies are the most trained employees in the County our most productive efforts will be to focus on education on how to avoid expensive claims through risk management, safety, and leadership training opportunities instead of trying to position ourselves as a POST provider.

Rachael Hartman, Trindel, then presented the resolution to create a law enforcement task force. She discussed that they will not have any authority but outlined the purpose to foster communication amongst departments, Trindel and County staff, to strategize risk control measures, provide professional development to ultimately try to reduce claims in our coverage programs. She talked about how they are going to collaborate and meet, and what the topics of the meetings will be. She also talked about the types of resources that would be made available to advise them, and that they will plan on having three meetings annually, then working with them to provide specialized advice to avoid liability. She then advised that the task force would be made up of Sheriff, Corrections, District Attorney, probation and administrative staff, with a member, and alternate from each County to participate.

Gabriel asked about tracking the costs, and Andrew advised that it will be tracked under the law enforcement conference line item but Trindel will change the name to law enforcement task force. Debra Lucero, Plumas, and Kiki Moore, Colusa, Jay, Mono, Travis, Plumas, and Todd, Colusa, discussed the changing dynamics in the workforce with retirees and new employees and the importance of continuity of knowledge in operations. Rachael was asked about how it will be marketed to the agencies, and she said that her and Tony will market it in person at each County. A discussion about the need to hire District Attorney's in the Counties and the shortages was led by Chester, and the new exposure for the new way of justice. Gabriel advised that education, fund, and forth was misspelled. Mono made the motion to approve with Gabriels suggested spelling corrections, and it was seconded by Alpine.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

11. 2023-2024 PRISM Excess Premiums: Informational to update the Board of Directors on the 2023-2024 PRISM Excess Premium costs.

Andrew Fischer, Trindel, updated the Board on the paid costs for the 23-24 excess premiums on a comparison to 22-23, and noted a significant increase, notably in the general liability program, compared to prior years, and the plans for exploring potential placement in the reinsurance market. Jay Sloane, Mono, asked Gina Dean, PRISM, and Kevin Bibler, Alliant, if they think it would be wise to shop the programs apart from PRISM, and what risks would be associated with it. Gina and Kevin advised that if they leave the program that they would be prohibited from re-joining for 3 years. They also advised that because of their size that there is more stability in obtaining carriers to underwrite the reinsurance/excess insurance. Jay also asked if we had really bad losses, and Andrew discussed the large settlements that the Counties have had in the last couple of years. A discussion was had about how the individual members were underwritten based on experience. Gina Dean, PRISM, talked about the benchmarking app, and compared the Trindel Counties to other members in the GL1 program advising that Counties have bad losses too and it is just not the schools. Kevin advised that a lot of these losses are related to law enforcement. They also discussed the make up of the GL1 program advising that the large entities are in the GL2 program, and that small counties are not immune from large losses. Andrew Fischer, Trindel, then talked about the PRISM GL 1 loss portfolio transfer, and how that pulled the program out of a significant deficit.

This item was informational only.

12. 2022-2023 Return of Funds: *Action item to approve return of funds from fiscal year 2022-2023.*

Andrew Fischer presented the return of funds calculation for 2022-2023. He advised the Board that per resolution 22-01, for each member who has retained earnings about 90% confidence level, and one program SIR at year end, the Board may declare a dividend/return of funds. The return of funds/dividend shall not exceed 50% of the amount above 90% confidence level plus one SIR. To be eligible the individual must have 70% confidence in all programs. This applies to the banking layer only. Andrew then went through the individual members calculations in the workers' compensation, general liability, property, and pollution banking layers. The only County to not qualify for the return of funds was the County of Trinity as they do not have 70% confidence level in funding across all programs.

Andrew then walked through the workers' compensation and general liability pool, and the resolution approving the calculation. In order to be eligible, the coverage year must be at least three years old, and that there should be 10

multiples of the layer above the expected (50%) confidence level. The workers' compensation pool does not have the assets to qualify for a dividend, and the general liability pool is not three years old. Jay Sloane, Mono, stated that it would be nice to give back to the Counties in the form of a dividend of the pool. Andrew Fischer, Trindel, advised that there are many ways of doing that without declaring a dividend, and having the assets grow will give opportunity to allow a decrease in funding requirements, increasing the SIR, and lower excess/reinsurance premiums. Richard Egan, Lassen, advised that he views the banking layer as the Counties money and should be free for the taking if the criteria is met but any dividend from the pool should be decided on by the entire board.

Motion by Lassen and seconded by Plumas to declare a dividend as calculated in the banking layer, and pooling layer.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

13. Review of Workers' Compensation and General Liability pool performance:
Informational item to review financial position of pools as of 6/30/2023, and benchmarking criteria for Captive/Increased SIR.

Andrew Fischer, Trindel, updated the board on the wc and gl pools assets to liabilities. He went through the benchmarking equation by looking at annual contributions, earnings, change in claims liabilities, and then the model to determine when they will be in a position of "catastrophic funding" which would be funding over 90% confidence level. He also reminded the Board about the break even point for being able to create a captive with "catastrophic funding". He advised that while they are not in a position to safely create a captive, they are in a position to explore increasing the SIR/attachment to excess insurance potentially up to a \$5 million SIR. He advised that the actuarial studies with various funding options at increased SIR will be presented to the Board at the February Board meeting. It was also discussed from Kevin Bibler, Alliant, that we may be a good candidate for a corridor deductible.

No action taken, informational only.

General Business

14. Review of Budget and Financial Statements as of 06/30/2023: *Review of Budgets, Statement of Net Position, Statement of Revenues and Expenses and changes in Net Position for fourth quarter of fiscal year 2022-2023.*

Jack Contos, Financial Analyst for Trindel, presented the financial statements as of 6/30/23. He began by reviewing the statement of net position for Trindel as a whole, noting the net position in each program, then moved onto the five year comparison and noted the increase in assets over five years but also noted the decrease in net position from prior year, and the increase in claim liabilities over the years. Jack also pointed out the change in pension liability and that we no longer have a contra liability for pension. Jack then went over the common size analysis, and Nathan Black, President, advised that the common size financial statement was historically provided as its own statement. Jack then presented the income statement, and the five year comparison income statement. Andrew Fischer, Trindel, noted the increase in claims expense, and insurance expense in recent years. Jack then went over the budgets, increase in pension expense due to GASB 68 adjustment, and increase of Board meeting expenses along with increases in insurance, claims expense, and excess recoveries. Jack concluded by letting the Board know he would be happy to go over their individual financial statements if anyone had any questions. Hearing none, we concluded this agenda item.

15. Pension Liability and Pension Expense Update: *Informational item to update the Board on new pension liability, and expense, and funding options for 2024-2025.*

Per the request of the Board of Directors Andrew Fischer, Trindel, updated the Board with the most recent actuarial evaluation for Trindel's PEPRA and Classic/Misc pension plans through Calpers. Andrew, Trindel, reported that on 8/15/23, Trindel received the updated Calpers actuarial evaluation that changed us from a super funded status to having an unfunded accrued liability totaling \$306,728 as of 6/30/2022, \$333,827 as of 6/30/2023, and \$356,528 as of 6/30/2024. Andrew advised that we could continue to make minimum discretionary payments, invest in a section 115 trust to fund the UAL, or pay it off in a lump sum. Making the minimum discretionary payments would result in us paying between \$142,849-\$227,958 in interest according to the amortization

schedule. The Board gave direction to Trindel staff to bring back an option to pay it off in a lump sum as of 6/30/2024, and to incorporate it in the budget for 24-25.

Informational only, not an action item for approval.

16. HR Policy Updates: *Action item to review and approve updates to HR policies that were adopted by the Board of Directors in 2015.*

Andrew Fischer, Trindel, presented proposed revisions to the Trindel HR policies that were adopted by the Board in 2015, as well as a new policy (PDL, FMLA, and CFRA Policy). The existing policies that were revised were the additional time off policy, confidentiality policy, performance appraisal and evaluation policy, Anti-Harassment Policy, Reporting EEO and Harassment Complaints Policy, Return to Work Policy, Reasonable Accommodation Policy, and Personal Leave of Absence Policy. There was a lot of discussion amongst the Board including from Judi Behlke, Sierra, Debra Lucero, Plumas, Richard Egan, Lassen, Henie Ring, San Benito, Jay Sloane, Mono, Chester Robertson, Modoc, Kaline Moore, Colusa, Nathan Black, Sutter, and Corral Ferrin of Tehama. The discussion moved toward the bereavement policy, what is seen in various Counties, and Andrew Fischer, advised that he would like to policy to be five days of paid bereavement leave per death in the employees family, Richard Egan, Lassen County, agreed. Debra Lucero made a motion to revise the bereavement leave policy to 5 days paid time off annually, and it was seconded by Alpine.

Motion carried with 11 ayes, 1 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Modoc, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: Lassen

Abstain: None

Absent: None

After that motion passed Henie Ring, San Benito, recommended to create an ad hoc committee consisting of Coral Ferrin, Judi Behlke, and herself to review, revise, and present the new HR policies to the Executive Committee, then the Board of Directors. Debra Lucero, Plumas, asked if she could rescind her motion on the bereavement policy. The Board advised her that she could not rescind the motion, and Andrew Fischer, Trindel, advised that they let the motion stand as approved but make another motion to approve the creation of an ad hoc committee to create the Trindel HR policies, present them to the Executive Committee for approval, and then present them to the Board of Directors in a manner where each policy is its own agenda item.

Motion made by Travis Goings at Plumas, seconded by Sierra.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

17. Investment Policy Revision: *Action item to discuss, modify, or approve revision to investment policy that will allow us to extend the duration of our investments under CA Gov. Code Section 53601 beyond five years.*

Andrew Fischer, Trindel, reported to the Board of Directors that the Executive Committee, and he, have been going through Kevin Webb's investment boot camp the last two months. After the meeting on September 1, 2023, he received direction from the committee to revise the investment policy to allow us to begin managing a pool of our own investments with Kevin with the hopes that we will be able to take advantage of the current market by investing in municipal bonds with an extended duration in anticipation of a consistent cash flow at the current rates. The goal with this strategy, as it is for any type of investment vehicle, is to take advantage of returns with the hope of being able to use the income derived from the investment to increase our pool retentions and rely less on the excess/reinsurance markets. Prior to this amendment, the investment policy was last amended on September 25, 2020 to allow us to invest in US Treasuries with a duration in excess of five years. This proposed amendment will allow us to invest in securities allowed under CA Gov. Code Section 53601 with a duration beyond five years. If adopted by the Board, we will have to wait 90 days before making an investment.

Jay Sloane advised that investing beyond 10-years is inherently risky and subject to swings in volatility. He thought it was risky to place this responsibility in the hands of the Executive Director. Andrew advised that he would continue to provide update on the holdings and duration as part of his quarterly Treasurer's report, and was hoping to enlist involvement from the Executive Committee when selecting investments. Richard Egan advised that the Executive Director is appointed as the Treasurer every spring, and that could be pulled so every investment would have to be made by the Board. Richard talked about the strategy of laddering 30-year bonds, and Andrew discussed only seeking opportunities with a small percentage of the portfolio. Chester then presented the strategy of taking advantage of these higher interest rates with longer durations to match the claims liabilities, and that is a strategy that could

outperform equities. He also advised that insurance companies are currently buying up all of these opportunities. Jay Sloane, thought that the revision of the policy to allow duration up to 30 years was too risky, and would like to see it only be 10 years.

Lassen County made a motion to approve the revision of the investment policy as presented, and it was seconded by Modoc.

Motion carried with 10 ayes, 1 Noes, 0 Abstains, and 1 Absences.

Ayes: Alpine, Colusa, Lassen, Modoc, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: Mono

Abstain: None

Absent: Del Norte

18. Approval of Position Allocations for 2023-2024 fiscal year: *Action item to approve allocations of positions on 2023-2024 salary schedule.*

Andrew Fischer, Trindel, presented that currently we have allocations for the Executive Director, Financial Analyst, and Administrative Technician in the Administration Departments. Director of Risk Control, and 2 Risk Control Analysts in the Risk Control Department. Director of Workers' Compensation, 3 Claims Examiners, and 2 Claims Technicians in the Workers' Compensation Department. A Director of Property and Liability Claims, and an allocation for a Property and Liability Claims Adjuster in the Property and Liability Claims Department.

We are proposing that we change the allocation with the addition of one Senior Risk Control Analyst, and one Risk Control Analyst in the Risk Control Department. We are also proposing an allocation for one Property and Liability Claims Technician.

Nathan Black asked if this was going to add an additional position to the Risk Control Department to which Andrew said no, it is to just open up the opportunity to promote one of the Risk Control Analysts but it would add a position to the property and liability claims department for an additional technician. Andrew also advised that they would be bringing a budget adjustment in the future if they are able to hire someone.

Motion by Plumas, second by Tehama.

Motion carried with 12 ayes, 0 Noes, 0 Abstains, and 0 Absences.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None
Abstain: None
Absent: None

19. New Website Demonstration: *Informational presentation from Trindel staff on the new website.*

Rachael Hartman, Director of Risk Control for Trindel Insurance Fund, unveiled the new Trindel website to the Board and gave a demonstration of all of its features. It was well received by the Board.

Informational only, no action taken.

20. Future Meetings: *Informational for review and comment, select new date for February meeting in Colusa, and meeting and location of Spring 2024 meeting.*

The Board of Directors voted to conduct the next meeting on February 15-16, 2024 at Granzellas in Williams, CA. The Board of Directors also voted to have the spring meeting June 13-14, 2024 in Plumas or Alpine County.

Motion by Plumas, seconded by Alpine.

Ayes: Alpine, Colusa, Del Norte, Lassen, Modoc, Mono, Plumas, San Benito, Sierra, Sutter, Tehama, Trinity.

Noes: None

Abstain: None

Absent: None

21. Closed Session: *Executive Directors Evaluation: Government Code Section 54957.6 Andrew Fischer*

No action taken.

22. Adjournment: 4:38 pm.

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) afischer@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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22636	JORDAN WARDRIP	(48.21)	8/14/2023	4/6/2023 Meeting with Agile Mileage Reimbursement WardripJ	CL
22692	ALPHACOPY	11,217.28	7/6/2023	Invoice #453187 Toshiba e-STUDIO 3525AC Full Color	CL
22693	ADVANCED CONCEPTS	3,688.00	7/7/2023	INV#623862 7/1-7/31/23 Maintence Contract Trindel	CL
22694	ANDREW FISCHER	429.68	7/7/2023	6/21/23-6/23/23 Trindel BoD Travel Reimbursement FischerA	CL
22695	CATHY HAFTERSON	169.73	7/7/2023	6/21/23-6/23/23 BoD Trindel Travel Reimbursement HaftersonC	CL
22696	CHANDLER ASSET MANAGEMENT, INC.	3,890.59	7/7/2023	inv#2306TRINDEL Acct# Trindel Insurance Fund June 2023	CL
22700	JASON CLAUNCH	192.57	7/7/2023	6/22/2023 Trindel BoD Meeting Mileage Reimbursement ClaunchJ	CL
22705	Stiefel Consulting Inc. DBA Praxis Claims Consulting	3,547.50	7/7/2023	INV#TD06302023 CustID#Trindel Supervisory Reviews 6/2023	CL
22707	SHAW LAW GROUP PC	139.00	7/7/2023	INV#5254 6/21/2023 Perfomance Management Training	CL
22708	VAN MADDOX	268.53	7/7/2023	6/21-6/23/2023 BoD Meeting Mileage Reimbursement MaddoxV	CL
22711	CALIFORNIA SAFETY COMPANY	35.00	7/10/2023	INV#533766 Monthly Service 07/01/23-7/31/23	CL
22712	GOLDEN STATE RISK MANAGEMENT AUTHORITY	3,326.00	7/10/2023	INV#EB-000940 Memeber Code#Eb-00051 Jul-23	CL
22714	Government Executive Media Group	3,990.00	7/10/2023	7/31/23 NACo Professional Developement Academy Rachael/Sean	CL
22715	SHRED AWARE	140.04	7/10/2023	INV#51756 Monthly Shred Service 07/03/23	CL
22716	VELOCITY COMMUNICATIONS, INC.	379.95	7/10/2023	INV#356360 Acct#1096 Monthly Service 7/1/23- 08/01/23	CL
22717	Martha Navarro	49.78	7/10/2023	6/2023 Mileage Reimbursement Mail NavarroM	CL
22718	WEAVERVILLE SANITARY DISTRICT	28.00	7/10/2023	Acct#2852 Monthly Service for 6/1/2023-6/30/23	CL
22719	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration BabisT	CL
22720	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration BarocioE	CL
22721	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration BaumgardnerV	CL
22722	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration BehlkeJ	CL
22723	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration FerrinC	CL

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22724	CALPELRA	1,140.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration FischerA	CL
22725	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration HaftersonC	CL
22726	CALPELRA	1,135.00	7/10/2023	11/14-11/17/2023 CALPELRA Registration HamiltonE	CL
22727	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration HartmanR	CL
22729	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration RandallP	CL
22731	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration SchaaP	CL
22732	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration SelvageN	CL
22733	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration SimisS	CL
22734	ADVANCED CONCEPTS	3,688.00	7/25/2023	INV#624060 Monthly Maintenance Service 08/1/2023-08/31/2023	CL
22735	ANGELA'S CUSTODIAL SERVICE	400.00	7/25/2023	INV#545268 Monthly Cleaning Service- Trindel 7/2023	CL
22736	BENEFIT COORDINATORS CORP.	768.50	7/25/2023	INV#B09F34 Cust#P0237-0001 Monthly Benefits Trindel 7/2023	CL
22737	FRONTIER COMMUNICATIONS	453.61	7/25/2023	Acct#: 530-623-2322-1290909-5 Monthly Service 7/2023	CL
22740	TRINITY HEATING AND AIR CONDITIONING	70.52	7/25/2023	INV#3458-113 Capacitor for AC Unit- Trindel 7/6/2023	CL
22742	Kaline Moore	145.22	7/31/2023	6/21/2023-6/23/2023 BoD Meeting Travel Reimbursement MooreK	CL
22743	MITCHELL INTERNATIONAL, INC.	188.10	7/31/2023	INV#CI3194618 Acct#1021854 6/01/23-6/30/23 Reg FROI/SROI	CL
22744	OPTUM FINANCIAL, INC.	67.50	7/31/2023	INV#0001471740 Cust#0000026062 HSA April-June 2023	CL
22746	ADVANCED CONCEPTS	43.95	8/3/2023	AC Adaptor and USB-C to USB-C Cable for PJones	CL
	ADVANCED CONCEPTS	1,980.59	8/3/2023	Jack 2023 Laptop and Set-Up	CL
22748	BENEFIT COORDINATORS CORP.	712.80	8/3/2023	Cust#P0237-0001 Grp#PDV00237 \$712.80	CL
22749	CHANDLER ASSET MANAGEMENT, INC.	3,886.05	8/3/2023	Inv# 2307Trindel Investment Manager Fees 7/1/2023-7/31/2023	CL
22751	RACHAEL HARTMAN	319.95	8/3/2023	Alpine County Meeting less mileage gas	CL
22752	Shield Regional Training Consortium	200.00	8/3/2023	Frontline First Peer Support Training Aug 7&8 2023	CL

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22753	SHRED AWARE	140.04	8/3/2023	7/31/2023 2 64 Gallon Bin Pickup	CL
22754	TRINITY HEATING AND AIR CONDITIONING	250.00	8/3/2023	Cooling Maintenances Trindel Insurance Fund	CL
22755	TRINITY P.U.D	263.59	8/3/2023	Acc# 26462 06/10/2023-07/10/2023 TPUD Fees	CL
22756	VELOCITY COMMUNICATIONS, INC.	379.95	8/3/2023	Internet Access Fees 8/1/23-9/1/23	CL
22757	CALIFORNIA SAFETY COMPANY	35.00	8/3/2023	Monthly Alarm System Lease 08/01/2023-08/31/2023	CL
22758	TRINITY COUNTY SOLID WASTE DIVISION	46.00	8/3/2023	Trindel Insurance Fund July 2023 TCSW Pickup	CL
22763	GABRIEL HYDRICK	332.74	8/8/2023	HydrickG BoD Mileage Reimb. 6/22-23/23	CL
22765	JORDAN WARDRIP	48.34	8/8/2023	JWardrip 6/28/2023 Tehama File Review	CL
22767	Stiefel Consulting Inc. DBA Praxis Claims Consulting	2,227.50	8/8/2023	Trindel Supervisory Reviews July 2023	CL
22770	WEAVERVILLE C.S.D.	31.00	8/8/2023	Acct#11688 Water Usage June 2023	CL
22786	Jack T. Contos	51.61	8/14/2023	Jack Contos Post Office and Bank Deposit Mileage July 2023	CL
22788	NETSOUND	1,300.00	8/14/2023	Netsound Gaia Deposit \$1,300 4/15/2023	CL
22790	WEAVERVILLE SANITARY DISTRICT	28.00	8/14/2023	Acct# 2852 ; July 2023 Sanitary Fees	CL
22791	JORDAN WARDRIP	48.21	8/14/2023	4/6/2023 Meeting with Agile Mileage Reimbursement WardripJ	CL
22792	ANDREW FISCHER	213.27	8/17/2023	Meeting with RCRC, Alpine, Sutter	CL
	ANDREW FISCHER	169.65	8/17/2023	Plumas BoD Orientation 8/10/2023	CL
22794	ANTHEM BLUE CROSS	101.25	8/17/2023	Sept 2023 Life Insurance Premiums	CL
22795	FRONTIER COMMUNICATIONS	452.71	8/17/2023	July 2023 Frontier Phone Charges	CL
22797	SUZIE HAWKINS	416.58	8/17/2023	HawkinsS BoD Travel Reimbursement 06/2023 Meeting	CL
22798	Trent Tuthill	417.89	8/17/2023	TuthillT BoD Mileage Reimb. 06/2023 Meeting	CL
22800	TRINITY COUNTY SOLID WASTE DIVISION	46.00	8/17/2023	Trinity County Solid Waste August 2023 Fees	CL
22801	WEAVERVILLE C.S.D.	28.00	8/17/2023	Acct#11688 July 2023 Water Usage Fees	CL
22814	ADVANCED CONCEPTS	3,688.00	8/22/2023	Managed IT Maintenance & Technical Services September 2023	CL
22815	JAMES PUBLISHING	214.49	8/22/2023	CWC-PS CA WC Law and Practice Print Subscription	CL
22816	KNOW BE 4	690.00	8/22/2023	Vust# C-014309 KnowBe4 Training 08/28/2023-08/27/2024	CL
22818	NATHAN BLACK	271.11	8/22/2023	Board of Directors 06/2023 Mileage Reimbursement	CL
22819	VERIZON WIRELESS	695.87	8/22/2023	Acct#642075311-00001 Verizon Bill /14-8/13/23	CL
22820	ANTHEM BLUE CROSS	4,761.63	8/30/2023	Acct# K92567 Trindel Insurance Fund Health/Life/AD&D 09/2023	CL

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22821	BENEFIT COORDINATORS CORP.	712.80	8/30/2023	Cust# P0237-0001 ; Grp# PDV00237 Dental Sept 2023	CL
22824	COUNTY OF SIERRA	6,599.00	8/30/2023	Trindel Investigation Services 07/28/2023	CL
22826	NETFILE, INC.	1,200.00	8/30/2023	ANnual Subscription Form 700 8/16/23 - 8/15/24	CL
22829	SHRED AWARE	140.04	8/30/2023	Shred Aware 08/28/2023 2 64 Gallon Bins	CL
22830	TRINITY P.U.D	307.56	8/30/2023	Acct# 26462 07/10/2023-08/10/2023 PUD Fees	CL
22831	ULINE	125.84	8/30/2023	Order# 5629455 Cust#9431147 100 12x9x4 boxes	CL
22832	ADVANCED CONCEPTS	24.66	9/11/2023	Cable USB-C to USB-C CBUSBCC10	CL
22833	ANGELA BENSON	0.00	9/11/2023	August 2023 Weekly Cleanings	CL
22834	CHANDLER ASSET MANAGEMENT, INC.	3,889.62	9/11/2023	Investment Management Services 8/1/23-8/31/23	CL
22837	FRONTLINE FIRST	944.32	9/11/2023	Peer Support Trianing 7/8 and Chaplin Services 8/31	CL
22838	HARVEST PRINTING	309.36	9/11/2023	2,000 #9 regular envelopes black ink (Return Address)	CL
22839	JAMES MARTA & COMPANY	11,000.00	9/11/2023	Progress Billings Audit	CL
22840	Stiefel Consulting Inc. DBA Praxis Claims Consulting	1,691.25	9/11/2023	August 2023 Supervisory Reviews	CL
22841	VELOCITY COMMUNICATIONS, INC.	379.95	9/11/2023	Internet services September 2023	CL
22842	WEAVERVILLE SANITARY DISTRICT	28.00	9/11/2023	Weaverville Sanitary District Fees August 2023	CL
22843	ADVANCED CONCEPTS	3,688.00	9/27/2023	IT contract services Oct. 2023	CL
	ADVANCED CONCEPTS	41.01	9/27/2023	Penny Computer Supplies	CL
22844	ANGELA'S CUSTODIAL SERVICE	400.00	9/27/2023	Regular cleaning	CL
22845	FRONTIER COMMUNICATIONS	472.11	9/27/2023	acct# 530-623-2322-120909-5 August 2023	CL
22846	Jack T. Contos	76.24	9/27/2023	Mileage reimbursment Sep. 2032	CL
22850	NICHOLE WILLAMSON	68.71	9/27/2023	DOB Meeting meal and Miles June 21. 2023	CL
22851	TRINITY COUNTY SOLID WASTE DIVISION	46.00	9/27/2023	Solid waste #21108 Sep. 2023	CL
22853	TRINITY JOURNAL	106.60	9/27/2023	Ads Statement #00000924 07/31-08/31 2023	CL
22854	TRINITY P.U.D	284.74	9/27/2023	PUD Acc#26462 08/10-09/10 2023	CL
22855	VERIZON WIRELESS	521.58	9/27/2023	Acc#642075311-00001 09/14/2023	CL
22857	WEAVERVILLE C.S.D.	37.00	9/27/2023	#1168 CSD Water Bill 08/01-09/01 2023	CL
22859	ALVAREZ ASSOCIATES LLC	2,000.00	10/2/2023	Counsulting Training difficult people	CL
22860	Stiefel Consulting Inc. DBA Praxis Claims Consulting	2,970.00	10/2/2023	September 2023 supervisory reviews	CL
22861	TODD MANOUSE	176.32	10/2/2023	Manouse Todd 09/29/2023 Loss control /HR meeting	CL
22862	CALIFORNIA SAFETY COMPANY	70.00	10/6/2023	Monthly Alarm System Lease	CL
22863	CHANDLER ASSET MANAGEMENT, INC.	3,877.83	10/6/2023	Invesment Managment Services 09/01-09/30/ 2023	CL
22864	JDI DATA CORPORATION	4,808.34	10/6/2023	JDI #002287 09/01- 10/05/2023 Services	CL

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22865	VERONICA BAUMGARDNER	128.39	10/6/2023	Baumgardner 9/28/23 LPS/HR & DSR Q1 meeting	CL
22867	JUDI BEHLKE	161.69	10/12/2023	Behlke Judi 09/26-28/2023 HR Meeting	CL
22868	NANCY SELVAGE	107.16	10/12/2023	SelvageNancy09/26-28/2023 HR/Risk control Meeting	CL
22870	Travis Goings	142.79	10/12/2023	GoingsTravis09/26-28/2023 HR-Risk Control Meeting	CL
22871	TRINITY COUNTY SOLID WASTE DIVISION	46.00	10/12/2023	Solid Waste #21108 Oct. 2-3/ 2023	CL
22872	TRINITY JOURNAL	48.50	10/12/2023	Ads Statement #00000924 07/31-08/31 2023	CL
22873	WEAVERVILLE SANITARY DISTRICT	28.00	10/12/2023	Weaverville Sanitary District WSD 09/01-30/2023	CL
22877	FRONTIER COMMUNICATIONS	483.46	10/12/2023	#530-623-2322-120909-5 Sep. 2023	CL
22879	WEAVERVILLE C.S.D.	32.00	10/12/2023	#11688 Water Bill WCSD 9/01 -10/02/2023	CL
22880	ABILA	5,067.26	10/17/2023	MIP (Abila) #Q-113690 11/03/2023- 11/02/2024 fee	CL
22882	L.L. Bean, Inc	1,277.20	10/17/2023	Branded Apparel Trindel	CL
22884	NATHAN BLACK	322.54	10/17/2023	BlackNathan 09/3-6/2023 for the Board meeting Monterey	CL
22885	OPTUM FINANCIAL, INC.	52.50	10/17/2023	#0001509664 Optum Maintenance Fee for Jul, Aug and Sep. 2023	CL
22886	SHRED AWARE	70.02	10/17/2023	Shred Aware 09/25/2023 1 64 Gallon Bin	CL
22889	ADVANCED CONCEPTS	3,688.00	10/18/2023	Advanced Concepts #624720 IT Service from Nov. 1 - 30/2023	CL
22891	Gail Dublanc	268.28	10/18/2023	Dublanc Gail 09/26-28/2023 Risk control meeting	CL
22892	Henie Ring	0.00	10/18/2023	Ring Henie Board Meeting 10/04/2023	CL
	Henie Ring	0.00	10/18/2023	Ring Henie Board Meeting 6/22-23/2023	CL
22896	ANGELA'S CUSTODIAL SERVICE	800.00	10/23/2023	October 2023 Weekly Cleaning	CL
22897	ANTHEM BLUE CROSS	2,286.56	10/23/2023	Grp# K92567 ; Billing period 11/1/2023 to 12/1/2023 H,L, ADD	CL
22898	BENEFIT COORDINATORS CORP.	712.80	10/23/2023	Cst# P0237-0001 Grp#PDV00237 Dental Nov. 2023	CL
	BENEFIT COORDINATORS CORP.	712.80	10/23/2023	Cus#P0237-0001 Grp#PDV00237 Dental Oct. 2023	CL
22899	Henie Ring	294.43	10/23/2023	Ring Henie Board Meeting 6/22-23/2023	CL
22900	JASON CLAUNCH	172.86	10/23/2023	Claunch Jason LSP meeing 10/18-19/2023	CL
22902	TODD MANOUSE	132.38	10/23/2023	County Counsel Confrenrce 10/18-19/2023	CL
22903	VELOCITY COMMUNICATIONS, INC.	379.95	10/23/2023	Internet Services October 2023	CL
22904	JASON CLAUNCH	234.53	10/20/2023	Claunch Jason Hr/LPS meeting 09/26-28/2023	CL
22905	SHRED AWARE	70.02	10/20/2023	Shred Aware 10/23/2023 1 64 Gallon Bin	CL
22906	VERIZON WIRELESS	522.16	10/20/2023	Verizon Acc#642075311-00001 10/13/2023	CL

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22907	REGINA SCHAAP	167.48	10/26/2023	Chaap Regina10/18-19/2023 County Counsel Conference	CL
	REGINA SCHAAP	145.87	10/26/2023	Chaap Regina9/26-28/2023 Risk control meeting	CL
22908	TRINITY P.U.D	286.01	10/26/2023	Acct# 26462 9/10 - 10/11/23 PUD fees	CL
22912	NANCY SELVAGE	176.85	10/31/2023	Selvage Nancy 10/18-19/2023 County Counsel Conference	CL
22914	ANITA COOPER	125.00	10/31/2023	Cooper Anita 8/26/2023 WCCP 18 Course	CL
22915	Kristina Rogers	176.85	10/31/2023	Rogers Kristina 10/18/2023 County Counsel Conference.	CL
22916	CHANDLER ASSET MANAGEMENT, INC.	3,857.84	11/7/2023	Investment Management Services 10/01/2023-10/31/2023	CL
22917	JAMES MARTA & COMPANY	10,000.00	11/7/2023	Progress Billings Audit Oct. Nov. 2023	CL
22918	Kara Scott	75.97	11/7/2023	Scott Kara 09/25-28/2023 LPS/HR Meeting	CL
22919	Stiefel Consulting Inc. DBA Praxis Claims Consulting	1,608.75	11/7/2023	Praxis #TD10312023 Trindel Oct.2023 Supervisory Reviews	CL
22920	VELOCITY COMMUNICATIONS, INC.	379.95	11/7/2023	Acc#1096 Inv#362592 Internet Services November 2023	CL
22923	CALIFORNIA SAFETY COMPANY	35.00	11/9/2023	California Safety Co. Monthly Alarm System Lease	CL
22927	RACHAEL HARTMAN	104.80	11/9/2023	Hartman Rachael 09/20/2023 Sutter Health Fair Reimbursement	CL
22928	Sean Houghtby	341.25	11/9/2023	Houghtby Sean 10/30/2023 Walktrogh San Benito Courthouse	OS
22930	TRINITY JOURNAL	52.70	11/9/2023	The Property & Liability Claim Technician Ad Oct 2023	CL
22931	ALPHACOPY	65.00	11/15/2023	Alpha Copy #44463 LCF Jamming	CL
22932	ANDREW FISCHER	0.00	11/15/2023	Fischer Andrew 08/02/2023 RCRC Alpine & Sutter	CL
	ANDREW FISCHER	0.00	11/15/2023	Fischer Andrew 08/10/2023 Plumas BOD Orientation	CL
	ANDREW FISCHER	0.00	11/15/2023	Fischer Andrew 08/25/2023 Motherlode Auditors Association	CL
	ANDREW FISCHER	0.00	11/15/2023	Fischer Andrew 09/19-22/2023 RCRC	CL
22933	WEAVERVILLE SANITARY DISTRICT	28.00	11/15/2023	Weaverville Sanitary District Acc#2852 Oct.01-30/2023	CL
22936	EUREKA HUMBOLDT FIRE EXTINGUISHER CO., INC.	59.00	11/20/2023	Fire extinguisher recharging	CL
22937	TRINITY COUNTY SOLID WASTE DIVISION	46.00	11/20/2023	November 2023	CL
22939	WEAVERVILLE C.S.D.	33.00	11/20/2023	Water USage Fees 10/5 - 11/3/2023	CL
22940	WEAVERVILLE SANITARY DISTRICT	28.00	11/20/2023	Weaverville Sanitary District Fees Oct 2023	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22942	Gail Dublanc	386.45	11/20/2023	Dublanc G Calpelra 11/14/2023 mileage reimbursement	CL
22943	Jack T. Contos	68.78	11/20/2023	Daily Mileage Sept 21 - Nov 20 2023	CL
22944	Robert Thorman	192.57	11/20/2023	ThormanR Nov 2023 Roads Conference mileage Reimb.	CL
22945	ADVANCED CONCEPTS	3,688.00	11/20/2023	December 2023 Adv Concepts monthly fees	CL
	ADVANCED CONCEPTS	317.46	11/20/2023	HYPBERV31 replacement	CL
22947	TODD MANOUSE	108.46	11/20/2023	Todd Manouse Road Conference Reimb.	CL
22948	ANDREW FISCHER	213.27	11/29/2023	Fischer Andrew 08/02/2023 RCRC Alpine & Sutter	CL
	ANDREW FISCHER	169.65	11/29/2023	Fischer Andrew 08/10/2023 Plumas BOD Orientation	CL
	ANDREW FISCHER	203.05	11/29/2023	Fischer Andrew 08/25/2023 Motherlode Auditors Association	CL
	ANDREW FISCHER	471.60	11/29/2023	Fischer Andrew 09/19-22/2023 RCRC	CL
	ANDREW FISCHER	(213.27)	11/29/2023	Meeting with RCRC, Alpine, Sutter	CL
	ANDREW FISCHER	(169.65)	11/29/2023	Plumas BoD Orientation 8/10/2023	CL
22949	ANGELA'S CUSTODIAL SERVICE	400.00	11/30/2023	Weekly Cleanings November 2023	CL
22951	Anthem Life	60.00	11/30/2023	K92417 Life ins. Premiums Dec 2023	CL
22952	BENEFIT COORDINATORS CORP.	770.20	11/30/2023	Cust#P0237-0001 Grp# PDV00237 Dental Premium Dec 2023	CL
22953	CHRISTINE LUIGARD	314.40	11/30/2023	LuigardC CALPELRA Mileage Reimb.	CL
22954	Coral Ferrin	374.66	11/30/2023	FerrinC CALPELRA 2023 mileage reimb.	CL
22956	FRONTIER COMMUNICATIONS	496.96	11/30/2023	Acct# 530-623-2322-120909-5 October 2023	CL
22957	Stiefel Consulting Inc. DBA Praxis Claims Consulting	1,650.00	11/30/2023	Trindel Supervisory Reviews November 2023	CL
22958	SHRED AWARE	70.02	11/30/2023	1 64 gallon bin Nov 20 2023	CL
22959	VERIZON WIRELESS	522.16	11/30/2023	Acct# 642075110001 verizon fees Oct 2023	CL
22960	CATHY HAFTERSON	720.70	11/30/2023	HaftersonC CALPELRA Conference Mileage and Meals Reimb.	CL
22961	ANGELO. KILDAY & KILDUFF LLP	42.00	12/7/2023	Ask an Attorney Colusa 42\$	OS
22962	ANGELO. KILDAY & KILDUFF LLP	47.00	12/7/2023	Acct# 288-012M Ask an Attorney Sierra 10/16/2023	OS
22963	CALIFORNIA SAFETY COMPANY	35.00	12/7/2023	CA Safety Monthly Alarm Lease December 2023	CL
22964	CHANDLER ASSET MANAGEMENT, INC.	3,885.43	12/7/2023	Trindel Insurance FUnd Investment Management Services Nov 23	CL
22965	JUDI BEHLKE	440.03	12/7/2023	BehlkeJ CALPELRA Reimb.	CL
22967	OAKLEYS PEST CONTROL	130.00	12/7/2023	Pest Control Services, Trindel Insurance Fund	CL
22968	SARAH SIMIS	345.84	12/7/2023	SimisS Calpelra Mileage Reimb. 11/14-17/2023	CL
22969	TRINITY JOURNAL	29.65	12/7/2023	Trinity Journal Admin Assistant Advertisement	CL

Trindel Insurance Fund
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22970	TRINITY P.U.D	333.19	12/7/2023	TPUD Utility fees Oct 11 - Nov 10, 2023	CL
22971	VELOCITY COMMUNICATIONS, INC.	379.95	12/7/2023	Fiber Internet December 2023	CL
22972	ADVANCED CONCEPTS	58.32	12/26/2023	CAMUSB for Jordan Wardrip	OS
22975	HARVEST PRINTING	1,695.99	12/26/2023	Harvest 6x9 Special Window Envelopes	CL
	HARVEST PRINTING	446.41	12/26/2023	Harvest Printing 2000 sheets of letterhead	CL
22977	HONEYCUTT, SHANE	215.23	12/26/2023	Outside Lights and Timer Work - Sharp Electric	OS
22978	SHRED AWARE	140.04	12/26/2023	Shred Aware 12/18/2023 Pickup 2 64 gallon bins	OS
22980	Anthem Life	60.00	12/27/2023	Group# K92417-0000 - Life Insurance - January 2024	OS
22981	B Sharp Electrical Contractor, Inc.	215.23	12/27/2023	Outside lights repair	OS
22982	CALIFORNIA WORKERS' COMPENSATION REPORTER	475.00	12/27/2023	Acct# 02R-7132 - Annual Subscription CWCR	OS
22983	COUNTY OF TRINITY	<u>685.79</u>	12/27/2023	Laila Cassis - CalPELRA Mileage Reimbursement, November 2023	OS
	Total 110 - Trindel	179,984.71			

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 120 - Alpine

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22697	COUNTY OF ALPINE	340.97	7/7/2023	6/11/2023-6/14/2023 SHRM Travel Reimbursement Alpine Co	CL
	COUNTY OF ALPINE	402.68	7/7/2023	6/11/23-6/14/23 SHRM Travel Reimbursement Alpine County	CL
22702	MICHELLE BECKWITH	290.43	7/7/2023	6/11/23-6/14/23 SHRM Travel Reimbursement BeckwithM	CL
22704	Patricia Griffin	114.89	7/7/2023	6/11/2023-6/14/2023 SHRM Travel Reimbursement GriffinP	CL
22728	CALPELRA	1,140.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration LeitenbauerK	CL
22771	COUNTY OF ALPINE	74,400.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Alpine County 89%	CL
22802	COUNTY OF ALPINE	10,000.00	8/21/2023	23/24 Risk Management Subsidies Alpine	CL
22848	JANET SCHWERTSCHARF	120.00	9/27/2023	EAP	CL
22883	MICHELLE BECKWITH	<u>265.11</u>	10/17/2023	BeckwithMichelle 09/26-28/2023 Risk control / HR meeting	CL
	Total 120 - Alpine	87,074.08			

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 General
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130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22738	TODD MANOUSE	435.13	7/25/2023	7/19/2023 Summer Safety Kits Reimbursement ManouseT	CL
22750	COUNTY OF COLUSA	199.00	8/3/2023	Colus County Probation Peer Support Training RenaniS	CL
	COUNTY OF COLUSA	398.00	8/3/2023	Colusa COunty Prob. Peer Support Training SimmonsK & OrtizG	CL
22759	Constance Rios	18.00	8/8/2023	The Body Shop 15% reimb. Jan-June 2023	CL
22762	Courtney Elliott	37.50	8/8/2023	Brickyard Gym Reimbursement Feb-June 2023	CL
22768	ROBERT ZUNINO	26.10	8/8/2023	Gym Reimbursement Jan-June 2023 ABC Gridley Fitness	CL
22769	Stephanie Rosas	146.70	8/8/2023	Fit House Gym Membership RosasS Jan-June 2023	CL
22772	COUNTY OF COLUSA	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - colusa 96%	CL
22803	COUNTY OF COLUSA	10,000.00	8/21/2023	23/24 Risk Management Subsidies Colusa County	CL
22817	KULJEET SINGH MUNDI	123.90	8/22/2023	Kuljeet Mundi Gym REimbursements 1/5/2023-08/5/2023	CL
22822	COUNTY OF COLUSA	2,942.82	8/30/2023	Colusa County Employee Summer Safety Kits	CL
22828	Government Executive Media Group	7,500.00	8/30/2023	09-18-23 HPL NACo Colusa County	CL
22887	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	17,037.55	10/17/2023	Alliant Colusa Pollution Liability 09/15/2023-09/15/2026	CL
	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	(17,037.55)	11/8/2023	Alliant Colusa Pollution Liability 09/15/2023-09/15/2026	OS
22895	PRISM	292.50	10/18/2023	PRISM Claim Reimbursement #24600075 Claimant #20221000082	CL
22909	COUNTY OF COLUSA	300.00	10/31/2023	Colusa Work Stretch Program, October 2023	CL
22921	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	17,037.55	11/8/2023	Alliant Colusa Pollution Liability 09/15/2023-09/15/2026	CL
22946	COUNTY OF COLUSA	570.13	11/20/2023	Colusa County Fall Safety Festival 2023 Reimb. \$570.13	CL
22955	COUNTY OF COLUSA	329.17	11/30/2023	Colusa COunty Work Stretch Program annual prizes and tickets	CL
22974	COUNTY OF COLUSA	4,660.00	12/26/2023	Liebert Cassidy Whitmore Training Workshops 2024	OS
	Total 130 - Colusa	105,016.50			

Trindel Insurance Fund
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 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22699	DEL NORTE AMBULANCE	1,100.00	7/7/2023	5/2023-6/2023 CPR First Aid Training for First Responders	CL
22701	MARLA BARTOW, M.F.T.	240.00	7/7/2023	EAP	CL
22741	BECKY BLATNICK, MA, LMFT	270.00	7/31/2023	EAP	CL
22760	COUNTY OF DEL NORTE	1,287.75	8/8/2023	SHRM Learning System PincombeW	CL
22773	COUNTY OF DEL NORTE	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Del Norte 95%	CL
22804	COUNTY OF DEL NORTE	10,000.00	8/21/2023	23/24 Risk Management Subsidies Del Norte	CL
22848	JANET SCHWERTSCHARF	120.00	9/27/2023	EAP	CL
22925	FRONTLINE FIRST	3,549.66	11/9/2023	Del Norte Grief Counseling, Chaplain services, tehama consul	CL
22934	COUNTY OF DEL NORTE	511.04	11/20/2023	Ergonomic Chair for HR Technician	CL
22973	BECKY BLATNICK, MA, LMFT	<u>270.00</u>	12/26/2023	EAP	OS
	Total 140 - Del Norte	77,348.45			

Trindel Insurance Fund
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150 - Lassen

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22706	REGINA SCHAAP	850.11	7/7/2023	6/11/2023-6/14/2023 SHRM Travel Reimbursement SchaapR	CL
22713	LIEBERT CASSIDY WHITMORE	5,560.00	7/10/2023	INV#242423 ERC Memebership Lassen County 7/7/23	CL
22774	COUNTY OF LASSEN	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Lassen 85%	CL
22796	JAMES L. SNELL, PHD/LMFT	450.00	8/17/2023	EAP	CL
22805	COUNTY OF LASSEN	10,000.00	8/21/2023	23/24 Risk Management Subsidies Lassen	CL
22847	JAMES L. SNELL, PHD/LMFT	360.00	9/27/2023	EAP	CL
22893	JAMES L. SNELL, PHD/LMFT	180.00	10/18/2023	EAP	CL
22926	JAMES L. SNELL, PHD/LMFT	90.00	11/9/2023	EAP	CL
22929	SHAYLA J ASHMORE	<u>240.00</u>	11/9/2023	EAP	CL
	Total 150 - Lassen	77,730.11			

Trindel Insurance Fund
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1010 -
 General
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 160 - Modoc

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22730	CALPELRA	1,135.00	7/10/2023	11/14/-11/17/2023 CALPELRA Registration RobertsonC	CL
22775	COUNTY OF MODOC	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Modoc 92%	CL
22806	COUNTY OF MODOC	10,000.00	8/21/2023	23/24 Risk Management Subsidies Modoc	CL
22869	STEVE LEE	<u>210.00</u>	10/12/2023	EAP	CL
	Total 160 - Modoc	71,345.00			

Trindel Insurance Fund
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 General
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 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22710	ALLIANT INSURANCE SERVICES, INC.-NPB MAIN	17.50	7/10/2023	inv#2353473 Account#MONOCOU-01 Notery Policy	CL
22747	ALVAREZ ASSOCIATES LLC	3,250.00	8/3/2023	Inv#2306 Mono County Threat Assessment Training	CL
22776	COUNTY OF MONO	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies	CL
22783	LOREN CRONK	240.00	8/11/2023	EAP	OS
22784	Boutin Jones, Inc.	5,000.00	8/14/2023	Client # 031844 ; Matter #00001 ; Dungy, Gage C.	CL
22793	ANNIE LINAWEAVER MFT	240.00	8/17/2023	EAP	CL
22807	COUNTY OF MONO	10,000.00	8/21/2023	23/24 Risk Management Subsidies Mono	CL
22827	PRISM	6,023.40	8/30/2023	Claim # 20211000013 \$6,023.40	CL
22910	PRISM	2,199.11	10/31/2023	Claim # 20211000013 Norma Villanueva \$2,199.11 12/09/2021	CL
22941	COUNTY OF MONO	450.00	11/20/2023	Mono County Safety Award	CL
22950	ANNIE LINAWEAVER MFT	360.00	11/30/2023	EAP	CL
22976	PRISM	494.39	12/26/2023	Med Mal Claim reimb. VillanuevaN 12/9/21	CL
22979	ANNIE LINAWEAVER MFT	<u>360.00</u>	12/27/2023	EAP	OS
	Total 170 - Mono	88,634.40			

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180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22703	NANCY SELVAGE	233.93	7/7/2023	6/11/2023-6/14/2023 SHRM Travel Reimbursement SelvageN	CL
22777	COUNTY OF PLUMAS	90,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Plumas 94%	CL
22808	COUNTY OF PLUMAS	<u>10,000.00</u>	8/21/2023	23/24 Risk Management Subsidies Plumas	CL
	Total 180 - Plumas	100,233.93			

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 190 - San
 Benito

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22778	COUNTY OF SAN BENITO	75,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - San Benito 87%	CL
22809	COUNTY OF SAN BENITO	10,000.00	8/21/2023	23/24 Risk Management Subsidies San Benito	CL
22823	COUNTY OF SAN BENITO	3,610.72	8/30/2023	San Benito AED Pads, machines, batteries	CL
22835	COUNTY OF SAN BENITO	1,479.00	9/11/2023	Safety - AED Machines for Sheriff/Jail office	CL
22858	Ron Gilbert	0.00	10/2/2023	EAP	CL
22874	DAVID REIKOWSKI, Ph.D.	80.00	10/12/2023	EAP	CL
22875	DAVID REIKOWSKI, Ph.D.	80.00	10/12/2023	EAP	CL
22876	DAVID REIKOWSKI, Ph.D.	80.00	10/12/2023	EAP	CL
22901	Rick Uribe	<u>240.00</u>	10/23/2023	Reimbursement	CL
	Total 190 - San Benito	90,569.72			

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 200 - Sierra

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22764	HEALTH-METRICS, INC.	2,000.00	8/8/2023	Member Hearing Tests ; Weaverville, Loyalton & Downieville	CL
22779	COUNTY OF SIERRA	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Sierra 99%	CL
22810	COUNTY OF SIERRA	10,000.00	8/21/2023	23/24 Risk Management Subsidies Sierra	CL
22849	JUDI BEHLKE	77.68	9/27/2023	Safety Fund meeting	CL
22878	NANCY RARICK	360.00	10/12/2023	EAP	CL
22911	California County Information Services Directors Association	<u>3,894.00</u>	10/31/2023	CCISDA Ethical Certified Hacker (Jeremy, Karston and Carey)	CL
	Total 200 - Sierra	76,331.68			

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 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22709	VERONICA BAUMGARDNER	123.03	7/7/2023	6/11-6/14/2023 SHRM Mileage/Meal Reimbursement BaumgardnerV	CL
22766	NATIONAL PEN CO. LLC	390.28	8/8/2023	Order # ONAL1LO-03I29-4V5 - Safety Swag for Sutter	CL
22780	COUNTY OF SUTTER	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Sutter 98%	CL
22789	VERONICA BAUMGARDNER	208.71	8/14/2023	Employee Recognition supplies and safety gear for county eve	CL
22811	COUNTY OF SUTTER	10,000.00	8/21/2023	23/24 Risk Management Subsidies Sutter	CL
22856	VERONICA BAUMGARDNER	196.46	9/27/2023	Baumgradner Veronica 09/11 Giveaways,First Aid for DSR	CL
22865	VERONICA BAUMGARDNER	284.39	10/6/2023	Baumgardner 9/28/23 LPS/HR & DSR Q1 meeting	CL
22913	Government Executive Media Group	<u>5,000.00</u>	10/31/2023	Naco High Performance Leadership Sutter County	CL
	Total 205 - Sutter	76,202.87			

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207 - Tehama

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22781	County of Tehama	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Tehama 99%	CL
22812	County of Tehama	10,000.00	8/21/2023	23/24 Risk Management Subsidies Tehama	CL
22837	FRONTLINE FIRST	736.61	9/11/2023	Peer Support Training 7/8 and Chaplin Services 8/31	CL
22866	FRONTLINE FIRST	983.80	10/12/2023	EAP	CL
22890	FRONTLINE FIRST	949.14	10/18/2023	EAP	CL
22925	FRONTLINE FIRST	80.00	11/9/2023	Del Norte Grief Counseling, Chaplain services, tehama consul	CL
22954	Coral Ferrin	<u>683.98</u>	11/30/2023	Coral Ferrin Reimbursement - Employee Appreciation	CL
	Total 207 - Tehama	73,433.53			

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 General
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 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
22698	COUNTY OF TRINITY	100.00	7/7/2023	December 2022 Stretch Ticket Reimbursement Trinity Co	CL
	COUNTY OF TRINITY	101.45	7/7/2023	November 2022 Trinity Stretch Tickets Reimbursement	CL
22739	Trinity Family Therapy, PC	80.00	7/25/2023	EAP	CL
22745	Trinity Family Therapy, PC	160.00	7/31/2023	EAP	CL
22761	COUNTY OF TRINITY	100.00	8/8/2023	Trinity County Stretch Prize Winners June 2023 \$100	CL
22764	HEALTH-METRICS, INC.	2,000.00	8/8/2023	Member Hearing Tests ; Weaverville, Loyaltan & Downieville	CL
22782	COUNTY OF TRINITY	60,000.00	8/11/2023	FY 22-23 Risk Control Audit Subsidies - Trinity 92%	CL
22783	LOREN CRONK	240.00	8/11/2023	EAP	OS
22785	COUNTY OF TRINITY	100.00	8/14/2023	July 2023 Stretch Prize Reimbursement	CL
22787	Michelle Cardona	47.26	8/14/2023	Michelle Cardona May - July 2023 Gym Reimbursement	CL
22799	TRINITY COUNTY SHERIFFS OFFICE	3,311.22	8/17/2023	TCSO Reimbursement - Airsoft Training Guns	CL
22813	COUNTY OF TRINITY	10,000.00	8/21/2023	23/24 Risk Management Subsidies Trinity	CL
22825	JIL CHIPMAN, MFT	160.00	8/30/2023	EAP	CL
22836	COUNTY OF TRINITY	100.00	9/11/2023	Trinity County Stretch Ticket Prize Reimbursement \$100	CL
22852	Trinity Family Therapy, PC	640.00	9/27/2023	EAP	CL
22881	KATIE GLAZEWSKI	64.29	10/17/2023	Glazewski Kate Reimburement Nov- Dec/2022- Jan- Jun/2023	CL
22888	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	5,441.89	10/17/2023	Alliant Trinity Pollution Liability 09/15/2023- 09/15/2026	CL
	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	(5,441.89)	11/8/2023	Alliant Trinity Pollution Liability 09/15/2023- 09/15/2026	OS
22894	JIL CHIPMAN, MFT	320.00	10/18/2023	EAP	CL
22922	ALLIANT INSURANCE SERVICES ATTN: ACCOUNTS RECEIVABLE	5,441.89	11/8/2023	Alliant Trinity Pollution Liability 09/15/2023- 09/15/2026	CL
22924	COUNTY OF TRINITY	100.00	11/9/2023	September 2023 Stretch Prize Reimbursement	CL
22935	COUNTY OF TRINITY	100.00	11/20/2023	Trinity County Stretch Prize Reimbursements \$100 October '23	CL
22938	Trinity Family Therapy, PC	240.00	11/20/2023	EAP	CL
22966	Michelle Cardona	29.25	12/7/2023	CardonaM Gym Reimb. Aug-Oct 2023	CL
	Total 210 - Trinity	83,435.36			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 120 - Alpine

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96672		262.80	7/18/2023	TIBY-600214	CL
96728		75.00	7/18/2023	TIBV-600247	CL
96751		348.15	7/24/2023	TIBV-600247	CL
96813		581.21	7/26/2023	TIBY-600214	CL
96846		910.00	7/31/2023	TIBV-600247	CL
96927		77.18	8/7/2023	TIBR-550481	CL
96933		10.95	8/8/2023	TIBP-550025	CL
		10.95	8/8/2023	TIBV-600247	CL
		21.90	8/8/2023	TIBY-600214	CL
96935		131.33	8/8/2023	TIBP-550025	CL
97053		217.36	8/15/2023	TIBZ-600061	CL
97087		0.00	8/15/2023	TIBV-600247	CL
97117		1,732.50	8/21/2023	TIBV-600247	CL
97212		154.50	8/29/2023	TIBZ-600061	CL
97256		645.00	8/29/2023	TIBV-600247	CL
97361		53.44	9/11/2023	TIBP-550025	CL
97362		131.33	9/11/2023	TIBP-550025	CL
97400		21.90	9/11/2023	TIBP-550025	CL
		21.90	9/11/2023	TIBZ-600061	CL
97466		181.50	9/18/2023	TIBV-600247	CL
97756		142.76	10/10/2023	TIBY-600214	CL
97778		217.36	10/10/2023	TIBZ-600061	CL
97779		154.50	10/10/2023	TIBZ-600061	CL
97845		2,000.00	10/10/2023	TIBV-600247	CL
97876		71.65	10/16/2023	TIBY-600214	CL
		21.90	10/16/2023	TIBZ-600061	CL
97919		302.13	10/17/2023	TIBO-549752	CL
97933		264.00	10/23/2023	TIBV-600247	CL
97937		408.00	10/23/2023	TIBZ-600061	CL
98143		2,015.00	11/6/2023	TIBR-550481	CL
98258		2,194.50	11/13/2023	TIBV-600247	CL
		49.50	11/13/2023	TIBY-600115	CL
98264		645.00	11/13/2023	TIBV-600247	CL
98340		805.18	11/20/2023	TIBZ-600061	CL
98535		481.00	12/4/2023	TIBO-549752	CL
98618		14.93	12/5/2023	TIBO-549752	CL
		10.95	12/5/2023	TIBR-550481	CL
		10.95	12/5/2023	TIBZ-600061	CL

Trindel Insurance Fund
Check/Voucher Register - For Board Meeting
From 7/1/2023 Through 12/31/2023

1020 - Claims
Account - WC
120 - Alpine

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98870		<u>1,269.60</u>	12/26/2023	TICA-600097	OS
	Total 120 - Alpine	16,667.81			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96534		438.21	7/3/2023	TIBZ-600125	CL
96536		75.00	7/3/2023	TIBZ-600145	CL
96539		4,344.99	7/3/2023	TIBZ-600060	CL
96556		233.12	7/3/2023	TIBZ-600060	CL
96557		1,762.16	7/3/2023	TIBZ-600060	CL
96581		1,276.30	7/10/2023	TIBZ-600125	CL
96604		4,245.54	7/10/2023	TIBZ-600060	CL
96605		4,624.13	7/10/2023	TIBZ-600125	CL
96620		64.09	7/17/2023	TIBZ-600144	CL
96640		1,762.16	7/17/2023	TIBZ-600060	CL
96658		107.68	7/18/2023	TIBY-600169	CL
96659		107.68	7/18/2023	TIBZ-600172	CL
96660		107.68	7/18/2023	TIBZ-600125	CL
96666		92.71	7/18/2023	TIBZ-600172	CL
96667		96.93	7/18/2023	TIBZ-600172	CL
96668		107.25	7/18/2023	TIBZ-600172	CL
96674		359.77	7/18/2023	TIBZ-600144	CL
96675		444.02	7/18/2023	TIBZ-600144	CL
96676		205.10	7/18/2023	TIBZ-600186	CL
96678		69.46	7/18/2023	TIBY-600088	CL
96701		487.53	7/18/2023	TIBZ-600172	CL
96718		79.84	7/18/2023	TIBZ-600125	CL
96719		79.84	7/18/2023	TIBZ-600125	CL
96722		16.50	7/18/2023	TIBW-600066	CL
96736		167.69	7/24/2023	TIBY-600169	CL
96764		1,276.30	7/24/2023	TIBZ-600125	CL
96784		132.94	7/25/2023	TIBZ-600224	CL
96791		106.01	7/25/2023	TIBZ-600172	CL
96792		122.88	7/25/2023	TIBZ-600060	CL
96801		175.10	7/25/2023	TIBZ-600060	CL
96805		369.59	7/25/2023	TIBZ-600060	CL
96808		81.07	7/25/2023	TIBZ-600125	CL
96811		119.72	7/26/2023	TIBZ-600060	CL
96812		17,694.00	7/26/2023	TIBZ-600060	CL
96833		81.07	7/31/2023	TIBZ-600125	CL
96855		1,762.16	7/31/2023	TIBZ-600060	CL
96894		1,276.30	8/7/2023	TIBZ-600125	CL
96906		390.60	8/7/2023	TIBN-543900	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96930		107.68	8/8/2023	TIBZ-600224	CL
96932		98.99	8/8/2023	TIBY-600169	CL
96933		25.88	8/8/2023	TIBY-600088	CL
		33.68	8/8/2023	TIBY-600169	CL
		12,563.14	8/8/2023	TIBZ-600060	CL
		102.12	8/8/2023	TIBZ-600125	CL
		34.88	8/8/2023	TIBZ-600144	CL
		100.09	8/8/2023	TIBZ-600172	CL
		11.47	8/8/2023	TIBZ-600186	CL
		23.76	8/8/2023	TIBZ-600224	CL
		21.90	8/8/2023	TICA-600006	CL
96946		244.53	8/8/2023	TICA-600006	CL
96949		232.67	8/8/2023	TIBY-600088	CL
96951		57.86	8/8/2023	TICA-600006	CL
96969		105.57	8/8/2023	TIBZ-600125	CL
96983		809.72	8/14/2023	TICA-600006	CL
96984		11.52	8/14/2023	TICA-600006	CL
97005		1,762.16	8/14/2023	TIBZ-600060	CL
97020		107.68	8/15/2023	TIBY-600088	CL
97026		107.68	8/15/2023	TIBZ-600125	CL
97029		107.68	8/15/2023	TIBZ-600172	CL
97068		68.00	8/15/2023	TIBZ-600060	CL
97069		136.00	8/15/2023	TIBZ-600060	CL
97071		68.00	8/15/2023	TIBZ-600060	CL
97072		68.00	8/15/2023	TIBZ-600060	CL
97078		184.50	8/15/2023	TIBQ-550170	CL
97082		81.07	8/15/2023	TIBZ-600125	CL
97083		105.57	8/15/2023	TIBZ-600125	CL
97084		105.57	8/15/2023	TIBZ-600125	CL
97085		108.90	8/15/2023	TIBZ-600125	CL
97117		49.50	8/21/2023	TIBY-600088	CL
97127		1,276.30	8/21/2023	TIBZ-600125	CL
97170		1,762.16	8/28/2023	TIBZ-600060	CL
97180		132.94	8/29/2023	TICA-600015	CL
97182		107.68	8/29/2023	TIBY-600169	CL
97183		107.68	8/29/2023	TIBZ-600224	CL
97186		107.68	8/29/2023	TICA-600015	CL
97187		178.97	8/29/2023	TIBY-600088	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97194		85.34	8/29/2023	TIBZ-600224	CL
97195		207.08	8/29/2023	TIBZ-600224	CL
97201		115.74	8/29/2023	TIBZ-600060	CL
97202		98.28	8/29/2023	TIBZ-600060	CL
97233		214.26	8/29/2023	TIBZ-600060	CL
97234		214.26	8/29/2023	TIBZ-600060	CL
97244		156.32	8/29/2023	TIBZ-600125	CL
97245		108.90	8/29/2023	TIBZ-600125	CL
97246		919.80	8/29/2023	TIBN-543900	CL
		1,667.71	8/29/2023	TIBZ-600060	CL
97247		246.68	8/29/2023	TIBZ-600125	CL
97249		137.08	8/29/2023	TIBY-600088	CL
		450.00	8/29/2023	TIBZ-600060	CL
97270		129.36	9/5/2023	TIBY-600169	CL
97271		129.36	9/5/2023	TIBY-600169	CL
97274		182.33	9/5/2023	TIBZ-600224	CL
97275		258.72	9/5/2023	TIBY-600169	CL
97294		1,276.30	9/5/2023	TIBZ-600125	CL
97314		3,953.25	9/5/2023	TIBZ-600060	CL
97328		168.50	9/11/2023	TIBY-600088	CL
97343		102.51	9/11/2023	TIBZ-600125	CL
97344		273.22	9/11/2023	TIBZ-600125	CL
97345		127.24	9/11/2023	TIBY-600088	CL
97346		51.04	9/11/2023	TIBZ-600125	CL
97400		10.95	9/11/2023	TIBQ-550170	CL
		65.34	9/11/2023	TIBY-600088	CL
		44.63	9/11/2023	TIBY-600169	CL
		137.43	9/11/2023	TIBZ-600060	CL
		171.44	9/11/2023	TIBZ-600125	CL
		11.78	9/11/2023	TIBZ-600172	CL
		44.63	9/11/2023	TIBZ-600224	CL
		21.90	9/11/2023	TICA-600006	CL
		23.76	9/11/2023	TICA-600015	CL
97414		1,762.16	9/11/2023	TIBZ-600060	CL
97428		107.68	9/12/2023	TIBZ-600125	CL
97429		107.68	9/12/2023	TIBZ-600172	CL
97438		108.94	9/12/2023	TIBN-543900	CL
97466		16.50	9/18/2023	TIBY-600088	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97474		1,276.30	9/18/2023	TIBZ-600125	CL
97496		338.12	9/18/2023	TIBZ-600060	CL
97519		1,762.16	9/25/2023	TIBZ-600060	CL
97537		90.49	10/2/2023	TIBS-600017	CL
97550		107.68	10/2/2023	TIBZ-600224	CL
97552		107.68	10/2/2023	TIBZ-600172	CL
97580		121.74	10/2/2023	TIBZ-600224	CL
97582		91.36	10/2/2023	TIBZ-600224	CL
97588		107.40	10/2/2023	TIBZ-600144	CL
97589		181.71	10/2/2023	TIBZ-600125	CL
97590		109.86	10/2/2023	TIBZ-600145	CL
97591		109.86	10/2/2023	TIBZ-600186	CL
97592		198.77	10/2/2023	TIBZ-600225	CL
97593		118.25	10/2/2023	TIBZ-600172	CL
97594		91.48	10/2/2023	TIBZ-600172	CL
97683		214.26	10/2/2023	TIBZ-600060	CL
97697		148.61	10/2/2023	TIBZ-600125	CL
97707		1,276.30	10/2/2023	TIBZ-600125	CL
97724		345.00	10/2/2023	TIBY-600088	CL
97742		91.36	10/10/2023	TIBZ-600224	CL
97743		91.36	10/10/2023	TIBZ-600224	CL
97744		91.36	10/10/2023	TIBZ-600224	CL
97745		91.36	10/10/2023	TIBZ-600224	CL
97757		122.88	10/10/2023	TIBZ-600060	CL
97815		169.17	10/10/2023	TIBQ-550170	CL
97819		79.37	10/10/2023	TIBZ-600125	CL
97820		80.65	10/10/2023	TIBZ-600125	CL
97821		155.80	10/10/2023	TIBZ-600125	CL
97824		99.64	10/10/2023	TIBZ-600125	CL
97832		702.16	10/10/2023	TIBZ-600224	CL
97834		831.85	10/10/2023	TIBZ-600125	CL
97854		1,762.16	10/10/2023	TIBZ-600060	CL
97861		1,276.30	10/16/2023	TIBZ-600125	CL
97876		25.04	10/16/2023	TIBN-543900	CL
		10.95	10/16/2023	TIBQ-550170	CL
		24.61	10/16/2023	TIBS-600017	CL
		43.88	10/16/2023	TIBZ-600060	CL
		124.47	10/16/2023	TIBZ-600125	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		10.95	10/16/2023	TIBZ-600144	CL
		10.95	10/16/2023	TIBZ-600145	CL
		62.93	10/16/2023	TIBZ-600172	CL
		10.95	10/16/2023	TIBZ-600186	CL
		77.48	10/16/2023	TIBZ-600224	CL
		10.95	10/16/2023	TIBZ-600225	CL
97884		126.68	10/17/2023	TIBZ-600125	CL
97887		79.78	10/17/2023	TIBZ-600224	CL
97946		453.60	10/23/2023	TIBZ-600060	CL
97965		107.68	10/25/2023	TIBZ-600172	CL
97970		214.26	10/25/2023	TIBZ-600060	CL
97971		214.26	10/25/2023	TIBZ-600060	CL
97973		105.14	10/25/2023	TIBZ-600125	CL
97983		1,365.31	10/25/2023	TIBZ-600060	CL
97988		1,762.16	10/25/2023	TIBZ-600060	CL
97989		176.22	10/25/2023	TIBZ-600060	CL
97998		396.00	10/25/2023	TIBY-600088	CL
98038		1,276.30	10/30/2023	TIBZ-600125	CL
98095		254.54	10/31/2023	TIBY-600088	CL
98096		209.26	10/31/2023	TIBY-600088	CL
98102		533.50	10/31/2023	TIBY-600088	CL
98117		958.25	11/1/2023	TICA-600056	OS
98118		95.83	11/1/2023	TICA-600056	OS
98123		109.86	11/6/2023	TIBZ-600146	CL
98191		1,762.16	11/6/2023	TIBZ-600060	CL
98211		64.09	11/7/2023	TICA-600030	CL
98213		115.74	11/7/2023	TIBZ-600060	CL
98237		277.20	11/7/2023	TIBN-543900	CL
98248		624.91	11/13/2023	TIBZ-600225	CL
98255		169.17	11/13/2023	TIBQ-550170	CL
98259		418.50	11/13/2023	TIBZ-600060	CL
98265		1,276.30	11/13/2023	TIBZ-600125	CL
98297		107.68	11/14/2023	TIBY-600088	CL
98309		56.87	11/14/2023	TIBZ-600060	CL
98310		112.69	11/14/2023	TIBZ-600060	CL
98325		19,836.30	11/14/2023	TICA-600006	CL
98348		307.97	11/20/2023	TIBZ-600060	CL
98349		15.36	11/20/2023	TICA-600055	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98363		1,762.16	11/20/2023	TIBZ-600060	CL
98366		49.50	11/20/2023	TIBY-600088	CL
98378		63.98	11/20/2023	TIBZ-600125	CL
98380		2,205.58	11/20/2023	TIBZ-600060	CL
98381		625.00	11/20/2023	TIBZ-600125	CL
98388		121.74	11/21/2023	TIBZ-600224	CL
98389		121.74	11/21/2023	TIBZ-600224	CL
98404		243.75	11/21/2023	TICA-600056	CL
98439		165.54	11/21/2023	TIBZ-600125	CL
98440		108.90	11/21/2023	TIBZ-600125	CL
98441		105.56	11/21/2023	TIBZ-600125	CL
98442		148.60	11/21/2023	TIBZ-600125	CL
98449		214.26	11/27/2023	TIBZ-600060	CL
98450		110.57	11/27/2023	TIBZ-600125	CL
98451		112.74	11/27/2023	TIBZ-600125	CL
98456		1,276.30	11/27/2023	TIBZ-600125	CL
98463		491.40	11/27/2023	TIBN-543900	CL
98512		573.78	12/4/2023	TICA-600056	CL
98514		237.19	12/4/2023	TIBN-543900	CL
98515		237.19	12/4/2023	TIBN-543900	CL
98516		237.19	12/4/2023	TIBN-543900	CL
98517		184.50	12/4/2023	TICA-600031	CL
98523		152.27	12/4/2023	TIBY-600088	CL
98534		573.80	12/4/2023	TIBZ-600146	CL
98535		369.82	12/4/2023	TIBZ-600060	CL
		491.50	12/4/2023	TIBZ-600125	CL
		387.00	12/4/2023	TICA-600056	CL
98557		1,762.16	12/4/2023	TIBZ-600060	CL
98580		115.74	12/5/2023	TIBS-600017	CL
98586		227.75	12/5/2023	TIBZ-600125	CL
98592		193.46	12/5/2023	TIBZ-600172	CL
98609		135.39	12/5/2023	TIBZ-600060	CL
98618		81.66	12/5/2023	TIBN-543900	CL
		10.95	12/5/2023	TIBQ-550170	CL
		44.63	12/5/2023	TIBY-600088	CL
		106.11	12/5/2023	TIBZ-600060	CL
		160.00	12/5/2023	TIBZ-600125	CL
		10.95	12/5/2023	TIBZ-600146	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		11.78	12/5/2023	TIBZ-600172	CL
		33.47	12/5/2023	TIBZ-600224	CL
		12.53	12/5/2023	TIBZ-600225	CL
		12,460.60	12/5/2023	TICA-600006	CL
		10.95	12/5/2023	TICA-600030	CL
		10.95	12/5/2023	TICA-600031	CL
		54.18	12/5/2023	TICA-600056	CL
98619		91.57	12/5/2023	TIBZ-600125	CL
98620		127.24	12/5/2023	TIBY-600088	CL
98639		59.36	12/5/2023	TICA-600056	CL
98640		10.08	12/5/2023	TIBZ-600146	CL
98641		12.01	12/5/2023	TICA-600056	CL
98669		359.77	12/11/2023	TICA-600055	CL
98670		1,257.48	12/11/2023	TICA-600047	CL
98682		1,276.30	12/11/2023	TIBZ-600125	CL
98689		592.20	12/11/2023	TIBZ-600060	OS
98703		98.99	12/12/2023	TIBZ-600060	CL
98716		9.70	12/12/2023	TICA-600056	CL
98722		970.20	12/12/2023	TIBZ-600172	OS
98727		246.68	12/12/2023	TIBZ-600146	CL
98730		873.00	12/12/2023	TIBZ-600125	CL
98751		1,762.16	12/18/2023	TIBZ-600060	CL
98771		633.00	12/18/2023	TIBZ-600125	CL
98776		105.00	12/18/2023	TIBZ-600060	CL
98822		112.69	12/26/2023	TIBZ-600060	CL
98823		332.32	12/26/2023	TIBZ-600125	OS
98827		161.23	12/26/2023	TICA-600047	CL
98828		130.60	12/26/2023	TICA-600056	CL
98848		246.68	12/26/2023	TICA-600056	OS
98851		1,186.45	12/26/2023	TIBZ-600125	CL
98857		1,276.30	12/26/2023	TIBZ-600125	CL
98864		958.25	12/26/2023	TICA-600056	OS
98865		359.34	12/26/2023	TICA-600056	OS
98867		523.46	12/26/2023	TIBN-543900	OS
98887		<u>1,256.34</u>	12/26/2023	TIBZ-600125	OS
Total 130 - Colusa		168,452.80			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96526		175.00	7/3/2023	TIBX-600199	CL
96535		813.50	7/3/2023	TIBY-600016	CL
96538		82.50	7/3/2023	TIBS-600248	CL
96541		1,968.64	7/3/2023	TIBY-600016	CL
96579		746.00	7/10/2023	TIBY-600016	CL
96590		2,215.46	7/10/2023	TIBX-600199	CL
96630		1,968.64	7/17/2023	TIBY-600016	CL
96681		298.43	7/18/2023	TIBY-600016	CL
96698		57.63	7/18/2023	TIBY-600093	CL
96699		57.47	7/18/2023	TIBY-600093	CL
96723		814.00	7/18/2023	TIBX-600189	CL
96744		395.70	7/24/2023	TIBZ-600132	CL
96745		206.75	7/24/2023	TIBZ-600132	CL
96751		396.00	7/24/2023	TIBY-600166	CL
		313.50	7/24/2023	TIBY-600167	CL
96772		2,215.46	7/24/2023	TIBX-600199	CL
96816		321.49	7/26/2023	TIBX-600177	CL
96818		70.56	7/31/2023	TIBX-600177	CL
96828		185.34	7/31/2023	TIBZ-600154	CL
96839		1,968.64	7/31/2023	TIBY-600016	CL
96852		170.52	7/31/2023	TIBU-600047	CL
96853		1,339.72	7/31/2023	TIBU-600047	CL
96893		223.40	8/7/2023	TIBY-600016	CL
96910		627.20	8/7/2023	TIBU-600047	CL
96928		2,215.46	8/7/2023	TIBX-600199	CL
96931		183.10	8/8/2023	TIBZ-600132	CL
96933		10.95	8/8/2023	TIBS-600248	CL
		53.91	8/8/2023	TIBX-600177	CL
		56.93	8/8/2023	TIBY-600016	CL
		39.23	8/8/2023	TIBY-600093	CL
		54.05	8/8/2023	TIBZ-600132	CL
		10.95	8/8/2023	TIBZ-600154	CL
96938		172.68	8/8/2023	TIBX-600177	CL
96956		217.47	8/8/2023	TIBS-600248	CL
96995		1,968.64	8/14/2023	TIBY-600016	CL
97014		877.50	8/14/2023	TIBS-600248	CL
97041		234.33	8/15/2023	TIBU-600047	CL
97067		159.02	8/15/2023	TIBU-600047	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97118		703.00	8/21/2023	TIBU-600047	CL
97119		924.49	8/21/2023	TIBY-600216	CL
97146		379.50	8/21/2023	TIBS-600248	CL
97159		2,215.46	8/23/2023	TIBX-600199	CL
97160		221.55	8/23/2023	TIBX-600199	CL
97198		83.21	8/29/2023	TIBY-600204	CL
97205		886.01	8/29/2023	TIBZ-600132	CL
97249		408.00	8/29/2023	TIBY-600016	CL
97254		1,968.64	8/29/2023	TIBY-600016	CL
97262		220.00	8/29/2023	TIBX-600199	CL
97265		802.47	8/29/2023	TIBY-600217	CL
97286		196.86	9/5/2023	TIBY-600016	CL
97305		615.70	9/5/2023	TIBU-600047	CL
97306		2,215.46	9/5/2023	TIBX-600199	CL
97342		1,279.28	9/11/2023	TIBX-600177	CL
97348		272.62	9/11/2023	TIBY-600016	CL
97373		200.00	9/11/2023	TIBX-600199	CL
97376		7.17	9/11/2023	TICA-600024	CL
97380		186.79	9/11/2023	TIBZ-600154	CL
97400		10.95	9/11/2023	TIBS-600248	CL
		24.44	9/11/2023	TIBU-600047	CL
		222.55	9/11/2023	TIBX-600177	CL
		10.95	9/11/2023	TIBX-600199	CL
		10.95	9/11/2023	TIBY-600016	CL
		29.23	9/11/2023	TIBY-600204	CL
		10.95	9/11/2023	TIBZ-600132	CL
		26.51	9/11/2023	TIBZ-600154	CL
		11.56	9/11/2023	TICA-600024	CL
97403		1,968.64	9/11/2023	TIBY-600016	CL
97440		298.43	9/12/2023	TIBY-600016	CL
97452		115.22	9/12/2023	TIBZ-600154	CL
97481		2,215.46	9/18/2023	TIBX-600199	CL
97483		518.00	9/18/2023	TIBX-600199	CL
97508		502.00	9/20/2023	TIBZ-600132	CL
97512		1,968.64	9/25/2023	TIBY-600016	CL
97583		70.56	10/2/2023	TIBZ-600154	CL
97584		82.90	10/2/2023	TIBX-600177	CL
97585		99.15	10/2/2023	TIBZ-600205	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97586		161.08	10/2/2023	TIBZ-600154	CL
97587		83.21	10/2/2023	TIBZ-600154	CL
97618		589.82	10/2/2023	TIBY-600016	CL
97619		447.46	10/2/2023	TIBY-600016	CL
97646		48.16	10/2/2023	TIBZ-600205	CL
97648		200.00	10/2/2023	TIBX-600199	CL
97649		175.00	10/2/2023	TIBX-600199	CL
97650		200.00	10/2/2023	TIBX-600199	CL
97658		164.09	10/2/2023	TIBY-600204	CL
97659		2,015.00	10/2/2023	TIBY-600073	CL
97661		115.22	10/2/2023	TIBZ-600154	CL
97680		195.72	10/2/2023	TIBZ-600132	CL
97681		178.01	10/2/2023	TICA-600024	CL
97685		880.14	10/2/2023	TICA-600026	CL
97713		479.77	10/2/2023	TIBZ-600132	OS
97715		2,215.46	10/2/2023	TIBX-600199	CL
97732		479.77	10/3/2023	TIBZ-600132	CL
97749		273.35	10/10/2023	TIBY-600016	CL
97751		109.32	10/10/2023	TIBZ-600154	CL
97752		205.07	10/10/2023	TIBY-600016	CL
97753		109.32	10/10/2023	TIBZ-600154	CL
97754		1,369.86	10/10/2023	TIBY-600016	CL
97830		1,968.64	10/10/2023	TIBY-600016	CL
97847		803.71	10/10/2023	TIBU-600047	CL
97876		21.06	10/16/2023	TIBX-600177	CL
		32.85	10/16/2023	TIBX-600199	CL
		143.22	10/16/2023	TIBY-600016	CL
		10.95	10/16/2023	TIBY-600073	CL
		24.79	10/16/2023	TIBY-600204	CL
		44.60	10/16/2023	TIBZ-600132	CL
		180.18	10/16/2023	TIBZ-600154	CL
		41.45	10/16/2023	TIBZ-600205	CL
		10.95	10/16/2023	TICA-600024	CL
		10.95	10/16/2023	TICA-600026	CL
97879		970.02	10/16/2023	TIBX-600189	CL
97880		2,215.46	10/16/2023	TIBX-600199	CL
97912		103.98	10/17/2023	TIBU-600047	CL
97914		177.35	10/17/2023	TICA-600043	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97916		109.86	10/17/2023	TICA-600040	CL
97932		851.70	10/23/2023	TIBX-600199	CL
97936		252.69	10/23/2023	TIBU-600047	CL
97941		1,968.64	10/23/2023	TIBY-600016	CL
97972		487.53	10/25/2023	TICA-600040	CL
97985		485.72	10/25/2023	TIBZ-600132	CL
98020		234.33	10/30/2023	TIBU-600047	CL
98021		222.52	10/30/2023	TIBU-600047	CL
98022		222.52	10/30/2023	TIBU-600047	CL
98023		109.32	10/30/2023	TIBZ-600154	CL
98024		217.47	10/30/2023	TIBT-600011	CL
98025		375.65	10/30/2023	TIBY-600073	CL
98026		217.47	10/30/2023	TIBT-600011	CL
98027		217.47	10/30/2023	TIBS-600248	CL
98028		59.36	10/30/2023	TIBZ-600205	CL
98029		59.36	10/30/2023	TIBY-600204	CL
98030		10.08	10/30/2023	TIBZ-600205	CL
98031		158.18	10/30/2023	TICA-600043	CL
98047		2,215.46	10/30/2023	TIBX-600199	CL
98067		217.47	10/31/2023	TIBY-600073	CL
98068		217.47	10/31/2023	TIBT-600011	CL
98069		217.47	10/31/2023	TIBY-600073	CL
98070		217.47	10/31/2023	TIBT-600011	CL
98090		187.08	10/31/2023	TIBU-600047	CL
98102		481.00	10/31/2023	TIBY-600016	CL
98114		520.21	10/31/2023	TIBZ-600132	CL
98121		82.90	11/6/2023	TIBX-600177	CL
98122		82.90	11/6/2023	TIBZ-600205	CL
98124		95.99	11/6/2023	TIBY-600016	CL
98125		95.99	11/6/2023	TIBY-600016	CL
98132		214.52	11/6/2023	TIBY-600073	CL
98133		217.47	11/6/2023	TIBY-600016	CL
98134		189.52	11/6/2023	TIBY-600073	CL
98135		189.52	11/6/2023	TIBT-600073	CL
98142		217.47	11/6/2023	TIBS-600248	OS
98147		9.09	11/6/2023	TICA-600040	CL
98151		93.99	11/6/2023	TIBY-600016	CL
98154		187.08	11/6/2023	TIBU-600047	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98156		158.18	11/6/2023	TICA-600043	CL
98179		1,968.64	11/6/2023	TIBY-600016	CL
98188		485.72	11/6/2023	TIBZ-600132	CL
98214		217.47	11/7/2023	TIBT-600011	CL
98215		217.47	11/7/2023	TIBT-600073	CL
98232		185.34	11/7/2023	TICA-600026	CL
98252		373.87	11/13/2023	TICA-600048	CL
98253		223.15	11/13/2023	TIBY-600204	CL
98254		111.01	11/13/2023	TICA-600029	CL
98257		599.60	11/13/2023	TIBX-600199	CL
98275		194.93	11/13/2023	TIBU-600047	CL
98281		246.68	11/13/2023	TICA-600050	CL
98292		2,215.46	11/13/2023	TIBX-600199	CL
98313		697.58	11/14/2023	TIBY-600073	CL
98348		740.04	11/20/2023	TICA-600026	CL
		402.20	11/20/2023	TICA-600032	CL
		493.36	11/20/2023	TICA-600050	CL
98350		203.07	11/20/2023	TIBY-600016	CL
98353		1,968.64	11/20/2023	TIBY-600016	CL
98360		485.72	11/20/2023	TIBZ-600132	CL
98396		222.07	11/21/2023	TIBZ-600132	CL
98445		0.00	11/21/2023	TICA-600032	OS
98452		654.24	11/27/2023	TICA-600026	CL
		246.68	11/27/2023	TICA-600050	CL
98460		792.00	11/27/2023	TIBS-600248	CL
98465		2,215.46	11/27/2023	TIBX-600199	CL
98474		4.06	11/27/2023	TICA-600032	CL
98490		83.21	11/28/2023	TIBZ-600154	CL
98491		83.21	11/28/2023	TIBZ-600205	CL
98492		83.21	11/28/2023	TIBZ-600154	CL
98493		82.90	11/28/2023	TIBX-600177	CL
98519		141.34	12/4/2023	TICA-600043	CL
98524		809.47	12/4/2023	TIBZ-600132	CL
98540		1,968.64	12/4/2023	TIBY-600016	CL
98554		485.72	12/4/2023	TIBZ-600132	CL
98560		104.19	12/4/2023	TIBX-600177	CL
98590		217.47	12/5/2023	TIBS-600248	OS
98595		158.18	12/5/2023	TICA-600043	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 140 - Del
 Norte

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98618		21.90	12/5/2023	TIBS-600248	CL
		54.75	12/5/2023	TIBT-600011	CL
		21.90	12/5/2023	TIBT-600073	CL
		73.05	12/5/2023	TIBU-600047	CL
		42.12	12/5/2023	TIBX-600177	CL
		10.95	12/5/2023	TIBX-600199	CL
		67.63	12/5/2023	TIBY-600016	CL
		65.70	12/5/2023	TIBY-600073	CL
		30.30	12/5/2023	TIBY-600204	CL
		32.85	12/5/2023	TIBZ-600132	CL
		78.52	12/5/2023	TIBZ-600154	CL
		73.31	12/5/2023	TIBZ-600205	CL
		10.95	12/5/2023	TICA-600026	CL
		10.95	12/5/2023	TICA-600029	CL
		33.59	12/5/2023	TICA-600040	CL
		43.80	12/5/2023	TICA-600043	CL
		10.95	12/5/2023	TICA-600048	CL
98621		217.47	12/5/2023	TIBY-600016	CL
98622		217.47	12/5/2023	TIBY-600073	CL
98623		217.47	12/5/2023	TIBT-600011	CL
98652		75.55	12/5/2023	TICA-600029	CL
98664		303.28	12/5/2023	TIBX-600177	OS
98677		449.20	12/11/2023	TIBX-600200	CL
98692		2,215.16	12/11/2023	TIBX-600199	CL
98694		80.44	12/11/2023	TICA-600026	CL
98736		1,968.64	12/18/2023	TIBY-600016	CL
98747		485.72	12/18/2023	TIBZ-600132	CL
98754		246.68	12/18/2023	TICA-600026	CL
98755		80.44	12/18/2023	TICA-600026	CL
98756		246.68	12/18/2023	TICA-600050	CL
98779		481.50	12/18/2023	TIBU-600047	CL
98813		361.71	12/19/2023	TICA-600032	OS
98835		141.34	12/26/2023	TICA-600043	OS
98862		1,650.00	12/26/2023	TIBY-600016	OS
98869		2,215.16	12/26/2023	TIBX-600199	OS
98874		<u>345.00</u>	12/26/2023	TIBY-600016	OS
Total 140 - Del Norte		108,756.31			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96516		1,106.09	7/3/2023	TIBZ-600063	CL
96517		11.52	7/3/2023	TIBZ-600209	CL
96518		486.05	7/3/2023	TIBZ-600189	CL
96519		194.33	7/3/2023	TIBZ-600189	CL
96520		1,160.84	7/3/2023	TIBZ-600189	CL
96521		1,572.36	7/3/2023	TIBZ-600209	CL
96522		611.54	7/3/2023	TIBZ-600210	CL
96546		1,551.46	7/3/2023	TIBZ-600189	CL
96560		185.50	7/3/2023	TIBL-503213	CL
96566		163.03	7/3/2023	TIBY-600184	CL
96583		288.20	7/10/2023	TIBX-600158	CL
96592		580.00	7/10/2023	TIBU-600129	CL
96600		103.50	7/10/2023	TIBY-600184	CL
96621		1,155.71	7/17/2023	TIBZ-600173	CL
96633		1,551.46	7/17/2023	TIBZ-600189	CL
96643		185.50	7/17/2023	TIBL-503213	CL
96644		163.03	7/17/2023	TIBY-600184	OS
96646		1,615.71	7/17/2023	TIBX-600109	CL
96669		5,714.28	7/18/2023	TIBZ-600063	CL
96723		166.50	7/18/2023	TIBX-600108	CL
96724		528.00	7/18/2023	TIBX-600158	CL
		297.00	7/18/2023	TIBZ-600104	CL
96752		15.17	7/24/2023	TIBN-537456	CL
		36.69	7/24/2023	TIBZ-600139	CL
96767		212.22	7/24/2023	TIBX-600168	OS
96773		580.00	7/24/2023	TIBU-600129	CL
96782		2,015.00	7/25/2023	TIBX-600109	CL
96797		220.10	7/25/2023	TIBZ-600189	CL
96814		7,250.00	7/26/2023	TIBX-600108	CL
96815		1,800.00	7/26/2023	TIBX-600108	CL
96825		144.28	7/31/2023	TIBZ-600138	CL
96827		99.87	7/31/2023	TIBZ-600189	CL
96842		1,551.46	7/31/2023	TIBZ-600189	CL
96857		240.50	7/31/2023	TIBX-600108	OS
96862		185.50	7/31/2023	TIBL-503213	CL
96865		580.00	7/31/2023	TIBX-600109	CL
96879		116.95	8/1/2023	TIBZ-600054	CL
96883		75.97	8/7/2023	TIBL-503213	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

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 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		75.97	8/7/2023	TIBX-600109	CL
96884		87.09	8/7/2023	TIBZ-600119	CL
		87.09	8/7/2023	TIBZ-600139	CL
		87.09	8/7/2023	TIBZ-600167	CL
96909		580.00	8/7/2023	TIBU-600129	CL
96917		861.53	8/7/2023	TIBX-600158	CL
96933		16.96	8/8/2023	TIBL-503213	CL
		16.96	8/8/2023	TIBT-600166	CL
		16.96	8/8/2023	TIBX-600108	CL
		27.91	8/8/2023	TIBX-600109	CL
		22.29	8/8/2023	TIBX-600158	CL
		13.49	8/8/2023	TIBZ-600054	CL
		1,189.53	8/8/2023	TIBZ-600063	CL
		16.00	8/8/2023	TIBZ-600119	CL
		14.09	8/8/2023	TIBZ-600138	CL
		16.00	8/8/2023	TIBZ-600139	CL
		10.95	8/8/2023	TIBZ-600163	CL
		16.00	8/8/2023	TIBZ-600167	CL
		249.32	8/8/2023	TIBZ-600173	CL
		21.90	8/8/2023	TIBZ-600189	CL
		10.95	8/8/2023	TIBZ-600209	CL
		137.08	8/8/2023	TIBZ-600210	CL
96934		75.97	8/8/2023	TIBT-600166	CL
		75.97	8/8/2023	TIBX-600108	CL
96959		99.87	8/8/2023	TIBZ-600163	CL
96971		190.00	8/14/2023	TIBN-542748	CL
96972		63.42	8/14/2023	TIBN-543247	CL
96973		335.86	8/14/2023	TIBN-543247	CL
96974		43.25	8/14/2023	TIBN-542748	CL
96986		370.04	8/14/2023	TIBX-600108	CL
96998		1,551.46	8/14/2023	TIBZ-600189	CL
97012		185.50	8/14/2023	TIBL-503213	CL
97048		75.97	8/15/2023	TIBY-600212	CL
97086		58.71	8/15/2023	TIBL-503213	CL
97099		1,447.45	8/15/2023	TIBY-600184	CL
97118		1,239.50	8/21/2023	TIBV-600192	CL
		729.50	8/21/2023	TIBX-600108	CL
97124		107.71	8/21/2023	TIBX-600108	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97125		1,077.14	8/21/2023	TIBX-600108	CL
97135		580.00	8/21/2023	TIBU-600129	CL
97147		75.97	8/22/2023	TIBZ-600189	CL
97152		244.53	8/22/2023	TIBZ-600209	CL
97154		14,913.25	8/22/2023	TIBX-600168	CL
97157		2,631.75	8/22/2023	TIBX-600168	CL
97165		1,551.46	8/28/2023	TIBZ-600189	CL
97173		185.50	8/28/2023	TIBL-503213	CL
97200		214.39	8/29/2023	TIBZ-600139	CL
97206		75.97	8/29/2023	TIBP-550083	CL
97207		75.97	8/29/2023	TIBS-600072	CL
97257		96.94	8/29/2023	TIBX-600168	CL
97276		19.83	9/5/2023	TIBZ-600167	CL
97281		640.63	9/5/2023	TIBV-600253	CL
97284		8.41	9/5/2023	TIBZ-600139	CL
97291		580.00	9/5/2023	TIBX-600108	CL
97307		580.00	9/5/2023	TIBU-600129	CL
97350		75.97	9/11/2023	TIBS-600174	CL
97351		87.09	9/11/2023	TIBZ-600139	CL
97352		87.09	9/11/2023	TIBZ-600139	CL
97353		87.09	9/11/2023	TIBV-600253	CL
97363		154.50	9/11/2023	TIBX-600108	CL
97400		21.90	9/11/2023	TIBN-542748	CL
		33.45	9/11/2023	TIBN-543247	CL
		16.96	9/11/2023	TIBP-550083	CL
		16.96	9/11/2023	TIBS-600072	CL
		16.96	9/11/2023	TIBS-600174	CL
		26.95	9/11/2023	TIBV-600253	CL
		21.90	9/11/2023	TIBX-600108	CL
		16.96	9/11/2023	TIBY-600212	CL
		86.98	9/11/2023	TIBZ-600139	CL
		10.95	9/11/2023	TIBZ-600167	CL
		16.96	9/11/2023	TIBZ-600189	CL
		10.95	9/11/2023	TIBZ-600209	CL
97406		1,551.46	9/11/2023	TIBZ-600189	CL
97418		185.50	9/11/2023	TIBL-503213	CL
97441		2,609.00	9/12/2023	TIBY-600184	CL
97444		75.97	9/12/2023	TIBX-600109	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97451		261.40	9/12/2023	TIBU-600129	CL
97467		22.46	9/18/2023	TIBN-537456	CL
97472		580.00	9/18/2023	TIBX-600108	CL
97482		580.00	9/18/2023	TIBU-600129	CL
97494		362.55	9/18/2023	TIBX-600109	CL
97514		1,551.46	9/25/2023	TIBZ-600189	CL
97521		185.50	9/25/2023	TIBL-503213	CL
97529		493.67	9/26/2023	TIBX-600158	CL
97596		349.52	10/2/2023	TIBZ-600139	CL
97622		75.97	10/2/2023	TIBP-549992	CL
97623		75.97	10/2/2023	TIBZ-600173	CL
97624		75.97	10/2/2023	TIBX-600109	CL
97625		75.97	10/2/2023	TIBY-600212	CL
97626		75.97	10/2/2023	TIBS-600174	CL
97637		154.50	10/2/2023	TIBX-600108	CL
97644		217.36	10/2/2023	TIBZ-600189	CL
97662		224.74	10/2/2023	TIBX-600168	CL
97667		124.73	10/2/2023	TIBN-537456	CL
97668		183.60	10/2/2023	TIBN-537456	CL
97702		67.38	10/2/2023	TIBZ-600139	CL
97705		580.00	10/2/2023	TIBX-600108	CL
97717		580.00	10/2/2023	TIBU-600129	CL
97718		111.00	10/2/2023	TIBX-600108	CL
97727		481.00	10/2/2023	TIBZ-600189	CL
97768		75.97	10/10/2023	TIBT-600166	CL
97769		75.97	10/10/2023	TIBL-503213	CL
97770		75.97	10/10/2023	TIBZ-600189	CL
97771		75.97	10/10/2023	TIBL-503213	CL
97781		154.50	10/10/2023	TIBX-600108	OS
97791		503.75	10/10/2023	TIBX-600158	OS
97833		1,551.46	10/10/2023	TIBZ-600189	CL
97846		580.00	10/10/2023	TIBL-503213	CL
97859		385.36	10/16/2023	TIBX-600108	CL
97867		580.00	10/16/2023	TIBU-600129	CL
97876		33.92	10/16/2023	TIBL-503213	CL
		112.38	10/16/2023	TIBN-537456	CL
		16.96	10/16/2023	TIBP-549992	CL
		16.96	10/16/2023	TIBS-600174	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		16.96	10/16/2023	TIBT-600166	CL
		83.92	10/16/2023	TIBU-600129	CL
		21.90	10/16/2023	TIBX-600108	CL
		33.92	10/16/2023	TIBX-600109	CL
		10.95	10/16/2023	TIBX-600158	CL
		14.54	10/16/2023	TIBX-600168	CL
		10.95	10/16/2023	TIBY-600184	CL
		16.96	10/16/2023	TIBY-600212	CL
		82.68	10/16/2023	TIBZ-600139	CL
		16.96	10/16/2023	TIBZ-600173	CL
		27.91	10/16/2023	TIBZ-600189	CL
97897		75.97	10/17/2023	TIBP-550083	CL
97898		75.97	10/17/2023	TIBY-600212	CL
97931		230.00	10/23/2023	TICA-600020	CL
97932		92.50	10/23/2023	TIBX-600108	CL
97933		627.00	10/23/2023	TIBX-600158	CL
		1,815.00	10/23/2023	TIBZ-600104	CL
		280.50	10/23/2023	TIBZ-600162	CL
97937		126.00	10/23/2023	TIBS-600174	CL
97943		1,551.46	10/23/2023	TIBZ-600189	CL
97952		580.00	10/23/2023	TIBL-503213	CL
97969		1,316.25	10/25/2023	TIBX-600158	CL
97980		10.00	10/25/2023	TICA-600020	CL
97981		10.00	10/25/2023	TICA-600020	CL
97982		230.00	10/25/2023	TICA-600020	CL
98008		387.00	10/25/2023	TIBX-600109	CL
98018		2,161.57	10/25/2023	TICA-600061	CL
98034		469.91	10/30/2023	TICA-600061	CL
98041		230.00	10/30/2023	TICA-600020	CL
98048		580.00	10/30/2023	TIBU-600129	CL
98071		75.97	10/31/2023	TIBX-600109	CL
98072		75.97	10/31/2023	TIBZ-600189	CL
98073		75.97	10/31/2023	TIBN-543247	CL
98074		75.97	10/31/2023	TIBS-600174	CL
98075		87.09	10/31/2023	TIBZ-600139	CL
98101		15.17	10/31/2023	TIBN-537456	CL
		36.69	10/31/2023	TIBZ-600139	CL
98107		305.00	10/31/2023	TICA-600020	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98140		407.20	11/6/2023	TIBX-600108	CL
98152		136.41	11/6/2023	TIBX-600168	CL
98155		183.60	11/6/2023	TIBN-537456	CL
98173		611.50	11/6/2023	TICA-600020	CL
98174		58.71	11/6/2023	TIBL-503213	CL
98183		1,551.46	11/6/2023	TIBZ-600189	CL
98194		580.00	11/6/2023	TIBL-503213	CL
98212		680.38	11/7/2023	TICA-600061	CL
98223		1,697.53	11/7/2023	TIBZ-600189	CL
98224		209.87	11/7/2023	TIBZ-600189	CL
98257		129.50	11/13/2023	TIBX-600108	CL
98258		1,848.00	11/13/2023	TIBZ-600162	CL
98260		1,315.72	11/13/2023	TICA-600061	CL
98276		580.00	11/13/2023	TIBU-600129	CL
98304		490.45	11/14/2023	TICA-600069	CL
98314		75.97	11/14/2023	TIBP-550083	CL
98329		2,178.00	11/14/2023	TICA-600020	CL
98348		246.68	11/20/2023	TICA-600051	CL
98355		1,551.46	11/20/2023	TIBZ-600189	CL
98368		580.00	11/20/2023	TIBL-503213	CL
98394		976.30	11/21/2023	TICA-600073	CL
98401		75.97	11/21/2023	TIBP-549992	CL
98402		75.97	11/21/2023	TIBX-600108	CL
98403		75.97	11/21/2023	TIBN-543247	CL
98406		87.09	11/21/2023	TIBZ-600139	CL
98407		87.09	11/21/2023	TICA-600051	CL
98408		87.09	11/21/2023	TIBZ-600167	CL
98409		87.09	11/21/2023	TIBY-600184	CL
98413		295.64	11/21/2023	TIBX-600108	CL
98424		6.96	11/21/2023	TIBZ-600063	CL
98425		7.17	11/21/2023	TIBZ-600063	CL
98426		16.92	11/21/2023	TICA-600073	CL
98454		1,315.72	11/27/2023	TICA-600061	CL
98467		580.00	11/27/2023	TIBU-600129	CL
98518		87.09	12/4/2023	TICA-600061	CL
98534		246.68	12/4/2023	TICA-600051	CL
		246.68	12/4/2023	TICA-600061	CL
98543		1,551.46	12/4/2023	TIBZ-600189	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

150 - Lassen

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98551		230.00	12/4/2023	TICA-600020	CL
98562		580.00	12/4/2023	TIBL-503213	CL
98572		786.00	12/4/2023	TIBS-600072	CL
98585		243.90	12/5/2023	TIBU-600129	CL
98588		146.66	12/5/2023	TIBZ-600189	CL
98618		50.44	12/5/2023	TIBN-537456	CL
		33.92	12/5/2023	TIBN-543247	CL
		16.96	12/5/2023	TIBP-549992	CL
		33.92	12/5/2023	TIBP-550083	CL
		16.96	12/5/2023	TIBS-600174	CL
		38.86	12/5/2023	TIBX-600108	CL
		16.96	12/5/2023	TIBX-600109	CL
		10.95	12/5/2023	TIBX-600158	CL
		13.13	12/5/2023	TIBX-600168	CL
		16.00	12/5/2023	TIBY-600184	CL
		16.96	12/5/2023	TIBY-600212	CL
		23.13	12/5/2023	TIBZ-600063	CL
		32.00	12/5/2023	TIBZ-600139	CL
		16.00	12/5/2023	TIBZ-600167	CL
		38.86	12/5/2023	TIBZ-600189	CL
		16.00	12/5/2023	TICA-600051	CL
		167.28	12/5/2023	TICA-600061	CL
		111.20	12/5/2023	TICA-600069	CL
		223.27	12/5/2023	TICA-600073	CL
98624		75.97	12/5/2023	TIBS-600072	CL
98625		75.97	12/5/2023	TIBY-600212	CL
98626		75.97	12/5/2023	TIBX-600109	CL
98627		75.97	12/5/2023	TIBT-600166	CL
98665		7,498.57	12/6/2023	TIBX-600109	OS
98668		1,248.01	12/11/2023	TIBZ-600139	CL
98673		183.60	12/11/2023	TIBN-537456	CL
98675		22.46	12/11/2023	TIBN-537456	CL
98678		1,315.72	12/11/2023	TICA-600061	CL
98679		75.00	12/11/2023	TIBZ-600104	CL
98693		580.00	12/11/2023	TIBU-600129	CL
98738		75.00	12/18/2023	TIBZ-600104	CL
98740		1,551.46	12/18/2023	TIBZ-600189	CL
98761		957.00	12/18/2023	TIBZ-600104	OS

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 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98768		580.00	12/18/2023	TIBL-503213	CL
98781		497.14	12/18/2023	TIBX-600109	OS
98819		797.35	12/26/2023	TICA-600088	OS
98824		228.10	12/26/2023	TIBX-600109	OS
98826		75.97	12/26/2023	TIBX-600108	OS
98829		87.09	12/26/2023	TIBZ-600139	OS
98832		136.50	12/26/2023	TIBZ-600189	OS
98848		246.68	12/26/2023	TIBZ-600235	OS
98853		1,315.72	12/26/2023	TICA-600061	CL
98871		<u>580.00</u>	12/26/2023	TIBU-600129	OS
Total 150 - Lassen		139,422.39			

Trindel Insurance Fund
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1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96562		9.93	7/3/2023	TIBN-541928	CL
96572		1,254.26	7/10/2023	TIBN-541928	CL
96726		481.00	7/18/2023	TIBN-542108	CL
96804		205.87	7/25/2023	TIBN-542108	CL
96822		503.75	7/31/2023	TIBW-600207	CL
96835		460.50	7/31/2023	TIBN-542108	CL
96864		1,134.46	7/31/2023	TIBN-542108	CL
96877		129.60	8/1/2023	TIBY-600201	CL
96913		165.06	8/7/2023	TIBN-541928	CL
96918		139.64	8/7/2023	TIBN-542108	CL
96921		193.00	8/7/2023	TIBN-542108	CL
96933		285.42	8/8/2023	TIBN-541928	CL
		67.36	8/8/2023	TIBN-542108	CL
		10.95	8/8/2023	TIBW-600207	CL
		10.95	8/8/2023	TIBX-600017	CL
96955		79.05	8/8/2023	TIBN-542108	CL
96968		182.06	8/8/2023	TIBN-542108	CL
97086		11.10	8/15/2023	TIBN-542108	CL
97104		162.00	8/21/2023	TIBN-541928	CL
97117		33.00	8/21/2023	TIBU-600127	CL
97144		2,977.49	8/21/2023	TICA-600016	CL
97146		115.50	8/21/2023	TIBW-600207	CL
97219		1,437.70	8/29/2023	TIBN-541928	CL
97230		2,847.55	8/29/2023	TIBN-541928	CL
97243		160.99	8/29/2023	TIBN-542108	CL
97247		185.01	8/29/2023	TIBY-600201	CL
97311		165.06	9/5/2023	TIBN-541928	CL
97319		1,860.93	9/5/2023	TICA-600016	CL
97400		346.51	9/11/2023	TIBN-541928	CL
		11.36	9/11/2023	TIBN-542108	CL
		10.95	9/11/2023	TIBX-600017	CL
97453		170.00	9/12/2023	TIBU-600281	CL
97455		19.10	9/12/2023	TIBN-542108	CL
97465		2,233.11	9/12/2023	TICA-600016	CL
97469		303.50	9/18/2023	TIBN-542108	CL
97507		217.42	9/20/2023	TIBN-542108	CL
97523		2,419.21	9/25/2023	TICA-600016	CL
97632		146.00	10/2/2023	TIBN-541928	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
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1020 - Claims
 Account - WC
 160 - Modoc

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97654		358.98	10/2/2023	TIBN-541928	CL
97671		115.74	10/2/2023	TIBN-542108	CL
97679		95.56	10/2/2023	TIBN-542108	CL
97787		109.43	10/10/2023	TIBZ-600176	CL
97876		100.22	10/16/2023	TIBN-541928	CL
		79.59	10/16/2023	TIBN-542108	CL
		16.35	10/16/2023	TIBU-600281	CL
		20.17	10/16/2023	TIBZ-600176	CL
97906		109.86	10/17/2023	TIBZ-600176	CL
97924		292.50	10/23/2023	TIBZ-600188	CL
97925		108.38	10/23/2023	TIBZ-600176	CL
97926		94.00	10/23/2023	TIBZ-600176	CL
97927		510.54	10/23/2023	TIBZ-600176	CL
97933		82.50	10/23/2023	TIBS-600048	CL
97934		345.00	10/23/2023	TIBN-542108	CL
97954		5,210.60	10/23/2023	TICA-600016	CL
98099		190.05	10/31/2023	TICA-600016	CL
98102		408.00	10/31/2023	TICA-600016	CL
98106		264.00	10/31/2023	TIBW-600207	OS
98138		63.75	11/6/2023	TIBN-542108	CL
98141		138.57	11/6/2023	TIBN-541928	CL
98198		2,605.30	11/6/2023	TICA-600016	CL
98259		450.00	11/13/2023	TIBN-542108	CL
98287		649.34	11/13/2023	TIBN-542108	CL
98311		580.81	11/14/2023	TIBS-600048	CL
98317		69.91	11/14/2023	TIBX-600085	CL
98326		14.52	11/14/2023	TIBN-542108	CL
98339		396.36	11/20/2023	TICA-600016	CL
98358		2,250.00	11/20/2023	TIBN-542108	CL
98377		2,605.30	11/20/2023	TICA-600016	CL
98414		69.91	11/21/2023	TIBY-600201	CL
98415		69.91	11/21/2023	TIBY-600201	CL
98432		125.61	11/21/2023	TICA-600016	CL
98433		131.33	11/21/2023	TICA-600016	CL
98435		46.92	11/21/2023	TIBZ-600088	CL
98438		199.00	11/21/2023	TICA-600016	CL
98531		102.85	12/4/2023	TICA-600016	CL
98532		1,484.20	12/4/2023	TICA-600016	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 160 - Modoc

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98571		2,605.30	12/4/2023	TICA-600016	CL
98584		497.99	12/5/2023	TICA-600016	CL
98618		10.95	12/5/2023	TIBN-541928	CL
		24.71	12/5/2023	TIBN-542108	CL
		10.95	12/5/2023	TIBS-600048	CL
		10.95	12/5/2023	TIBX-600085	CL
		21.90	12/5/2023	TIBY-600201	CL
		19.78	12/5/2023	TIBZ-600088	CL
		103.20	12/5/2023	TIBZ-600176	CL
		35.61	12/5/2023	TIBZ-600188	CL
		76.65	12/5/2023	TICA-600016	CL
98772		82.69	12/18/2023	TIBN-542108	CL
98812		<u>2,605.30</u>	12/19/2023	TICA-600016	CL
	Total 160 - Modoc	47,817.39			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96523		51.60	7/3/2023	TIBY-600226	CL
96525		184.50	7/3/2023	TIBX-600044	CL
96543		68.53	7/3/2023	TIBZ-600161	CL
96547		12,645.00	7/3/2023	TIBY-600059	CL
96561		2,000.00	7/3/2023	TIBY-600059	CL
96568		473.94	7/3/2023	TIBS-600311	CL
96574		61.57	7/10/2023	TIBZ-600161	CL
96588		113.97	7/10/2023	TIBX-600044	CL
96589		580.00	7/10/2023	TIBU-600274	CL
96599		288.49	7/10/2023	TIBY-600019	CL
96609		12.03	7/11/2023	TIBZ-600215	CL
96610		168.49	7/11/2023	TIBZ-600215	CL
96623		431.73	7/17/2023	TIBZ-600215	CL
96624		93.57	7/17/2023	TIBZ-600036	CL
96625		105.12	7/17/2023	TIBZ-600036	CL
96645		473.94	7/17/2023	TIBS-600311	CL
96684		131.33	7/18/2023	TIBZ-600211	CL
96687		145.12	7/18/2023	TIBZ-600026	CL
96737		261.32	7/24/2023	TIBZ-600161	CL
96738		94.16	7/24/2023	TIBZ-600014	CL
96752		13.05	7/24/2023	TIBB-453446	CL
96762		69.30	7/24/2023	TIBY-600226	CL
96763		199.71	7/24/2023	TIBY-600226	CL
96771		580.00	7/24/2023	TIBU-600274	CL
96779		176.00	7/24/2023	TIBY-600019	CL
96781		1,566.44	7/24/2023	TICA-600007	CL
96835		439.00	7/31/2023	TIBY-600099	CL
96838		13,125.00	7/31/2023	TIBR-550486	CL
96843		193.88	7/31/2023	TIBZ-600136	CL
96863		473.94	7/31/2023	TIBS-600311	CL
96867		74,375.00	7/31/2023	TIBR-550486	CL
96878		752.76	8/1/2023	TICA-600007	CL
96881		449.50	8/1/2023	TICA-600007	CL
96885		1,353.55	8/7/2023	TIBZ-600036	CL
		1,156.68	8/7/2023	TICA-600007	CL
96901		1,566.44	8/7/2023	TICA-600007	CL
96908		580.00	8/7/2023	TIBU-600274	CL
96933		10.95	8/8/2023	TIBX-600044	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		10.95	8/8/2023	TIBX-600090	CL
		21.90	8/8/2023	TIBY-600059	CL
		10.95	8/8/2023	TIBY-600099	CL
		66.76	8/8/2023	TIBY-600226	CL
		10.95	8/8/2023	TIBZ-600014	CL
		10.95	8/8/2023	TIBZ-600026	CL
		356.63	8/8/2023	TIBZ-600036	CL
		10.95	8/8/2023	TIBZ-600161	CL
		44.17	8/8/2023	TIBZ-600211	CL
		122.90	8/8/2023	TIBZ-600215	CL
		436.51	8/8/2023	TICA-600007	CL
96935		126.44	8/8/2023	TIBX-600090	CL
		154.50	8/8/2023	TIBY-600099	CL
		250.05	8/8/2023	TIBZ-600211	CL
96957		92.96	8/8/2023	TICA-600007	CL
96967		59.36	8/8/2023	TIBZ-600211	CL
96987		699.49	8/14/2023	TIBZ-600136	CL
96988		261.31	8/14/2023	TIBZ-600161	CL
96989		184.50	8/14/2023	TICA-600007	CL
97016		473.94	8/14/2023	TIBS-600311	CL
97054		123.74	8/15/2023	TIBZ-600211	CL
97055		123.74	8/15/2023	TIBZ-600211	CL
97056		149.05	8/15/2023	TIBY-600019	CL
97057		88.95	8/15/2023	TIBZ-600211	CL
97058		88.95	8/15/2023	TIBZ-600211	CL
97059		217.36	8/15/2023	TIBZ-600211	CL
97060		154.50	8/15/2023	TIBY-600099	CL
97061		123.74	8/15/2023	TIBZ-600211	CL
97064		15.50	8/15/2023	TIBZ-600014	CL
97065		428.26	8/15/2023	TIAW-453606	CL
97095		230.00	8/15/2023	TIBY-600226	CL
97096		75.00	8/15/2023	TIBY-600226	CL
97097		230.00	8/15/2023	TIBY-600226	CL
97101		453.45	8/15/2023	TIBW-600210	CL
97105		13.02	8/21/2023	TICA-600007	CL
97106		473.81	8/21/2023	TICA-600007	CL
97107		20,719.07	8/21/2023	TICA-600007	CL
97108		127.12	8/21/2023	TIBR-550486	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97109		2,301.29	8/21/2023	TICA-600007	CL
97130		1,566.44	8/21/2023	TICA-600007	CL
97134		580.00	8/21/2023	TIBU-600274	CL
97146		940.50	8/21/2023	TIBR-550486	CL
		990.00	8/21/2023	TIBY-600059	CL
97176		473.94	8/28/2023	TIBS-600311	CL
97218		130.60	8/29/2023	TIBZ-600036	CL
97247		268.13	8/29/2023	TIBZ-600136	CL
		493.36	8/29/2023	TIBZ-600161	CL
97278		2,042.00	9/5/2023	TIBY-600226	CL
97282		903.00	9/5/2023	TIBR-550486	CL
		3,118.50	9/5/2023	TIBZ-600136	CL
97283		426.53	9/5/2023	TICA-600007	CL
97287		230.00	9/5/2023	TIBZ-600161	CL
97293		60.26	9/5/2023	TIBY-600226	CL
97298		1,566.44	9/5/2023	TICA-600007	CL
97304		580.00	9/5/2023	TIBU-600274	CL
97318		6,160.00	9/5/2023	TIBZ-600211	CL
97339		612.72	9/11/2023	TIBZ-600161	CL
97364		161.23	9/11/2023	TIBZ-600211	CL
97365		217.36	9/11/2023	TIBX-600044	CL
97366		161.23	9/11/2023	TIBZ-600211	CL
97367		161.23	9/11/2023	TIBZ-600211	CL
97368		161.23	9/11/2023	TIBZ-600211	CL
97370		604.73	9/11/2023	TIBY-600099	CL
97371		287.74	9/11/2023	TIBY-600192	CL
97372		32.23	9/11/2023	TICA-600007	CL
97400		10.95	9/11/2023	TIAW-453606	CL
		10.95	9/11/2023	TIBR-550486	CL
		10.95	9/11/2023	TIBX-600044	CL
		10.95	9/11/2023	TIBY-600019	CL
		21.90	9/11/2023	TIBY-600099	CL
		10.95	9/11/2023	TIBY-600192	CL
		10.95	9/11/2023	TIBY-600226	CL
		15.14	9/11/2023	TIBZ-600014	CL
		10.95	9/11/2023	TIBZ-600036	CL
		10.95	9/11/2023	TIBZ-600136	CL
		282.38	9/11/2023	TIBZ-600161	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		109.50	9/11/2023	TIBZ-600211	CL
		4,387.24	9/11/2023	TICA-600007	CL
97420		473.94	9/11/2023	TIBS-600311	CL
97445		217.36	9/12/2023	TIBX-600044	CL
97446		558.24	9/12/2023	TICA-600007	CL
97469		481.00	9/18/2023	TIBZ-600155	CL
		439.50	9/18/2023	TIBZ-600161	CL
97477		1,566.44	9/18/2023	TICA-600007	CL
97480		580.00	9/18/2023	TIBU-600274	CL
97493		2,464.00	9/18/2023	TIBZ-600211	CL
97522		473.94	9/25/2023	TIBS-600311	CL
97600		291.08	10/2/2023	TIBZ-600211	CL
97601		89.24	10/2/2023	TIBZ-600161	CL
97639		161.23	10/2/2023	TIBZ-600211	CL
97640		161.23	10/2/2023	TIBZ-600211	CL
97641		131.33	10/2/2023	TIBZ-600136	CL
97642		154.50	10/2/2023	TIBY-600019	CL
97643		161.23	10/2/2023	TIBZ-600211	CL
97647		130.60	10/2/2023	TIBZ-600155	CL
97686		157.04	10/2/2023	TIBZ-600161	CL
97714		580.00	10/2/2023	TIBU-600274	CL
97720		80.44	10/2/2023	TICA-600007	CL
97728		481.50	10/2/2023	TIBZ-600211	CL
97729		2,464.00	10/2/2023	TIBZ-600211	CL
97755		651.06	10/10/2023	TIBY-600192	CL
97765		2,075.00	10/10/2023	TIBY-600019	CL
97780		217.36	10/10/2023	TIBZ-600211	OS
97782		66.59	10/10/2023	TIBZ-600161	CL
97783		99.87	10/10/2023	TICA-600037	CL
97784		597.04	10/10/2023	TIBZ-600036	CL
97785		176.96	10/10/2023	TICA-600037	CL
97786		184.50	10/10/2023	TIBZ-600155	CL
97797		83.38	10/10/2023	TICA-600007	CL
97804		1,828.76	10/10/2023	TIBY-600099	CL
97836		628.80	10/10/2023	TICA-600007	CL
97850		473.94	10/10/2023	TIBS-600311	CL
97857		3,061.65	10/16/2023	TIBZ-600161	CL
97866		580.00	10/16/2023	TIBU-600274	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97874		2,464.00	10/16/2023	TIBZ-600211	CL
97876		10.95	10/16/2023	TIBU-600229	CL
		10.95	10/16/2023	TIBX-600044	CL
		21.90	10/16/2023	TIBY-600019	CL
		10.95	10/16/2023	TIBY-600099	CL
		287.78	10/16/2023	TIBY-600192	CL
		135.50	10/16/2023	TIBZ-600036	CL
		10.95	10/16/2023	TIBZ-600136	CL
		21.90	10/16/2023	TIBZ-600155	CL
		94.83	10/16/2023	TIBZ-600161	CL
		54.75	10/16/2023	TIBZ-600211	CL
		161.12	10/16/2023	TICA-600007	CL
		58.81	10/16/2023	TICA-600037	CL
97881		356.00	10/16/2023	TIBX-600044	CL
97882		173.78	10/16/2023	TIBX-600044	CL
97901		80.44	10/17/2023	TIBZ-600036	CL
97905		81.11	10/17/2023	TICA-600039	CL
97922		1,610.63	10/23/2023	TICA-600039	CL
97923		642.02	10/23/2023	TICA-600007	CL
97953		473.94	10/23/2023	TIBS-600311	CL
97968		111.01	10/25/2023	TIBZ-600155	CL
98001		14.49	10/25/2023	TIBB-453446	CL
98004		428.26	10/25/2023	TIAW-453606	CL
98011		397.50	10/25/2023	TIBY-600019	CL
98013		470.50	10/25/2023	TICA-600039	CL
98033		491.50	10/30/2023	TIBZ-600155	CL
98035		2,857.54	10/30/2023	TIBZ-600161	OS
98044		113.97	10/30/2023	TIBX-600044	CL
98045		2,980.00	10/30/2023	TIBX-600044	CL
98046		580.00	10/30/2023	TIBU-600274	CL
98053		500.00	10/30/2023	TIBX-600044	CL
98055		2,464.00	10/30/2023	TIBZ-600211	OS
98078		154.50	10/31/2023	TIBY-600099	CL
98079		131.33	10/31/2023	TIBZ-600136	CL
98081		184.50	10/31/2023	TICA-600039	CL
98082		111.01	10/31/2023	TIBZ-600036	CL
98083		130.60	10/31/2023	TIBZ-600036	CL
98084		278.08	10/31/2023	TICA-600039	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98085		13.02	10/31/2023	TICA-600039	CL
98101		13.05	10/31/2023	TIBB-453446	CL
98102		408.00	10/31/2023	TIBZ-600036	CL
98111		70.74	10/31/2023	TIBY-600226	CL
98112		155.89	10/31/2023	TIBZ-600136	CL
98113		243.66	10/31/2023	TIBZ-600136	CL
98116		3,088.83	10/31/2023	TIBY-600099	CL
98127		4,414.60	11/6/2023	TIBZ-600211	CL
98139		1,011.52	11/6/2023	TIBZ-600211	CL
98144		1,236.59	11/6/2023	TIBZ-600161	CL
98146		475.29	11/6/2023	TICA-600007	CL
98150		69.21	11/6/2023	TIBS-600311	CL
98186		132.00	11/6/2023	TIBY-600059	CL
98196		580.00	11/6/2023	TIBS-600311	CL
98227		6.86	11/7/2023	TICA-600007	CL
98236		397.00	11/7/2023	TICA-600039	CL
98238		2,958.00	11/7/2023	TIBZ-600026	OS
98259		450.00	11/13/2023	TIBX-600044	CL
98262		2,857.54	11/13/2023	TIBZ-600161	CL
98272		1,138.34	11/13/2023	TICA-600039	CL
98274		580.00	11/13/2023	TIBU-600274	CL
98288		2,464.00	11/13/2023	TIBZ-600211	CL
98305		29.75	11/14/2023	TIBZ-600211	CL
98306		47.59	11/14/2023	TIBZ-600161	CL
98307		270.67	11/14/2023	TIBZ-600136	CL
98308		535.40	11/14/2023	TIBZ-600136	CL
98318		156.83	11/14/2023	TICA-600039	CL
98337		650.00	11/20/2023	TIBZ-600136	CL
98338		446.45	11/20/2023	TIBZ-600161	CL
98343		157.12	11/20/2023	TIBZ-600036	CL
98347		792.00	11/20/2023	TIBZ-600136	CL
98350		141.72	11/20/2023	TIBX-600044	CL
		376.50	11/20/2023	TIBZ-600155	CL
98370		345.00	11/20/2023	TIBX-600044	CL
98376		580.00	11/20/2023	TIBS-600311	CL
98379		1,577.49	11/20/2023	TIBW-600210	CL
98412		333.00	11/21/2023	TIBX-600044	CL
98416		130.60	11/21/2023	TIBZ-600036	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98417		104.68	11/21/2023	TICA-600007	CL
98447		8,952.50	11/27/2023	TIBZ-600161	CL
98448		184.50	11/27/2023	TIBZ-600155	CL
98453		397.00	11/27/2023	TIBZ-600155	CL
98464		580.00	11/27/2023	TIBU-600274	OS
98471		2,464.00	11/27/2023	TIBZ-600211	OS
98475		2,857.54	11/27/2023	TIBZ-600161	OS
98476		388.35	11/27/2023	TICA-600080	CL
98477		38.84	11/27/2023	TICA-600080	CL
98479		1,225.90	11/27/2023	TICA-600039	OS
98507		755.72	12/4/2023	TICA-600081	CL
98508		268.16	12/4/2023	TICA-600080	CL
98509		184.76	12/4/2023	TICA-600080	CL
98535		450.00	12/4/2023	TIBY-600099	CL
98568		580.00	12/4/2023	TIBS-600311	CL
98569		877.50	12/4/2023	TIBY-600099	CL
98570		9.04	12/4/2023	TIBZ-600211	CL
98613		184.76	12/5/2023	TICA-600081	CL
98614		131.33	12/5/2023	TICA-600081	CL
98615		131.33	12/5/2023	TICA-600081	CL
98618		11.08	12/5/2023	TIBS-600311	CL
		10.95	12/5/2023	TIBX-600044	CL
		10.95	12/5/2023	TIBY-600099	CL
		10.95	12/5/2023	TIBZ-600026	CL
		43.80	12/5/2023	TIBZ-600036	CL
		386.47	12/5/2023	TIBZ-600136	CL
		21.90	12/5/2023	TIBZ-600155	CL
		3,759.76	12/5/2023	TIBZ-600161	CL
		32.85	12/5/2023	TIBZ-600211	CL
		199.55	12/5/2023	TICA-600007	CL
		401.65	12/5/2023	TICA-600039	CL
		21.90	12/5/2023	TICA-600080	CL
		10.95	12/5/2023	TICA-600081	CL
98680		2,857.54	12/11/2023	TIBZ-600161	OS
98690		525.39	12/11/2023	TICA-600039	CL
98691		580.00	12/11/2023	TIBU-600274	OS
98711		1,684.31	12/12/2023	TIBY-600019	CL
98712		232.66	12/12/2023	TIBZ-600155	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98720		18.62	12/12/2023	TICA-600080	CL
98721		332.74	12/12/2023	TICA-600080	CL
98726		843.31	12/12/2023	TIBZ-600155	CL
98732		428.26	12/12/2023	TIAW-453606	CL
98733		2,464.00	12/12/2023	TIBY-600099	OS
98778		366.00	12/18/2023	TIBY-600192	CL
98780		580.00	12/18/2023	TIBS-600311	CL
98790		22,665.86	12/18/2023	TICA-600039	CL
98791		2,271.60	12/18/2023	TICA-600039	CL
98803		531.76	12/19/2023	TICA-600039	CL
98804		84.30	12/19/2023	TIBZ-600036	CL
98809		201.59	12/19/2023	TICA-600080	CL
98810		2,464.00	12/19/2023	TIBY-600019	OS
98811		858.05	12/19/2023	TIBY-600099	OS
98821		144.00	12/26/2023	TICA-600080	CL
98833		217.36	12/26/2023	TIBY-600099	OS
98834		66.59	12/26/2023	TIBY-600192	OS
98848		246.68	12/26/2023	TICA-600080	OS
98850		174.15	12/26/2023	TIBY-600099	OS
98854		2,857.54	12/26/2023	TIBZ-600161	OS
98868		580.00	12/26/2023	TIBU-600274	OS
98880		287.50	12/26/2023	TIBY-600226	OS
98883		358.00	12/26/2023	TICA-600080	OS
98884		2,464.00	12/26/2023	TIBY-600099	OS
Total 170 - Mono		317,434.08			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

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 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96532		650.00	7/3/2023	TIBY-600122	CL
96535		439.50	7/3/2023	TIBT-600046	CL
		513.00	7/3/2023	TIBY-600203	CL
96538		165.00	7/3/2023	TIBY-600185	CL
96555		3,018.68	7/3/2023	TIBY-600203	CL
96582		146.88	7/10/2023	TIBC-362799	CL
96603		10,970.66	7/10/2023	TIBY-600203	CL
96611		127.12	7/11/2023	TIBF-362819	CL
96622		168.49	7/17/2023	TIBT-600046	CL
96639		1,509.34	7/17/2023	TIBY-600203	CL
96686		137.86	7/18/2023	TIBY-600170	CL
96695		182.04	7/18/2023	TIBU-600045	CL
96696		847.98	7/18/2023	TIBZ-600221	CL
96712		52.01	7/18/2023	TIBA-362792	CL
96713		169.38	7/18/2023	TIBU-600045	CL
96724		726.00	7/18/2023	TIBX-600070	CL
		2,508.00	7/18/2023	TIBY-600122	CL
96725		345.00	7/18/2023	TIBC-362799	CL
96749		90.48	7/24/2023	TIBA-362792	CL
96750		1,245.42	7/24/2023	TIBU-600045	CL
96752		23.37	7/24/2023	TIAS-362786	CL
		217.58	7/24/2023	TIBF-362817	CL
		11.11	7/24/2023	TIBU-600045	CL
96765		146.88	7/24/2023	TIBC-362799	CL
96800		335.29	7/25/2023	TIBF-362817	CL
96817		116.71	7/26/2023	TIBF-362817	CL
96835		245.85	7/31/2023	TIAS-362786	CL
		428.50	7/31/2023	TIBY-600203	CL
96847		999.06	7/31/2023	TIAS-362786	CL
96854		1,509.34	7/31/2023	TIBY-600203	CL
96861		80.44	7/31/2023	TIBZ-600192	CL
96886		1,242.63	8/7/2023	TIBL-485208	CL
		132.93	8/7/2023	TIBT-600046	CL
96895		146.88	8/7/2023	TIBC-362799	CL
96904		412.50	8/7/2023	TIBX-600198	CL
96933		21.90	8/8/2023	TIBA-362792	CL
		69.96	8/8/2023	TIBF-362817	CL
		10.95	8/8/2023	TIBF-362819	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		128.84	8/8/2023	TIBL-485208	CL
		10.95	8/8/2023	TIBO-549639	CL
		45.46	8/8/2023	TIBT-600046	CL
		90.65	8/8/2023	TIBU-600045	CL
		10.95	8/8/2023	TIBY-600122	CL
		12.26	8/8/2023	TIBY-600170	CL
		364.12	8/8/2023	TIBZ-600196	CL
		73.40	8/8/2023	TIBZ-600221	CL
96936		23.04	8/8/2023	TIBT-600046	CL
		3,791.49	8/8/2023	TIBZ-600196	CL
96942		11,737.63	8/8/2023	TIBU-600045	CL
96990		126.90	8/14/2023	TIBT-600046	CL
97004		1,509.34	8/14/2023	TIBY-600203	CL
97013		64.19	8/14/2023	TIBA-362792	CL
97066		159.02	8/15/2023	TIBY-600203	CL
97086		23.37	8/15/2023	TIAS-362786	CL
97117		33.00	8/21/2023	TIBY-600122	CL
97128		146.88	8/21/2023	TIBC-362799	CL
97138		345.00	8/21/2023	TIAS-362786	CL
97140		216.33	8/21/2023	TIBF-362817	CL
97146		16.50	8/21/2023	TIAS-362786	CL
97169		1,509.34	8/28/2023	TIBY-600203	CL
97222		214.13	8/29/2023	TIBY-600203	CL
97223		11.52	8/29/2023	TIBU-600045	CL
97224		184.50	8/29/2023	TIBU-600045	CL
97225		130.60	8/29/2023	TIBT-600253	CL
97229		461.27	8/29/2023	TIBT-600046	CL
97236		75.84	8/29/2023	TIBU-600045	CL
97247		493.36	8/29/2023	TIBZ-600192	CL
97277		294.95	9/5/2023	TIAS-362786	CL
97282		214.50	9/5/2023	TIBV-600185	CL
		264.00	9/5/2023	TIBZ-600011	CL
97284		103.14	9/5/2023	TIAS-362786	CL
97285		386.15	9/5/2023	TIBY-600203	CL
97290		8,486.40	9/5/2023	TIBZ-600037	CL
97295		146.88	9/5/2023	TIBC-362799	CL
97369		154.50	9/11/2023	TIBY-600203	CL
97400		10.95	9/11/2023	TIAS-362786	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		21.90	9/11/2023	TIBT-600046	CL
		10.95	9/11/2023	TIBT-600253	CL
		33.85	9/11/2023	TIBU-600045	CL
		10.95	9/11/2023	TIBX-600070	CL
		49.76	9/11/2023	TIBY-600203	CL
97408		1,489.88	9/11/2023	TIBY-600122	CL
97409		6,246.91	9/11/2023	TIBY-600122	CL
97413		1,509.34	9/11/2023	TIBY-600203	CL
97421		2,262.26	9/12/2023	TIBT-600046	CL
97466		264.00	9/18/2023	TIBY-600122	CL
97467		23.37	9/18/2023	TIAS-362786	CL
97475		146.88	9/18/2023	TIBC-362799	CL
97489		345.00	9/18/2023	TIBY-600203	CL
97518		1,509.34	9/25/2023	TIBY-600203	CL
97531		990.00	9/26/2023	TIBY-600203	CL
97532		349.66	9/26/2023	TIBP-550074	CL
97603		217.36	10/2/2023	TIBT-600046	CL
97604		217.36	10/2/2023	TIBT-600046	CL
97605		1,703.92	10/2/2023	TIBT-600046	CL
97606		137.21	10/2/2023	TIBT-600046	CL
97607		278.72	10/2/2023	TIBT-600046	CL
97608		206.15	10/2/2023	TIBT-600046	CL
97609		242.53	10/2/2023	TIBT-600046	CL
97610		1,703.92	10/2/2023	TIBT-600046	CL
97611		244.53	10/2/2023	TIBT-600046	CL
97636		403.44	10/2/2023	TIBP-550013	CL
97638		75.66	10/2/2023	TIBY-600203	CL
97663		184.50	10/2/2023	TIBU-600045	CL
97702		216.33	10/2/2023	TIBF-362817	CL
97708		146.88	10/2/2023	TIBC-362799	CL
97759		306.96	10/10/2023	TIBZ-600196	CL
97799		184.50	10/10/2023	TIBU-600045	CL
97840		1,509.34	10/10/2023	TIBY-600203	CL
97862		146.88	10/16/2023	TIBC-362799	CL
97876		10.95	10/16/2023	TIBP-550013	CL
		109.50	10/16/2023	TIBT-600046	CL
		21.90	10/16/2023	TIBU-600045	CL
		21.90	10/16/2023	TIBY-600203	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		10.95	10/16/2023	TIBZ-600196	CL
97913		136.41	10/17/2023	TIBY-600203	CL
97921		2,367.05	10/23/2023	TIBT-600046	CL
97933		33.00	10/23/2023	TIBX-600070	CL
		792.00	10/23/2023	TIBY-600122	CL
		429.00	10/23/2023	TIBY-600203	CL
97949		1,509.34	10/23/2023	TIBY-600203	CL
98033		429.00	10/30/2023	TIBP-550013	CL
98039		146.88	10/30/2023	TIBC-362799	CL
98077		154.50	10/31/2023	TIBP-550013	CL
98091		130.60	10/31/2023	TIBT-600253	CL
98101		98.41	10/31/2023	TIAS-362786	CL
		434.56	10/31/2023	TIBF-362817	CL
		385.31	10/31/2023	TIBF-362819	CL
		349.66	10/31/2023	TIBP-550074	CL
		11.11	10/31/2023	TIBU-600045	CL
98106		16.50	10/31/2023	TIBX-600198	OS
98128		184.76	11/6/2023	TIBT-600046	CL
98153		136.41	11/6/2023	TIBY-600203	CL
98174		98.41	11/6/2023	TIAS-362786	CL
98182		542.93	11/6/2023	TIBY-600047	CL
98190		1,509.34	11/6/2023	TIBY-600203	CL
98258		214.50	11/13/2023	TIBX-600070	CL
98266		146.88	11/13/2023	TIBC-362799	CL
98273		503.75	11/13/2023	TIBX-600070	CL
98315		184.76	11/14/2023	TIBG-362830	CL
98323		288.98	11/14/2023	TIBY-600203	CL
98329		445.50	11/14/2023	TIBZ-600011	CL
98345		1,316.25	11/20/2023	TIBZ-600011	CL
98347		841.50	11/20/2023	TIBV-600185	CL
98349		24.09	11/20/2023	TIAS-362786	CL
98350		105.68	11/20/2023	TIBP-550013	CL
98357		529.24	11/20/2023	TIAS-362786	CL
98362		1,509.34	11/20/2023	TIBY-600203	CL
98399		163.00	11/21/2023	TIBC-362799	CL
98411		503.75	11/21/2023	TIBX-600070	CL
98423		530.84	11/21/2023	TIAS-362786	CL
98428		130.60	11/21/2023	TIBO-549639	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98429		184.50	11/21/2023	TIBY-600047	CL
98431		1,022.99	11/21/2023	TIBT-600046	CL
98457		146.88	11/27/2023	TIBC-362799	OS
98466		150.93	11/27/2023	TIBY-600203	OS
98537		216.33	12/4/2023	TIBF-362817	CL
98556		1,509.34	12/4/2023	TIBY-600203	CL
98593		130.60	12/5/2023	TIBU-600045	CL
98618		10.95	12/5/2023	TIAS-362786	CL
		10.95	12/5/2023	TIBC-362799	CL
		10.95	12/5/2023	TIBG-362830	CL
		10.95	12/5/2023	TIBO-549639	CL
		10.95	12/5/2023	TIBP-550013	CL
		32.85	12/5/2023	TIBT-600046	CL
		10.95	12/5/2023	TIBT-600253	CL
		10.95	12/5/2023	TIBX-600070	CL
		10.95	12/5/2023	TIBX-600127	CL
		10.95	12/5/2023	TIBY-600047	CL
		41.82	12/5/2023	TIBY-600203	CL
		10.95	12/5/2023	TIBZ-600011	CL
98672		25.54	12/11/2023	TIBT-600253	CL
98675		98.41	12/11/2023	TIAS-362786	CL
		206.70	12/11/2023	TIBF-362817	CL
		429.44	12/11/2023	TIBT-600046	CL
98683		146.88	12/11/2023	TIBC-362799	OS
98705		206.15	12/12/2023	TIBT-600046	CL
98706		137.21	12/12/2023	TIBT-600046	CL
98715		37.39	12/12/2023	TIBZ-600196	CL
98750		1,509.34	12/18/2023	TIBY-600203	OS
98760		99.00	12/18/2023	TIBX-600070	OS
98762		1,452.00	12/18/2023	TIBY-600203	OS
98770		345.00	12/18/2023	TIBP-550013	CL
98838		136.41	12/26/2023	TIBY-600203	OS
98842		124.07	12/26/2023	TIBY-600170	OS
98849		257.45	12/26/2023	TIBF-362817	OS
98858		<u>146.88</u>	12/26/2023	TIBC-362799	OS
	Total 180 - Plumas	112,038.96			

Trindel Insurance Fund
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 Account - WC
 190 - San
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96515		133.57	7/3/2023	TIBQ-550203	CL
96531		162.79	7/3/2023	TIBS-600355	CL
96537		86.25	7/3/2023	TIBY-600056	CL
96540		1,890.41	7/3/2023	TIBZ-600043	CL
96549		201.88	7/3/2023	TIBN-545375	CL
96567		860.00	7/3/2023	TIBY-600199	CL
96571		24.31	7/10/2023	TIBZ-600191	CL
96584		580.00	7/10/2023	TIBT-600027	CL
96587		242.47	7/10/2023	TIBN-545375	CL
96593		2,082.81	7/10/2023	TIBZ-600223	CL
96594		580.00	7/10/2023	TIBG-549887	OS
96601		580.00	7/10/2023	TIBU-600283	CL
96602		143.90	7/10/2023	TIBW-600190	CL
96608		2,015.00	7/11/2023	TIBX-600182	CL
96627		1,890.41	7/17/2023	TIBZ-600043	CL
96635		3,894.24	7/17/2023	TIBZ-600214	CL
96664		200.96	7/18/2023	TIBZ-600043	CL
96670		120.44	7/18/2023	TIBZ-600055	CL
96671		116.93	7/18/2023	TIBZ-600055	CL
96677		192.84	7/18/2023	TIBQ-550203	CL
96683		24.31	7/18/2023	TIBZ-600191	CL
96685		62.06	7/18/2023	TIBZ-600197	CL
96725		345.00	7/18/2023	TIBY-600199	CL
		345.00	7/18/2023	TIBZ-600017	CL
96726		471.00	7/18/2023	TIBM-533666	CL
96729		919.23	7/18/2023	TIBX-600182	CL
96739		253.97	7/24/2023	TIBZ-600043	CL
96742		125.80	7/24/2023	TIBN-545375	CL
96746		140.55	7/24/2023	TIBG-549887	CL
96752		195.65	7/24/2023	TIBN-545375	CL
		73.34	7/24/2023	TIBT-600027	CL
96753		236.50	7/24/2023	TIBG-549887	CL
		64.50	7/24/2023	TIBN-545375	CL
		258.00	7/24/2023	TIBX-600001	CL
		903.00	7/24/2023	TIBX-600096	CL
		430.00	7/24/2023	TIBX-600182	CL
		365.50	7/24/2023	TIBY-600056	CL
		2,085.50	7/24/2023	TIBY-600199	CL

Trindel Insurance Fund
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 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		64.50	7/24/2023	TIBY-600213	CL
		1,333.00	7/24/2023	TIBY-600222	CL
96754		48.47	7/24/2023	TIBZ-600043	CL
96766		580.00	7/24/2023	TIBT-600027	CL
96768		242.47	7/24/2023	TIBN-545375	CL
96774		2,429.94	7/24/2023	TIBZ-600223	CL
96775		580.00	7/24/2023	TIBG-549887	OS
96780		580.00	7/24/2023	TIBU-600283	CL
96786		200.96	7/25/2023	TIBZ-600223	CL
96787		214.32	7/25/2023	TIBZ-600219	CL
96788		283.10	7/25/2023	TIBY-600132	CL
96789		157.14	7/25/2023	TIBQ-550203	CL
96790		180.36	7/25/2023	TIBU-600100	CL
96793		314.74	7/25/2023	TIBX-600042	CL
96796		195.65	7/25/2023	TIBN-545375	CL
96798		2,015.00	7/25/2023	TIBY-600199	CL
96799		71.26	7/25/2023	TIBZ-600182	CL
96803		283.98	7/25/2023	TIBZ-600178	CL
96806		97.34	7/25/2023	TIBM-533666	CL
96807		190.05	7/25/2023	TIBZ-600197	CL
96810		218.43	7/26/2023	TIBZ-600191	CL
96819		125.39	7/31/2023	TIBZ-600017	CL
96820		127.71	7/31/2023	TIBN-545375	CL
96824		649.11	7/31/2023	TIBY-600213	CL
96834		11.00	7/31/2023	TIBN-545375	CL
96835		460.50	7/31/2023	TIBQ-550203	CL
96836		1,392.00	7/31/2023	TIBG-549887	CL
		602.00	7/31/2023	TIBO-550374	CL
		903.00	7/31/2023	TIBQ-550203	CL
		279.50	7/31/2023	TIBX-600182	CL
		1,225.50	7/31/2023	TIBY-600199	CL
		215.00	7/31/2023	TIBY-600222	CL
96837		1,890.41	7/31/2023	TIBZ-600043	CL
96845		230.00	7/31/2023	TIBY-600199	CL
96882		1,000.00	8/1/2023	TIBY-600056	CL
96887		167.50	8/7/2023	TIBZ-600197	CL
96888		126.94	8/7/2023	TIBU-600100	CL
96889		163.32	8/7/2023	TIBY-600132	CL

Trindel Insurance Fund
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 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96896		134.27	8/7/2023	TIBZ-600017	CL
96897		253.97	8/7/2023	TIBZ-600043	CL
96898		580.00	8/7/2023	TIBT-600027	CL
96899		146.16	8/7/2023	TIBZ-600043	CL
96903		242.47	8/7/2023	TIBN-545375	CL
96905		165.51	8/7/2023	TIBZ-600219	CL
96911		2,429.94	8/7/2023	TIBZ-600223	CL
96912		580.00	8/7/2023	TIBG-549887	OS
96919		481.50	8/7/2023	TIBY-600213	CL
96920		215.00	8/7/2023	TIBN-545375	CL
96922		580.00	8/7/2023	TIBU-600283	CL
96931		381.54	8/8/2023	TIBY-600132	CL
		357.17	8/8/2023	TIBZ-600055	CL
		177.41	8/8/2023	TIBZ-600178	CL
		401.92	8/8/2023	TIBZ-600214	CL
		200.96	8/8/2023	TIBZ-600223	CL
96932		162.85	8/8/2023	TIBU-600100	CL
		147.43	8/8/2023	TIBZ-600197	CL
96933		13.60	8/8/2023	TIBG-549887	CL
		15.25	8/8/2023	TIBM-533666	CL
		41.30	8/8/2023	TIBN-545375	CL
		36.48	8/8/2023	TIBQ-550203	CL
		10.95	8/8/2023	TIBT-600292	CL
		32.85	8/8/2023	TIBU-600100	CL
		16.88	8/8/2023	TIBX-600042	CL
		10.95	8/8/2023	TIBX-600182	CL
		58.26	8/8/2023	TIBY-600132	CL
		10.95	8/8/2023	TIBY-600199	CL
		39.59	8/8/2023	TIBY-600213	CL
		24.26	8/8/2023	TIBZ-600017	CL
		70.85	8/8/2023	TIBZ-600043	CL
		102.02	8/8/2023	TIBZ-600055	CL
		17.06	8/8/2023	TIBZ-600065	CL
		38.29	8/8/2023	TIBZ-600178	CL
		24.39	8/8/2023	TIBZ-600182	CL
		32.85	8/8/2023	TIBZ-600191	CL
		54.75	8/8/2023	TIBZ-600197	CL
		30.64	8/8/2023	TIBZ-600214	CL

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		104.72	8/8/2023	TIBZ-600219	CL
		30.64	8/8/2023	TIBZ-600223	CL
96941		157.14	8/8/2023	TIBQ-550203	CL
96945		2,069.00	8/8/2023	TIBZ-600017	CL
96950		464.01	8/8/2023	TIBZ-600065	CL
96953		3,059.79	8/8/2023	TIBZ-600214	CL
96954		137.37	8/8/2023	TIBZ-600043	CL
96961		217.36	8/8/2023	TIBT-600292	CL
96975		200.96	8/14/2023	TIBZ-600214	CL
96976		214.32	8/14/2023	TIBZ-600191	CL
96977		200.96	8/14/2023	TIBZ-600017	CL
96978		340.89	8/14/2023	TICA-600012	CL
96979		177.41	8/14/2023	TIBY-600132	CL
96980		297.26	8/14/2023	TIBZ-600197	CL
96982		314.74	8/14/2023	TIBX-600042	CL
96985		24.31	8/14/2023	TIBZ-600191	CL
96994		1,890.41	8/14/2023	TIBZ-600043	CL
97017		350.75	8/14/2023	TIBZ-600197	CL
97031		214.32	8/15/2023	TIBZ-600214	CL
97036		147.43	8/15/2023	TIBZ-600197	CL
97037		147.43	8/15/2023	TIBZ-600197	CL
97038		162.85	8/15/2023	TIBU-600100	CL
97043		276.79	8/15/2023	TIBZ-600191	CL
97044		101.84	8/15/2023	TIBZ-600191	CL
97045		101.84	8/15/2023	TIBZ-600191	CL
97046		144.03	8/15/2023	TIBZ-600055	CL
97047		144.03	8/15/2023	TIBZ-600055	CL
97050		137.37	8/15/2023	TIBZ-600043	CL
97051		137.37	8/15/2023	TIBZ-600043	CL
97052		300.88	8/15/2023	TIBM-533666	CL
97079		279.66	8/15/2023	TICA-600002	CL
97086		9.62	8/15/2023	TIBT-600027	CL
97098		481.50	8/15/2023	TIBY-600222	CL
97102		356.96	8/21/2023	TIBZ-600055	CL
97129		580.00	8/21/2023	TIBT-600027	CL
97131		242.47	8/21/2023	TIBN-545375	CL
97132		1,808.06	8/21/2023	TIBZ-600214	CL
97136		2,429.94	8/21/2023	TIBZ-600223	CL

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97137		580.00	8/21/2023	TIBG-549887	OS
97139		3,276.69	8/21/2023	TIBQ-550572	CL
97142		450.00	8/21/2023	TIBM-533666	CL
97143		242.07	8/21/2023	TIBY-600056	CL
97145		580.00	8/21/2023	TIBU-600283	CL
97149		154.50	8/22/2023	TIBT-600292	CL
97150		217.36	8/22/2023	TIBT-600292	CL
97156		148.35	8/22/2023	TIBW-600190	CL
97161		1,890.41	8/28/2023	TIBZ-600043	CL
97174		39,567.50	8/28/2023	TIBQ-550203	CL
97175		7,500.00	8/28/2023	TIBQ-550203	CL
97188		156.21	8/29/2023	TICA-600002	CL
97189		156.21	8/29/2023	TIBZ-600214	CL
97190		214.32	8/29/2023	TIBZ-600214	CL
97191		214.32	8/29/2023	TIBZ-600043	CL
97192		162.85	8/29/2023	TIBU-600100	CL
97193		112.56	8/29/2023	TIBZ-600197	CL
97199		250.46	8/29/2023	TIBY-600132	CL
97204		253.97	8/29/2023	TIBZ-600043	CL
97208		796.18	8/29/2023	TICA-600009	CL
97209		137.37	8/29/2023	TIBZ-600043	CL
97210		137.37	8/29/2023	TIBZ-600043	CL
97211		195.65	8/29/2023	TIBN-545375	CL
97220		225.18	8/29/2023	TIBY-600213	CL
97228		140.55	8/29/2023	TIBG-549887	CL
97232		13.74	8/29/2023	TICA-600009	CL
97237		13.00	8/29/2023	TIBZ-600197	CL
97238		154.50	8/29/2023	TIBZ-600197	CL
97239		282.14	8/29/2023	TICA-600002	CL
97240		284.84	8/29/2023	TICA-600002	CL
97241		86.25	8/29/2023	TIBZ-600197	CL
97247		493.78	8/29/2023	TIBZ-600169	CL
		493.36	8/29/2023	TIBZ-600178	CL
		294.19	8/29/2023	TIBZ-600191	CL
		246.68	8/29/2023	TIBZ-600214	CL
		1,066.19	8/29/2023	TICA-600002	CL
97250		2,360.50	8/29/2023	TIBO-550374	CL
		688.00	8/29/2023	TIBQ-550203	CL

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		193.50	8/29/2023	TIBV-600022	CL
		292.50	8/29/2023	TIBX-600001	CL
		4,139.19	8/29/2023	TIBX-600096	CL
		1,084.50	8/29/2023	TIBY-600056	CL
		817.00	8/29/2023	TIBY-600222	CL
97251		600.00	8/29/2023	TIBG-549887	CL
97261		500.00	8/29/2023	TIBG-549887	OS
97263		59,500.00	8/29/2023	TIBO-550374	CL
97264		3,956.75	8/29/2023	TIBQ-550203	CL
97266		10,500.00	8/29/2023	TIBO-550374	CL
97273		147.43	9/5/2023	TIBZ-600197	CL
97283		246.68	9/5/2023	TIBZ-600197	CL
97284		315.01	9/5/2023	TIBN-545375	CL
		9.62	9/5/2023	TIBT-600027	CL
97285		157.68	9/5/2023	TIBQ-550203	CL
		450.00	9/5/2023	TIBY-600213	CL
		526.02	9/5/2023	TIBY-600222	CL
97297		580.00	9/5/2023	TIBT-600027	CL
97300		264.75	9/5/2023	TIBU-600100	CL
97301		242.47	9/5/2023	TIBN-545375	CL
97302		1,947.14	9/5/2023	TIBZ-600214	CL
97309		2,429.94	9/5/2023	TIBZ-600223	CL
97310		580.00	9/5/2023	TIBG-549887	OS
97315		150.50	9/5/2023	TIBM-533666	CL
97321		580.00	9/5/2023	TIBU-600283	CL
97322		18.07	9/5/2023	TIBZ-600197	CL
97329		162.85	9/11/2023	TIBU-600100	CL
97337		161.11	9/11/2023	TIBY-600132	CL
97349		274.62	9/11/2023	TIBZ-600055	CL
97356		4.95	9/11/2023	TIBM-533666	CL
97357		9.90	9/11/2023	TIBM-533666	CL
97358		180.30	9/11/2023	TIBM-533666	CL
97359		137.37	9/11/2023	TIBZ-600043	CL
97360		650.00	9/11/2023	TIBG-549887	CL
97375		249.63	9/11/2023	TIBW-600190	CL
97377		167.54	9/11/2023	TIBY-600213	CL
97378		93.85	9/11/2023	TIBY-600213	CL
97379		237.23	9/11/2023	TIBN-545375	CL

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97388		140.55	9/11/2023	TIBV-600022	CL
97398		13.00	9/11/2023	TIBZ-600197	CL
97400		24.55	9/11/2023	TIBG-549887	CL
		53.14	9/11/2023	TIBM-533666	CL
		28.70	9/11/2023	TIBN-545375	CL
		21.90	9/11/2023	TIBT-600292	CL
		32.85	9/11/2023	TIBU-600100	CL
		13.60	9/11/2023	TIBV-600022	CL
		10.95	9/11/2023	TIBW-600190	CL
		16.88	9/11/2023	TIBX-600042	CL
		36.71	9/11/2023	TIBY-600132	CL
		54.31	9/11/2023	TIBY-600213	CL
		15.32	9/11/2023	TIBZ-600017	CL
		94.26	9/11/2023	TIBZ-600043	CL
		84.40	9/11/2023	TIBZ-600055	CL
		80.61	9/11/2023	TIBZ-600191	CL
		98.55	9/11/2023	TIBZ-600197	CL
		60.89	9/11/2023	TIBZ-600214	CL
		47.20	9/11/2023	TICA-600002	CL
		397.89	9/11/2023	TICA-600009	CL
		18.36	9/11/2023	TICA-600012	CL
97401		1,350.29	9/11/2023	TIBZ-600043	CL
97430		214.32	9/12/2023	TIBZ-600214	CL
97431		156.21	9/12/2023	TIBZ-600017	CL
97432		176.04	9/12/2023	TICA-600023	CL
97433		161.11	9/12/2023	TIBY-600132	CL
97434		161.11	9/12/2023	TIBY-600132	CL
97436		192.84	9/12/2023	TIBX-600042	CL
97437		256.29	9/12/2023	TIBX-600042	CL
97439		253.97	9/12/2023	TIBZ-600043	CL
97443		347.95	9/12/2023	TIBZ-600214	CL
97457		215.64	9/12/2023	TIBG-549887	CL
97458		20.92	9/12/2023	TIBZ-600219	CL
97459		13.00	9/12/2023	TIBZ-600197	CL
97460		154.50	9/12/2023	TIBZ-600197	CL
97461		86.25	9/12/2023	TIBZ-600197	CL
97462		86.25	9/12/2023	TIBZ-600197	CL
97469		345.50	9/18/2023	TIBY-600213	CL

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		377.00	9/18/2023	TIBZ-600197	CL
97470		540.12	9/18/2023	TIBZ-600043	CL
97476		580.00	9/18/2023	TIBT-600027	CL
97478		242.47	9/18/2023	TIBN-545375	CL
97487		2,429.94	9/18/2023	TIBZ-600223	CL
97488		580.00	9/18/2023	TIBG-549887	OS
97495		580.00	9/18/2023	TIBU-600283	CL
97504		1,947.12	9/20/2023	TIBZ-600214	CL
97509		276.48	9/20/2023	TIBZ-600197	CL
97510		1,890.41	9/25/2023	TIBZ-600043	CL
97527		70.20	9/26/2023	TIBY-600132	CL
97528		13.21	9/26/2023	TIBZ-600197	CL
97530		1,081.95	9/26/2023	TIBX-600042	CL
97533		3,087.91	9/26/2023	TIBM-533666	CL
97534		1,056.22	10/2/2023	TIBZ-600017	CL
97553		200.96	10/2/2023	TIBZ-600182	CL
97555		214.32	10/2/2023	TIBZ-600191	CL
97556		214.32	10/2/2023	TIBZ-600214	CL
97557		214.32	10/2/2023	TIBZ-600182	CL
97559		200.96	10/2/2023	TIBZ-600214	CL
97560		258.91	10/2/2023	TIBZ-600219	CL
97561		177.41	10/2/2023	TIBZ-600178	CL
97562		200.96	10/2/2023	TIBZ-600197	CL
97563		177.41	10/2/2023	TIBY-600132	CL
97564		203.32	10/2/2023	TIBZ-600214	CL
97565		331.17	10/2/2023	TIBZ-600223	CL
97566		200.96	10/2/2023	TIBZ-600219	CL
97567		176.04	10/2/2023	TICA-600027	CL
97571		190.77	10/2/2023	TIBY-600132	CL
97572		139.04	10/2/2023	TIBY-600132	CL
97573		133.57	10/2/2023	TIBQ-550203	CL
97595		161.11	10/2/2023	TIBY-600132	CL
97599		120.44	10/2/2023	TIBZ-600055	CL
97613		314.74	10/2/2023	TIBX-600042	CL
97614		192.84	10/2/2023	TIBX-600042	CL
97615		253.97	10/2/2023	TIBZ-600043	CL
97620		137.31	10/2/2023	TIBZ-600191	CL
97621		274.62	10/2/2023	TIBZ-600214	CL

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97627		134.75	10/2/2023	TIBZ-600148	OS
97633		125.80	10/2/2023	TIBN-545375	CL
97634		195.65	10/2/2023	TIBN-545375	CL
97656		213.08	10/2/2023	TIBY-600213	CL
97657		93.85	10/2/2023	TIBY-600213	CL
97672		212.26	10/2/2023	TIBM-533666	CL
97674		140.55	10/2/2023	TIBX-600134	CL
97677		107.29	10/2/2023	TIBT-600027	CL
97687		102.50	10/2/2023	TIBZ-600197	CL
97688		102.50	10/2/2023	TIBZ-600197	CL
97689		154.50	10/2/2023	TIBZ-600197	CL
97690		13.00	10/2/2023	TIBZ-600197	CL
97691		536.89	10/2/2023	TIBT-600292	CL
97702		638.34	10/2/2023	TIBN-545375	CL
		25.24	10/2/2023	TIBT-600027	CL
97703		2,372.50	10/2/2023	TIBG-549887	CL
		129.00	10/2/2023	TIBO-550374	CL
		643.00	10/2/2023	TIBQ-550203	CL
		574.50	10/2/2023	TIBX-600001	CL
		1,569.50	10/2/2023	TIBX-600042	CL
		4,295.00	10/2/2023	TIBX-600096	CL
		64.50	10/2/2023	TIBY-600056	CL
		64.50	10/2/2023	TIBY-600213	CL
		516.00	10/2/2023	TIBY-600222	CL
97709		580.00	10/2/2023	TIBT-600027	CL
97711		242.47	10/2/2023	TIBN-545375	CL
97712		1,947.12	10/2/2023	TIBZ-600214	CL
97721		2,429.94	10/2/2023	TIBZ-600223	CL
97722		21.99	10/2/2023	TICA-600044	CL
97723		580.00	10/2/2023	TIBG-549887	OS
97730		580.00	10/2/2023	TIBU-600283	CL
97737		214.32	10/10/2023	TIBZ-600191	CL
97738		234.40	10/10/2023	TIBZ-600223	CL
97739		156.21	10/10/2023	TIBW-600190	CL
97740		126.11	10/10/2023	TIBZ-600223	CL
97741		156.21	10/10/2023	TIBZ-600223	CL
97750		161.12	10/10/2023	TIBY-600132	CL
97762		253.97	10/10/2023	TIBZ-600043	CL

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97766		4,590.88	10/10/2023	TIBZ-600043	CL
97767		137.31	10/10/2023	TIBZ-600191	CL
97774		18.62	10/10/2023	TIBZ-600191	CL
97775		136.47	10/10/2023	TIBM-533666	CL
97776		215.64	10/10/2023	TIBN-545375	CL
97777		137.37	10/10/2023	TIBZ-600043	CL
97792		10.49	10/10/2023	TIBY-600213	CL
97793		28.52	10/10/2023	TIBY-600213	CL
97794		110.41	10/10/2023	TIBY-600213	CL
97795		310.15	10/10/2023	TIBY-600213	CL
97796		130.39	10/10/2023	TIBY-600213	CL
97816		282.14	10/10/2023	TIBW-600190	CL
97817		279.66	10/10/2023	TIBW-600190	CL
97827		675.15	10/10/2023	TIBZ-600043	CL
97828		1,215.26	10/10/2023	TIBZ-600043	CL
97851		9.69	10/10/2023	TIBZ-600197	CL
97852		148.16	10/10/2023	TIBZ-600197	CL
97856		156.21	10/16/2023	TICA-600023	CL
97863		580.00	10/16/2023	TIBT-600027	CL
97864		242.47	10/16/2023	TIBN-545375	CL
97865		1,947.12	10/16/2023	TIBZ-600214	CL
97869		2,429.94	10/16/2023	TIBZ-600223	CL
97870		580.00	10/16/2023	TIBG-549887	OS
97875		580.00	10/16/2023	TIBU-600283	CL
97876		15.01	10/16/2023	TIBG-549887	CL
		33.84	10/16/2023	TIBM-533666	CL
		64.86	10/16/2023	TIBN-545375	CL
		38.74	10/16/2023	TIBQ-550203	CL
		25.11	10/16/2023	TIBT-600027	CL
		453.95	10/16/2023	TIBT-600292	CL
		36.25	10/16/2023	TIBW-600190	CL
		72.76	10/16/2023	TIBX-600042	CL
		13.60	10/16/2023	TIBX-600134	CL
		87.68	10/16/2023	TIBY-600132	CL
		102.86	10/16/2023	TIBY-600213	CL
		71.91	10/16/2023	TIBZ-600017	CL
		57.34	10/16/2023	TIBZ-600043	CL
		35.74	10/16/2023	TIBZ-600055	CL

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		16.90	10/16/2023	TIBZ-600148	CL
		14.81	10/16/2023	TIBZ-600178	CL
		30.93	10/16/2023	TIBZ-600182	CL
		76.19	10/16/2023	TIBZ-600191	CL
		102.92	10/16/2023	TIBZ-600197	CL
		111.29	10/16/2023	TIBZ-600214	CL
		42.85	10/16/2023	TIBZ-600219	CL
		62.24	10/16/2023	TIBZ-600223	CL
		29.13	10/16/2023	TICA-600023	CL
		14.78	10/16/2023	TICA-600027	CL
97891		214.32	10/17/2023	TIBZ-600017	CL
97892		176.04	10/17/2023	TICA-600044	CL
97893		156.21	10/17/2023	TIBZ-600017	CL
97894		214.32	10/17/2023	TIBZ-600214	CL
97895		157.14	10/17/2023	TIBQ-550203	CL
97899		137.37	10/17/2023	TIBZ-600043	CL
97907		97.50	10/17/2023	TIBZ-600182	CL
97909		78.96	10/17/2023	TIBY-600213	CL
97910		93.85	10/17/2023	TIBY-600213	CL
97911		172.33	10/17/2023	TIBY-600213	CL
97915		93.70	10/17/2023	TIBG-549887	CL
97920		156.21	10/23/2023	TICA-600044	CL
97934		345.00	10/23/2023	TIBQ-550203	CL
		345.00	10/23/2023	TIBY-600222	CL
97935		2.61	10/23/2023	TIBN-545375	CL
		9.62	10/23/2023	TIBT-600027	CL
		13.04	10/23/2023	TIBZ-600214	CL
97938		1,463.94	10/23/2023	TIBZ-600230	CL
97939		1,890.42	10/23/2023	TIBZ-600043	CL
97966		192.84	10/25/2023	TIBU-600285	CL
97967		293.76	10/25/2023	TIBX-600042	CL
98009		397.50	10/25/2023	TICA-600044	CL
98014		243.99	10/25/2023	TIBZ-600230	CL
98015		243.99	10/25/2023	TIBZ-600230	CL
98016		85.00	10/25/2023	TIBZ-600230	CL
98040		580.00	10/30/2023	TIBT-600027	CL
98042		242.47	10/30/2023	TIBN-545375	CL
98043		1,947.12	10/30/2023	TIBZ-600214	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98051		2,429.94	10/30/2023	TIBZ-600223	CL
98052		580.00	10/30/2023	TIBG-549887	OS
98056		580.00	10/30/2023	TIBU-600283	CL
98059		214.32	10/31/2023	TIBZ-600191	CL
98060		156.21	10/31/2023	TICA-600044	CL
98061		214.32	10/31/2023	TICA-600044	CL
98062		142.85	10/31/2023	TICA-600044	CL
98076		7.97	10/31/2023	TIBZ-600191	CL
98087		110.83	10/31/2023	TIBY-600213	CL
98088		225.18	10/31/2023	TIBY-600213	CL
98089		131.80	10/31/2023	TIBZ-600197	CL
98101		897.66	10/31/2023	TIBN-545375	CL
		163.88	10/31/2023	TIBT-600027	CL
		9.86	10/31/2023	TIBZ-600214	CL
98102		491.50	10/31/2023	TIBY-600213	CL
		408.00	10/31/2023	TIBY-600222	CL
98103		816.97	10/31/2023	TIBZ-600230	CL
98104		843.00	10/31/2023	TIBG-549887	CL
		277.50	10/31/2023	TIBU-600285	CL
		252.00	10/31/2023	TIBX-600096	CL
		1,103.50	10/31/2023	TIBX-600182	CL
		1,442.50	10/31/2023	TIBY-600056	CL
		172.00	10/31/2023	TIBY-600213	CL
		853.50	10/31/2023	TIBY-600222	CL
98119		156.21	11/6/2023	TIBZ-600197	CL
98129		253.97	11/6/2023	TIBZ-600043	CL
98136		377.95	11/6/2023	TIBZ-600092	CL
98163		140.55	11/6/2023	TIBX-600134	CL
98164		215.64	11/6/2023	TIBN-541402	CL
98168		101.22	11/6/2023	TIBY-600222	CL
98169		13.00	11/6/2023	TIBZ-600197	CL
98174		394.52	11/6/2023	TIBQ-550203	CL
		9.62	11/6/2023	TIBT-600027	CL
98175		429.00	11/6/2023	TIBY-600213	CL
		429.00	11/6/2023	TICA-600062	CL
98176		975.96	11/6/2023	TIBZ-600230	CL
98177		1,890.42	11/6/2023	TIBZ-600043	CL
98185		3,750.00	11/6/2023	TIBY-600056	CL

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1020 - Claims
 Account - WC
 190 - San
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98195		222.00	11/6/2023	TIBQ-550203	CL
98197		16,073.50	11/6/2023	TIBY-600056	CL
98201		513.92	11/7/2023	TICA-600065	CL
98202		156.21	11/7/2023	TICA-600044	CL
98204		156.21	11/7/2023	TICA-600062	CL
98205		156.21	11/7/2023	TICA-600023	CL
98206		152.86	11/7/2023	TIBZ-600178	CL
98207		177.41	11/7/2023	TIBY-600132	CL
98219		2,375.77	11/7/2023	TICA-600044	CL
98220		137.37	11/7/2023	TIBZ-600043	CL
98221		69.35	11/7/2023	TIBN-545375	CL
98222		137.37	11/7/2023	TIBZ-600043	CL
98225		73.31	11/7/2023	TIBY-600213	CL
98226		167.54	11/7/2023	TIBY-600213	CL
98235		154.50	11/7/2023	TIBZ-600197	CL
98243		191.47	11/13/2023	TIBZ-600214	CL
98244		258.91	11/13/2023	TICA-600062	CL
98247		176.04	11/13/2023	TICA-600066	CL
98249		137.37	11/13/2023	TIBZ-600043	CL
98250		195.65	11/13/2023	TIBN-545375	CL
98267		580.00	11/13/2023	TIBT-600027	CL
98268		242.47	11/13/2023	TIBN-545375	CL
98270		1,947.12	11/13/2023	TIBZ-600214	CL
98280		246.68	11/13/2023	TICA-600035	CL
98282		2,429.94	11/13/2023	TIBZ-600223	CL
98283		580.00	11/13/2023	TIBG-549887	OS
98289		580.00	11/13/2023	TIBU-600283	CL
98290		225.84	11/13/2023	TIBZ-600197	CL
98300		176.04	11/14/2023	TICA-600071	CL
98301		156.21	11/14/2023	TIBW-600190	CL
98302		156.21	11/14/2023	TIBZ-600223	CL
98312		256.29	11/14/2023	TIBX-600042	CL
98316		125.80	11/14/2023	TIBN-545375	CL
98319		268.20	11/14/2023	TIBZ-600197	CL
98324		33.59	11/14/2023	TIBG-549887	CL
98327		102.50	11/14/2023	TIBZ-600197	CL
98328		2,015.00	11/14/2023	TIBZ-600197	CL
98334		142.85	11/20/2023	TICA-600035	CL

Trindel Insurance Fund
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1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98335		156.21	11/20/2023	TICA-600035	CL
98336		159.23	11/20/2023	TICA-600009	CL
98344		162.79	11/20/2023	TIBS-600355	CL
98348		246.68	11/20/2023	TICA-600035	CL
		246.68	11/20/2023	TICA-600062	CL
98349		597.25	11/20/2023	TIBN-545375	CL
98351		1,890.42	11/20/2023	TIBZ-600043	CL
98367		253.58	11/20/2023	TIBG-549887	CL
98369		580.00	11/20/2023	TIBG-549887	OS
98373		243.99	11/20/2023	TIBZ-600230	CL
98374		254.32	11/20/2023	TIBZ-600230	CL
98383		156.21	11/21/2023	TIBZ-600017	CL
98384		156.21	11/21/2023	TIBZ-600223	CL
98385		139.04	11/21/2023	TIBY-600132	CL
98386		200.96	11/21/2023	TIBZ-600191	CL
98387		214.32	11/21/2023	TIBY-600158	CL
98400		220.28	11/21/2023	TIBZ-600065	CL
98410		153.03	11/21/2023	TICA-600071	CL
98422		131.33	11/21/2023	TIBY-600213	CL
98427		419.52	11/21/2023	TIBG-549887	CL
98430		157.19	11/21/2023	TIBN-541402	CL
98458		580.00	11/27/2023	TIBT-600027	CL
98459		242.47	11/27/2023	TIBN-545375	CL
98461		1,947.12	11/27/2023	TIBZ-600214	CL
98468		2,429.94	11/27/2023	TIBZ-600223	CL
98472		580.00	11/27/2023	TIBU-600283	CL
98506		187.04	12/4/2023	TIBY-600213	OS
98525		79.32	12/4/2023	TIBY-600222	CL
98529		154.50	12/4/2023	TIBZ-600197	CL
98534		246.68	12/4/2023	TICA-600035	CL
98535		376.50	12/4/2023	TIBM-533666	CL
		439.50	12/4/2023	TIBX-600042	CL
		418.50	12/4/2023	TIBY-600213	CL
		165.03	12/4/2023	TIBY-600222	CL
98536		688.00	12/4/2023	TIBG-549887	CL
		86.00	12/4/2023	TIBV-600081	CL
		301.00	12/4/2023	TIBX-600042	CL
		544.50	12/4/2023	TIBX-600096	CL

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1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		1,569.50	12/4/2023	TIBY-600056	CL
		451.50	12/4/2023	TIBY-600222	CL
		1,182.50	12/4/2023	TIBZ-600043	CL
		4,321.50	12/4/2023	TIBZ-600230	CL
98537		16.77	12/4/2023	TIBT-600027	CL
98538		1,890.42	12/4/2023	TIBZ-600043	CL
98545		455.00	12/4/2023	TIBX-600042	OS
98550		230.00	12/4/2023	TIBV-600022	CL
98563		580.00	12/4/2023	TIBG-549887	OS
98564		770.44	12/4/2023	TIBY-600222	CL
98565		243.99	12/4/2023	TIBZ-600230	CL
98566		254.32	12/4/2023	TIBZ-600230	CL
98567		243.99	12/4/2023	TIBZ-600230	CL
98573		116.72	12/4/2023	TIBW-600190	CL
98574		19.39	12/4/2023	TIBZ-600197	CL
98575		5,500.00	12/4/2023	TIBX-600096	OS
98583		261.00	12/5/2023	TIBQ-550203	OS
98587		253.97	12/5/2023	TIBZ-600043	CL
98598		214.83	12/5/2023	TIBT-600027	CL
98610		200.00	12/5/2023	TIBZ-600230	CL
98611		400.00	12/5/2023	TIBZ-600230	CL
98612		400.00	12/5/2023	TIBZ-600230	CL
98618		40.14	12/5/2023	TIBG-549887	CL
		28.92	12/5/2023	TIBN-541402	CL
		40.21	12/5/2023	TIBN-545375	CL
		10.95	12/5/2023	TIBQ-550203	CL
		14.02	12/5/2023	TIBS-600355	CL
		25.53	12/5/2023	TIBU-600285	CL
		14.35	12/5/2023	TIBW-600190	CL
		43.20	12/5/2023	TIBX-600042	CL
		13.60	12/5/2023	TIBX-600134	CL
		28.78	12/5/2023	TIBY-600132	CL
		15.61	12/5/2023	TIBY-600158	CL
		168.18	12/5/2023	TIBY-600213	CL
		46.22	12/5/2023	TIBY-600222	CL
		44.31	12/5/2023	TIBZ-600017	CL
		65.11	12/5/2023	TIBZ-600043	CL
		13.85	12/5/2023	TIBZ-600065	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 190 - San
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		190.19	12/5/2023	TIBZ-600092	CL
		14.27	12/5/2023	TIBZ-600178	CL
		36.58	12/5/2023	TIBZ-600182	CL
		52.83	12/5/2023	TIBZ-600191	CL
		91.00	12/5/2023	TIBZ-600197	CL
		30.72	12/5/2023	TIBZ-600214	CL
		28.70	12/5/2023	TIBZ-600223	CL
		10.95	12/5/2023	TICA-600009	CL
		14.35	12/5/2023	TICA-600023	CL
		28.41	12/5/2023	TICA-600035	CL
		1,220.19	12/5/2023	TICA-600044	CL
		30.93	12/5/2023	TICA-600062	CL
		22.12	12/5/2023	TICA-600065	CL
		14.78	12/5/2023	TICA-600066	CL
		97.99	12/5/2023	TICA-600071	CL
98632		13.00	12/5/2023	TIBZ-600197	CL
98633		154.50	12/5/2023	TIBZ-600197	CL
98634		37.00	12/5/2023	TIBZ-600197	CL
98637		26.82	12/5/2023	TICA-600065	OS
98638		14.93	12/5/2023	TICA-600071	CL
98661		58.23	12/5/2023	TIBX-600153	OS
98675		25.24	12/11/2023	TIBT-600027	CL
		56.55	12/11/2023	TIBZ-600191	CL
98676		124.94	12/11/2023	TIBZ-600230	CL
98684		455.00	12/11/2023	TIBS-600115	OS
98685		580.00	12/11/2023	TIBT-600027	CL
98686		1,316.25	12/11/2023	TIBY-600222	CL
98687		242.47	12/11/2023	TIBN-545375	CL
98688		1,947.12	12/11/2023	TIBZ-600214	OS
98695		2,429.94	12/11/2023	TIBZ-600223	OS
98698		418.50	12/11/2023	TIBY-600158	CL
98699		580.00	12/11/2023	TIBU-600283	CL
98701		156.21	12/12/2023	TIBZ-600223	CL
98707		50.70	12/12/2023	TIBX-600042	CL
98709		222.43	12/12/2023	TIBN-545375	CL
98710		137.37	12/12/2023	TIBZ-600043	CL
98713		73.31	12/12/2023	TIBY-600213	CL
98714		15.28	12/12/2023	TIBY-600213	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 190 - San
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98734		1,890.40	12/18/2023	TIBZ-600043	OS
98769		580.00	12/18/2023	TIBG-549887	OS
98773		450.00	12/18/2023	TIBY-600222	CL
98782		869.84	12/18/2023	TIBY-600213	CL
98783		156.21	12/18/2023	TIBZ-600214	CL
98784		156.21	12/18/2023	TICA-600044	CL
98785		186.77	12/18/2023	TIBY-600132	CL
98786		156.21	12/18/2023	TIBZ-600191	CL
98787		156.21	12/18/2023	TIBS-600355	CL
98788		156.21	12/18/2023	TIBZ-600017	CL
98789		140.55	12/18/2023	TIBX-600042	CL
98792		210.85	12/18/2023	TIBY-600213	CL
98793		157.19	12/18/2023	TIBG-549887	CL
98794		162.79	12/18/2023	TIBS-600355	CL
98795		192.84	12/18/2023	TIBN-541402	CL
98796		151.08	12/18/2023	TIBS-600355	CL
98797		214.32	12/19/2023	TIBZ-600214	CL
98798		200.96	12/19/2023	TIBZ-600214	CL
98799		139.04	12/19/2023	TIBY-600132	CL
98800		156.21	12/19/2023	TIBW-600190	CL
98801		142.85	12/19/2023	TICA-600062	CL
98802		62.05	12/19/2023	TIBM-533666	CL
98805		624.76	12/19/2023	TIBN-541402	CL
98806		79.65	12/19/2023	TIBV-600022	CL
98807		162.79	12/19/2023	TIBS-600355	CL
98808		171.60	12/19/2023	TIBS-600355	CL
98820		600.00	12/26/2023	TIBZ-600230	CL
98825		522.06	12/26/2023	TIBM-533666	OS
98830		313.69	12/26/2023	TIBZ-600214	OS
98831		58.36	12/26/2023	TIBN-545375	CL
98836		174.74	12/26/2023	TIBY-600213	OS
98837		17.00	12/26/2023	TIBZ-600197	OS
98850		387.00	12/26/2023	TIBZ-600197	OS
98859		580.00	12/26/2023	TIBT-600027	CL
98860		238.98	12/26/2023	TIBN-545375	OS
98861		242.47	12/26/2023	TIBN-545375	OS
98866		1,947.12	12/26/2023	TIBZ-600214	OS
98872		503.75	12/26/2023	TIBX-600153	OS

Trindel Insurance Fund
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 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 190 - San
 Benito

<u>Check Number</u>	<u>Vendor Name</u>	<u>Check Amount</u>	<u>Effective Date</u>	<u>Transaction Description</u>	<u>Cleared Status</u>
98873		2,429.94	12/26/2023	TIBZ-600223	OS
98881		7,796.71	12/26/2023	TIBY-600222	OS
98882		560.12	12/26/2023	TIBY-600222	CL
98885		<u>580.00</u>	12/26/2023	TIBU-600283	OS
	Total 190 - San Benito	424,719.17			

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1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96538		660.00	7/3/2023	TIBR-550635	CL
96539		2,532.98	7/3/2023	TIBW-600045	CL
96550		1,588.26	7/3/2023	TIBY-600061	CL
96564		126.59	7/3/2023	TIBZ-600143	CL
96573		1,000.00	7/10/2023	TIBS-600358	CL
96575		580.00	7/10/2023	TIBW-600045	CL
96596		788.12	7/10/2023	TIBZ-600143	CL
96597		4,597.35	7/10/2023	TIBZ-600143	CL
96598		16,747.43	7/10/2023	TIBZ-600143	CL
96607		79.36	7/11/2023	TIBY-600061	CL
96636		1,588.26	7/17/2023	TIBY-600061	CL
96650		712.00	7/17/2023	TIBZ-600160	CL
96651		71.20	7/17/2023	TIBZ-600160	CL
96679		255.48	7/18/2023	TIBY-600061	CL
96680		156.83	7/18/2023	TIBZ-600160	CL
96706		184.76	7/18/2023	TIBY-600061	CL
96707		97.69	7/18/2023	TIBY-600061	CL
96717		79.84	7/18/2023	TIBZ-600126	CL
96721		690.00	7/18/2023	TIBZ-600143	CL
96740		79.36	7/24/2023	TIBY-600061	CL
96751		1,072.50	7/24/2023	TIBV-600065	CL
		2,277.00	7/24/2023	TIBY-600061	CL
		1,831.50	7/24/2023	TIBZ-600143	CL
96756		580.00	7/24/2023	TIBW-600045	CL
96769		2,921.43	7/24/2023	TIBW-600045	CL
96776		1,838.94	7/24/2023	TIBZ-600143	CL
96795		1,415.00	7/25/2023	TIBY-600061	CL
96829		214.26	7/31/2023	TIBZ-600143	CL
96830		214.26	7/31/2023	TIBZ-600143	CL
96831		214.26	7/31/2023	TIBZ-600143	CL
96832		177.35	7/31/2023	TIBZ-600126	CL
96834		1,452.96	7/31/2023	TIBM-522562	CL
96868		1,558.26	7/31/2023	TIBY-600061	CL
96876		315.00	8/1/2023	TIBW-600045	CL
96891		580.00	8/7/2023	TIBW-600045	CL
96915		1,838.94	8/7/2023	TIBZ-600143	CL
96933		85.41	8/8/2023	TIBY-600061	CL
		28.55	8/8/2023	TIBZ-600126	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 200 - Sierra

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		32.85	8/8/2023	TIBZ-600143	CL
		21.90	8/8/2023	TIBZ-600160	CL
96965		190.05	8/8/2023	TIBZ-600160	CL
97001		1,558.26	8/14/2023	TIBY-600061	CL
97077		214.26	8/15/2023	TIBZ-600143	CL
97117		1,254.00	8/21/2023	TIBV-600065	CL
		2,046.00	8/21/2023	TIBY-600061	CL
		957.00	8/21/2023	TIBZ-600143	CL
97121		580.00	8/21/2023	TIBW-600045	CL
97122		650.00	8/21/2023	TIBP-550506	OS
97141		1,838.94	8/21/2023	TIBZ-600143	CL
97258		85,000.00	8/29/2023	TIBY-600061	CL
97259		15,000.00	8/29/2023	TIBY-600061	CL
97282		82.50	9/5/2023	TIBR-550635	CL
97284		18.85	9/5/2023	TIBM-522562	CL
97303		693.00	9/5/2023	TIBW-600045	CL
97313		1,838.94	9/5/2023	TIBZ-600143	CL
97396		1,133.85	9/11/2023	TIBZ-600160	CL
97400		10.95	9/11/2023	TIBZ-600143	CL
		285.65	9/11/2023	TIBZ-600160	CL
97466		693.00	9/18/2023	TIBP-550507	CL
		313.50	9/18/2023	TIBY-600061	CL
		693.00	9/18/2023	TIBZ-600143	CL
97490		1,838.94	9/18/2023	TIBZ-600143	CL
97502		2,557.50	9/20/2023	TIBW-600045	CL
97524		58,960.33	9/26/2023	TIBP-550506	CL
		44,501.43	9/26/2023	TIBP-550507	CL
		41,415.00	9/26/2023	TIBV-600065	CL
97525		9,373.00	9/26/2023	TIBP-550506	CL
		9,373.00	9/26/2023	TIBP-550507	CL
		9,373.00	9/26/2023	TIBV-600065	CL
97617		790.28	10/2/2023	TIBY-600061	CL
97726		1,838.94	10/2/2023	TIBZ-600143	CL
97747		261.90	10/10/2023	TIBZ-600160	CL
97826		896.90	10/10/2023	TIBZ-600160	CL
97872		1,838.94	10/16/2023	TIBZ-600143	CL
97876		71.90	10/16/2023	TIBY-600061	CL
		32.77	10/16/2023	TIBZ-600160	CL

Trindel Insurance Fund
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 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97917		214.26	10/17/2023	TIBZ-600143	CL
97918		369.59	10/17/2023	TIBW-600045	CL
97933		874.50	10/23/2023	TIBV-600065	CL
		99.00	10/23/2023	TIBY-600061	CL
		544.50	10/23/2023	TIBZ-600143	CL
97935		7.05	10/23/2023	TIBM-522562	CL
97984		277.20	10/25/2023	TIBW-600045	CL
98017		148.03	10/25/2023	TIBZ-600160	CL
98054		1,838.94	10/30/2023	TIBZ-600143	CL
98101		11.80	10/31/2023	TIBM-522562	CL
98108		503.75	10/31/2023	TIBZ-600143	CL
98130		130.60	11/6/2023	TIBY-600061	CL
98131		130.60	11/6/2023	TIBY-600061	CL
98174		1,445.91	11/6/2023	TIBM-522562	CL
98233		214.26	11/7/2023	TIBW-600045	CL
98258		198.00	11/13/2023	TIBZ-600143	CL
98271		945.00	11/13/2023	TIBW-600045	CL
98294		1,838.94	11/13/2023	TIBZ-600143	CL
98329		16.50	11/14/2023	TIBR-550635	CL
98349		7.05	11/20/2023	TIBM-522562	CL
98390		102.66	11/21/2023	TIBZ-600160	CL
98391		158.24	11/21/2023	TIBZ-600160	CL
98392		104.33	11/21/2023	TIBZ-600160	CL
98393		104.33	11/21/2023	TIBZ-600160	CL
98462		953.43	11/27/2023	TIBY-600061	CL
98470		1,838.94	11/27/2023	TIBZ-600143	CL
98473		90.39	11/27/2023	TIBZ-600160	OS
98497		214.26	11/28/2023	TIBZ-600143	CL
98526		214.26	12/4/2023	TIBZ-600143	CL
98527		214.26	12/4/2023	TIBZ-600143	CL
98618		21.90	12/5/2023	TIBW-600045	CL
		21.90	12/5/2023	TIBY-600061	CL
		43.80	12/5/2023	TIBZ-600143	CL
		82.92	12/5/2023	TIBZ-600160	CL
98656		750.00	12/5/2023	TIBS-600285	CL
98657		750.00	12/5/2023	TIBR-550635	CL
98658		750.00	12/5/2023	TIBS-600360	CL
98681		381.79	12/11/2023	TIBW-600045	CL

Trindel Insurance Fund
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 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 200 - Sierra

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98697		1,838.94	12/11/2023	TIBZ-600143	CL
98745		327.60	12/18/2023	TIBW-600045	CL
98764		16.50	12/18/2023	TIBZ-600143	OS
98847		137.05	12/26/2023	TICA-600091	OS
98849		18.85	12/26/2023	TIBM-522562	OS
98856		125.76	12/26/2023	TICA-600078	OS
98863		280.50	12/26/2023	TIBW-600045	OS
98878		<u>1,838.94</u>	12/26/2023	TIBZ-600143	OS
Total 200 - Sierra		370,658.49			

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1020 - Claims
 Account - WC
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96512		107.68	7/3/2023	TIBZ-600187	CL
96513		152.13	7/3/2023	TIBY-600172	CL
96514		132.94	7/3/2023	TIBZ-600208	CL
96524		214.33	7/3/2023	TIBZ-600002	CL
96533		115.74	7/3/2023	TIBX-600072	CL
96535		222.13	7/3/2023	TIBX-600137	CL
96542		580.00	7/3/2023	TIBV-600146	CL
96545		1,150.00	7/3/2023	TIBX-600038	CL
96548		580.00	7/3/2023	TIBW-600055	CL
96554		580.00	7/3/2023	TIBT-600225	CL
96558		580.00	7/3/2023	TIBU-600168	CL
96563		133.00	7/3/2023	TIBX-600137	CL
96576		1,440.00	7/10/2023	TIBZ-600107	CL
96578		920.00	7/10/2023	TIBX-600038	CL
96585		248.98	7/10/2023	TIBV-600159	CL
96586		1.25	7/10/2023	TIBV-600159	CL
96595		1,526.67	7/10/2023	TIBY-600074	CL
96612		1,742.34	7/11/2023	TIBZ-600002	CL
96613		1,657.14	7/11/2023	TIBX-600072	CL
96614		4,719.16	7/11/2023	TIBW-600174	CL
96619		98.99	7/17/2023	TIBZ-600107	CL
96626		299.83	7/17/2023	TIBX-600038	CL
96631		580.00	7/17/2023	TIBV-600146	OS
96634		580.00	7/17/2023	TIBW-600055	CL
96638		580.00	7/17/2023	TIBT-600225	CL
96641		580.00	7/17/2023	TIBU-600168	CL
96653		168.50	7/18/2023	TIBY-600200	CL
96655		104.86	7/18/2023	TIBZ-600002	CL
96656		104.86	7/18/2023	TIBZ-600002	CL
96657		104.86	7/18/2023	TIBZ-600002	CL
96661		107.68	7/18/2023	TIBZ-600212	CL
96662		107.68	7/18/2023	TIBZ-600129	CL
96663		159.62	7/18/2023	TIBZ-600208	CL
96665		135.39	7/18/2023	TIBZ-600129	CL
96688		13,950.55	7/18/2023	TIBT-600225	CL
96693		63.39	7/18/2023	TIBX-600038	CL
96694		99.43	7/18/2023	TIBY-600029	CL
96702		373.87	7/18/2023	TIBZ-600174	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96704		12.34	7/18/2023	TIBZ-600107	CL
96705		537.89	7/18/2023	TIBZ-600107	CL
96710		3,623.47	7/18/2023	TIBZ-600002	CL
96711		3,623.47	7/18/2023	TIBZ-600107	CL
96725		345.00	7/18/2023	TIBX-600137	CL
96730		104.86	7/24/2023	TIBZ-600002	CL
96731		107.68	7/24/2023	TIBZ-600216	CL
96732		107.68	7/24/2023	TIBZ-600174	CL
96733		107.68	7/24/2023	TIBZ-600070	CL
96734		142.91	7/24/2023	TIBZ-600216	CL
96735		107.68	7/24/2023	TIBZ-600208	CL
96747		113.66	7/24/2023	TIBZ-600208	CL
96752		928.91	7/24/2023	TIBT-600225	CL
		50.38	7/24/2023	TIBU-600168	CL
		2,825.44	7/24/2023	TIBV-600146	CL
		6.70	7/24/2023	TIBZ-600066	CL
		8.19	7/24/2023	TIBZ-600107	CL
96757		24.09	7/24/2023	TIBZ-600107	CL
96758		1,440.00	7/24/2023	TIBZ-600107	CL
96761		580.00	7/24/2023	TIBX-600072	CL
96770		1,468.46	7/24/2023	TIBY-600172	CL
96777		278.40	7/24/2023	TIBV-600159	CL
96778		204.90	7/24/2023	TIBV-600159	CL
96783		107.68	7/25/2023	TIBZ-600131	CL
96785		132.94	7/25/2023	TIBY-600227	CL
96794		420.00	7/25/2023	TIBY-600074	CL
96809		1,742.34	7/25/2023	TIBZ-600002	CL
96835		439.50	7/31/2023	TIBV-600159	CL
		397.50	7/31/2023	TIBZ-600102	CL
96836		418.50	7/31/2023	TIBY-600200	CL
96840		580.00	7/31/2023	TIBV-600146	CL
96844		580.00	7/31/2023	TIBW-600055	CL
96848		604.80	7/31/2023	TIBY-600172	CL
96849		2,142.13	7/31/2023	TIBY-600172	CL
96851		580.00	7/31/2023	TIBT-600225	CL
96858		580.00	7/31/2023	TIBU-600168	CL
96869		104.86	8/1/2023	TIBZ-600002	CL
96870		104.86	8/1/2023	TIBZ-600002	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96871		104.86	8/1/2023	TIBZ-600002	CL
96872		104.86	8/1/2023	TIBZ-600002	CL
96873		104.86	8/1/2023	TIBZ-600002	CL
96874		104.86	8/1/2023	TIBZ-600002	CL
96875		104.86	8/1/2023	TIBZ-600002	CL
96880		481.00	8/1/2023	TIBZ-600002	CL
96892		580.00	8/7/2023	TIBX-600072	CL
96902		1,638.50	8/7/2023	TIBX-600137	CL
96914		360.00	8/7/2023	TIBX-600137	CL
96916		948.61	8/7/2023	TIBY-600172	CL
96925		822.86	8/7/2023	TIBZ-600107	CL
96926		75.79	8/7/2023	TIBZ-600174	OS
96929		209.72	8/8/2023	TIBZ-600002	CL
96930		107.68	8/8/2023	TIBY-600172	CL
96932		98.99	8/8/2023	TIBZ-600129	CL
96933		35.23	8/8/2023	TIBT-600225	CL
		10.95	8/8/2023	TIBT-600241	CL
		10.95	8/8/2023	TIBV-600159	CL
		43.98	8/8/2023	TIBX-600038	CL
		10.95	8/8/2023	TIBX-600072	CL
		10.95	8/8/2023	TIBX-600137	CL
		13.71	8/8/2023	TIBY-600029	CL
		21.90	8/8/2023	TIBY-600074	CL
		44.13	8/8/2023	TIBY-600172	CL
		62.99	8/8/2023	TIBY-600200	CL
		11.98	8/8/2023	TIBY-600227	CL
		240.95	8/8/2023	TIBZ-600002	CL
		11.78	8/8/2023	TIBZ-600070	CL
		19.20	8/8/2023	TIBZ-600102	CL
		154.84	8/8/2023	TIBZ-600107	CL
		33.68	8/8/2023	TIBZ-600129	CL
		11.78	8/8/2023	TIBZ-600131	CL
		22.73	8/8/2023	TIBZ-600174	CL
		34.08	8/8/2023	TIBZ-600208	CL
		11.78	8/8/2023	TIBZ-600212	CL
		23.84	8/8/2023	TIBZ-600216	CL
96937		179.01	8/8/2023	TIBY-600172	CL
		187.00	8/8/2023	TIBZ-600102	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96940		101.22	8/8/2023	TIBY-600200	CL
96943		1,742.34	8/8/2023	TIBZ-600002	CL
96947		143.80	8/8/2023	TIBX-600038	CL
96952		179.27	8/8/2023	TIBZ-600002	CL
96960		193.46	8/8/2023	TIBY-600172	CL
96962		244.92	8/8/2023	TIBV-600159	CL
96963		233.61	8/8/2023	TIBZ-600107	CL
96966		315.61	8/8/2023	TIBX-600072	CL
96970		130.60	8/8/2023	TIBT-600241	CL
96981		173.22	8/14/2023	TIBZ-600107	CL
96991		158.13	8/14/2023	TIBU-600168	CL
96992		12,847.16	8/14/2023	TIBY-600175	CL
96993		278.97	8/14/2023	TIBV-600159	CL
96996		580.00	8/14/2023	TIBV-600146	CL
96999		580.00	8/14/2023	TIBW-600055	CL
97000		248.98	8/14/2023	TIBV-600159	CL
97003		580.00	8/14/2023	TIBT-600225	CL
97006		580.00	8/14/2023	TIBU-600168	CL
97009		49.50	8/14/2023	TIBY-600074	CL
97010		49.50	8/14/2023	TIBV-600159	CL
97011		214.50	8/14/2023	TIBX-600136	CL
97015		15.60	8/14/2023	TIBY-600172	CL
97021		107.68	8/15/2023	TIBZ-600102	CL
97022		107.68	8/15/2023	TIBZ-600208	CL
97023		107.68	8/15/2023	TIBZ-600002	CL
97024		107.68	8/15/2023	TIBZ-600107	CL
97025		107.68	8/15/2023	TIBZ-600129	CL
97027		107.68	8/15/2023	TIBY-600168	CL
97028		107.68	8/15/2023	TIBY-600227	CL
97033		140.28	8/15/2023	TIBZ-600208	CL
97034		140.28	8/15/2023	TIBZ-600208	CL
97035		208.33	8/15/2023	TIBZ-600208	CL
97039		197.98	8/15/2023	TIBZ-600107	CL
97040		153.87	8/15/2023	TIBZ-600107	CL
97042		101.22	8/15/2023	TIBX-600072	CL
97070		68.00	8/15/2023	TIBZ-600102	CL
97073		68.00	8/15/2023	TIBZ-600102	CL
97074		68.00	8/15/2023	TIBY-600172	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97080		1,075.24	8/15/2023	TIBY-600175	CL
97086		910.04	8/15/2023	TIBT-600225	CL
		1,400.00	8/15/2023	TIBV-600146	CL
		940.81	8/15/2023	TIBY-600200	CL
97090		1,357.20	8/15/2023	TIBX-600072	CL
97091		975.48	8/15/2023	TIBZ-600066	CL
97093		1,710.86	8/15/2023	TIBY-600172	CL
97100		530.28	8/15/2023	TIBZ-600066	CL
97103		12.34	8/21/2023	TIBZ-600002	CL
97116		211.35	8/21/2023	TIBX-600137	OS
97117		1,732.50	8/21/2023	TIBY-600074	CL
97123		448.50	8/21/2023	TIBX-600038	CL
97126		580.00	8/21/2023	TIBX-600072	CL
97133		1,892.22	8/21/2023	TIBY-600172	CL
97146		1,287.00	8/21/2023	TIBW-600174	CL
97148		17.66	8/22/2023	TIBZ-600128	CL
97151		12.34	8/22/2023	TIBZ-600107	CL
97153		1,742.34	8/22/2023	TIBZ-600002	CL
97158		2,868.07	8/22/2023	TIBV-600159	CL
97162		580.00	8/28/2023	TIBV-600146	CL
97166		580.00	8/28/2023	TIBW-600055	CL
97168		580.00	8/28/2023	TIBT-600225	CL
97171		580.00	8/28/2023	TIBU-600168	CL
97177		25,959.00	8/28/2023	TIBW-600177	CL
97178		5,625.00	8/28/2023	TIBW-600177	CL
97181		231.92	8/29/2023	TICA-600011	CL
97184		107.68	8/29/2023	TIBZ-600174	CL
97185		156.39	8/29/2023	TICA-600019	CL
97196		101.07	8/29/2023	TIBZ-600107	CL
97197		98.99	8/29/2023	TIBZ-600129	CL
97221		46.54	8/29/2023	TIBZ-600128	CL
97226		68.00	8/29/2023	TIBZ-600102	CL
97227		68.00	8/29/2023	TIBY-600172	CL
97231		199.51	8/29/2023	TIBZ-600208	CL
97235		297.19	8/29/2023	TIBU-600093	CL
97242		126.38	8/29/2023	TIBX-600136	CL
97247		735.52	8/29/2023	TIBX-600072	CL
		246.68	8/29/2023	TIBZ-600200	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		493.36	8/29/2023	TIBZ-600208	CL
97248		452.61	8/29/2023	TIBY-600172	CL
		37.05	8/29/2023	TICA-600005	CL
97252		690.00	8/29/2023	TIBV-600159	CL
97255		1,223.60	8/29/2023	TIBY-600074	CL
97260		310.73	8/29/2023	TIBX-600053	CL
97267		658.92	8/29/2023	TIBZ-600200	CL
97268		1,360.92	9/1/2023	TIBX-600053	CL
97269		107.68	9/5/2023	TIBZ-600208	CL
97272		147.39	9/5/2023	TIBZ-600070	CL
97279		650.00	9/5/2023	TIBV-600190	CL
97283		246.68	9/5/2023	TIBZ-600208	CL
97284		897.72	9/5/2023	TIBT-600225	CL
		63.90	9/5/2023	TIBU-600168	CL
		930.46	9/5/2023	TIBV-600146	CL
		21.51	9/5/2023	TIBW-600055	CL
97288		1,742.34	9/5/2023	TIBZ-600002	CL
97289		876.00	9/5/2023	TIBX-600038	CL
97292		580.00	9/5/2023	TIBX-600072	CL
97296		910.00	9/5/2023	TIBV-600190	CL
97308		340.23	9/5/2023	TIBX-600053	CL
97312		300.75	9/5/2023	TIBX-600137	CL
97316		5,124.00	9/5/2023	TIBU-600168	CL
97317		400.00	9/5/2023	TIBU-600168	CL
97320		273.00	9/5/2023	TICA-600011	CL
97325		81.43	9/11/2023	TIBY-600200	CL
97326		115.74	9/11/2023	TIBY-600200	CL
97330		101.07	9/11/2023	TIBZ-600107	CL
97331		113.42	9/11/2023	TIBZ-600070	CL
97332		140.28	9/11/2023	TIBZ-600208	CL
97333		180.04	9/11/2023	TIBY-600227	CL
97334		113.42	9/11/2023	TIBZ-600070	CL
97335		113.42	9/11/2023	TIBZ-600070	CL
97347		68.96	9/11/2023	TIBY-600187	CL
97354		90.49	9/11/2023	TIBX-600053	CL
97355		108.94	9/11/2023	TIBY-600168	CL
97381		68.00	9/11/2023	TIBY-600172	CL
97382		68.00	9/11/2023	TIBZ-600102	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97389		722.10	9/11/2023	TIBZ-600141	CL
97391		12.34	9/11/2023	TIBZ-600107	CL
97399		203.65	9/11/2023	TIBV-600159	CL
97400		10.95	9/11/2023	TIBU-600093	CL
		10.95	9/11/2023	TIBU-600168	CL
		21.90	9/11/2023	TIBV-600159	CL
		10.95	9/11/2023	TIBV-600190	CL
		25.44	9/11/2023	TIBX-600053	CL
		43.88	9/11/2023	TIBX-600072	CL
		10.95	9/11/2023	TIBX-600136	CL
		38.82	9/11/2023	TIBX-600137	CL
		36.82	9/11/2023	TIBY-600168	CL
		41.85	9/11/2023	TIBY-600172	CL
		12,613.44	9/11/2023	TIBY-600175	CL
		11.86	9/11/2023	TIBY-600187	CL
		47.47	9/11/2023	TIBY-600200	CL
		22.73	9/11/2023	TIBY-600227	CL
		23.28	9/11/2023	TIBZ-600002	CL
		43.80	9/11/2023	TIBZ-600070	CL
		67.58	9/11/2023	TIBZ-600102	CL
		89.53	9/11/2023	TIBZ-600107	CL
		24.70	9/11/2023	TIBZ-600128	CL
		22.73	9/11/2023	TIBZ-600129	CL
		10.95	9/11/2023	TIBZ-600141	CL
		11.78	9/11/2023	TIBZ-600174	CL
		100.91	9/11/2023	TIBZ-600208	CL
		12.74	9/11/2023	TICA-600011	CL
		12.16	9/11/2023	TICA-600019	CL
97404		580.00	9/11/2023	TIBV-600146	CL
97407		580.00	9/11/2023	TIBW-600055	CL
97410		1,072.50	9/11/2023	TIBT-600225	CL
97412		580.00	9/11/2023	TIBT-600225	CL
97415		580.00	9/11/2023	TIBU-600168	CL
97419		408.00	9/11/2023	TIBZ-600002	CL
97422		152.13	9/12/2023	TIBZ-600107	CL
97423		107.68	9/12/2023	TIBZ-600131	CL
97424		9.97	9/12/2023	TIBZ-600216	CL
97425		107.68	9/12/2023	TIBZ-600070	CL

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97426		156.39	9/12/2023	TICA-600021	CL
97427		126.68	9/12/2023	TIBY-600172	CL
97435		258.04	9/12/2023	TIBY-600200	CL
97450		50.11	9/12/2023	TIBZ-600128	CL
97466		1,419.00	9/18/2023	TIBX-600136	CL
97467		63.90	9/18/2023	TIBU-600168	CL
		574.96	9/18/2023	TIBY-600200	CL
97473		580.00	9/18/2023	TIBX-600072	CL
97484		1.44	9/18/2023	TICA-600021	CL
97485		1,587.74	9/18/2023	TIBX-600053	CL
97491		62.40	9/18/2023	TIBY-600172	CL
97492		519.40	9/18/2023	TIBY-600172	CL
97497		1,742.34	9/20/2023	TIBZ-600002	CL
97513		580.00	9/25/2023	TIBV-600146	CL
97515		580.00	9/25/2023	TIBW-600055	CL
97517		580.00	9/25/2023	TIBT-600225	CL
97520		580.00	9/25/2023	TIBU-600168	CL
97526		888.00	9/26/2023	TIBX-600038	CL
97536		31.92	10/2/2023	TIBY-600200	CL
97538		171.16	10/2/2023	TIBZ-600002	CL
97539		104.86	10/2/2023	TIBZ-600002	CL
97540		104.86	10/2/2023	TIBZ-600002	CL
97541		156.39	10/2/2023	TIBZ-600212	CL
97542		107.68	10/2/2023	TIBZ-600107	CL
97543		107.68	10/2/2023	TIBZ-600216	CL
97544		107.68	10/2/2023	TIBZ-600102	CL
97545		107.68	10/2/2023	TIBZ-600129	CL
97546		107.68	10/2/2023	TIBY-600187	CL
97547		107.68	10/2/2023	TIBY-600227	CL
97548		107.68	10/2/2023	TIBY-600168	CL
97549		107.68	10/2/2023	TIBZ-600107	CL
97551		126.68	10/2/2023	TICA-600019	CL
97574		135.39	10/2/2023	TIBZ-600129	CL
97575		135.39	10/2/2023	TIBZ-600129	CL
97576		98.99	10/2/2023	TIBZ-600129	CL
97577		98.99	10/2/2023	TIBZ-600107	CL
97578		98.99	10/2/2023	TIBZ-600107	CL
97579		98.99	10/2/2023	TIBZ-600107	CL

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97581		140.28	10/2/2023	TIBZ-600208	CL
97602		143.22	10/2/2023	TIBZ-600174	OS
97612		143.80	10/2/2023	TIBX-600038	CL
97616		302.91	10/2/2023	TIBY-600187	CL
97629		12.34	10/2/2023	TIBZ-600002	CL
97630		949.83	10/2/2023	TIBZ-600002	CL
97631		12.34	10/2/2023	TIBZ-600002	CL
97635		168.50	10/2/2023	TIBX-600137	CL
97652		75.97	10/2/2023	TIBZ-600066	CL
97655		141.03	10/2/2023	TIBY-600172	CL
97664		68.00	10/2/2023	TIBZ-600102	CL
97665		134.54	10/2/2023	TIBZ-600102	CL
97666		68.00	10/2/2023	TIBY-600172	CL
97675		113.66	10/2/2023	TIBZ-600187	CL
97684		233.77	10/2/2023	TIBU-600168	CL
97698		158.57	10/2/2023	TIBY-600172	CL
97699		104.34	10/2/2023	TIBY-600172	CL
97700		79.96	10/2/2023	TIBW-600055	CL
97701		184.50	10/2/2023	TIBW-600055	CL
97702		458.18	10/2/2023	TIBT-600225	CL
		75.76	10/2/2023	TIBU-600168	CL
		1,377.56	10/2/2023	TIBV-600146	CL
97706		580.00	10/2/2023	TIBX-600072	CL
97719		1,587.74	10/2/2023	TIBX-600053	CL
97725		856.22	10/2/2023	TIBV-600190	CL
97731		1,742.34	10/3/2023	TIBZ-600002	CL
97734		90.49	10/10/2023	TIBY-600200	CL
97735		72.00	10/10/2023	TIBZ-600002	CL
97736		132.94	10/10/2023	TICA-600036	CL
97746		240.65	10/10/2023	TIBY-600187	CL
97758		354.79	10/10/2023	TIBZ-600002	CL
97761		143.80	10/10/2023	TIBX-600137	CL
97772		519.01	10/10/2023	TIBX-600053	CL
97773		12.34	10/10/2023	TIBX-600053	CL
97790		193.46	10/10/2023	TIBY-600172	CL
97798		88.64	10/10/2023	TIBZ-600200	CL
97800		45.52	10/10/2023	TIBZ-600102	CL
97801		91.04	10/10/2023	TIBZ-600102	CL

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97802		91.04	10/10/2023	TIBZ-600102	CL
97803		68.00	10/10/2023	TIBY-600172	CL
97805		136.76	10/10/2023	TIBU-600168	CL
97806		9.44	10/10/2023	TIBX-600053	CL
97807		333.24	10/10/2023	TIBZ-600107	CL
97810		3,623.47	10/10/2023	TIBZ-600002	CL
97811		1,746.23	10/10/2023	TIBX-600053	CL
97812		268.70	10/10/2023	TIBZ-600129	CL
97813		268.70	10/10/2023	TIBZ-600002	CL
97814		156.83	10/10/2023	TIBT-600225	CL
97818		203.65	10/10/2023	TIBV-600159	CL
97822		104.33	10/10/2023	TIBY-600172	CL
97823		104.34	10/10/2023	TIBY-600172	CL
97825		292.62	10/10/2023	TIBW-600055	CL
97831		580.00	10/10/2023	TIBV-600146	CL
97835		580.00	10/10/2023	TIBW-600055	CL
97839		580.00	10/10/2023	TIBT-600225	CL
97842		580.00	10/10/2023	TIBU-600168	CL
97848		418.50	10/10/2023	TIBX-600137	CL
97849		481.00	10/10/2023	TIBV-600159	CL
97853		155.51	10/10/2023	TICA-600041	CL
97860		580.00	10/16/2023	TIBX-600072	CL
97868		1,587.74	10/16/2023	TIBX-600053	CL
97873		551.04	10/16/2023	TIBX-600129	CL
97876		10.95	10/16/2023	TIBT-600225	CL
		32.56	10/16/2023	TIBU-600168	CL
		10.95	10/16/2023	TIBV-600159	CL
		32.85	10/16/2023	TIBW-600055	CL
		17.29	10/16/2023	TIBX-600038	CL
		105.20	10/16/2023	TIBX-600053	CL
		10.95	10/16/2023	TIBX-600129	CL
		45.89	10/16/2023	TIBX-600137	CL
		11.78	10/16/2023	TIBY-600168	CL
		149.22	10/16/2023	TIBY-600172	CL
		37.67	10/16/2023	TIBY-600187	CL
		58.00	10/16/2023	TIBY-600200	CL
		11.78	10/16/2023	TIBY-600227	CL
		184.36	10/16/2023	TIBZ-600002	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		24.46	10/16/2023	TIBZ-600066	CL
		11.78	10/16/2023	TIBZ-600070	CL
		85.52	10/16/2023	TIBZ-600102	CL
		109.30	10/16/2023	TIBZ-600107	CL
		20.25	10/16/2023	TIBZ-600128	CL
		67.44	10/16/2023	TIBZ-600129	CL
		11.78	10/16/2023	TIBZ-600131	CL
		10.95	10/16/2023	TIBZ-600174	CL
		10.95	10/16/2023	TIBZ-600187	CL
		33.54	10/16/2023	TIBZ-600200	CL
		10.95	10/16/2023	TIBZ-600208	CL
		12.16	10/16/2023	TIBZ-600212	CL
		22.81	10/16/2023	TIBZ-600216	CL
		11.93	10/16/2023	TICA-600019	CL
		12.16	10/16/2023	TICA-600021	CL
		11.98	10/16/2023	TICA-600036	CL
97877		579.60	10/16/2023	TIBY-600172	CL
97878		1,058.66	10/16/2023	TIBY-600172	CL
97883		9.97	10/17/2023	TIBZ-600216	CL
97885		115.77	10/17/2023	TIBZ-600174	CL
97886		126.68	10/17/2023	TICA-600036	CL
97896		1,742.34	10/17/2023	TIBZ-600002	CL
97900		282.29	10/17/2023	TIBX-600072	CL
97942		580.00	10/23/2023	TIBV-600146	CL
97945		580.00	10/23/2023	TIBW-600055	CL
97951		580.00	10/23/2023	TIBU-600168	CL
97955		2,792.35	10/23/2023	TIBZ-600066	CL
97956		104.86	10/25/2023	TIBZ-600002	CL
97957		104.86	10/25/2023	TIBZ-600002	CL
97958		104.86	10/25/2023	TIBZ-600002	CL
97959		104.86	10/25/2023	TIBZ-600002	CL
97960		107.68	10/25/2023	TIBZ-600129	CL
97961		107.68	10/25/2023	TIBZ-600216	CL
97962		107.68	10/25/2023	TIBZ-600107	CL
97963		107.68	10/25/2023	TIBZ-600102	CL
97964		107.68	10/25/2023	TIBY-600187	CL
97974		39.01	10/25/2023	TIBZ-600174	CL
97986		580.00	10/25/2023	TIBT-600225	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97987		58.00	10/25/2023	TIBT-600225	CL
97996		1,881.00	10/25/2023	TIBY-600074	CL
97997		99.00	10/25/2023	TIBV-600096	CL
97999		31.19	10/25/2023	TIBT-600225	CL
98000		10.16	10/25/2023	TIBW-600055	CL
98002		1,306.61	10/25/2023	TIBT-600225	CL
98003		1,466.95	10/25/2023	TIBV-600146	CL
98005		500.00	10/25/2023	TIBX-600137	CL
98006		176.00	10/25/2023	TIBV-600190	CL
98007		917.87	10/25/2023	TIBY-600172	CL
98010		408.00	10/25/2023	TIBX-600137	CL
98012		418.50	10/25/2023	TIBY-600200	CL
98033		439.50	10/30/2023	TIBV-600159	CL
98037		580.00	10/30/2023	TIBX-600072	CL
98050		1,587.74	10/30/2023	TIBX-600053	CL
98058		168.50	10/31/2023	TIBZ-600107	CL
98063		147.91	10/31/2023	TIBY-600187	CL
98064		155.50	10/31/2023	TIBY-600187	CL
98065		155.50	10/31/2023	TIBY-600187	CL
98066		143.80	10/31/2023	TIBX-600038	CL
98080		42.65	10/31/2023	TIBZ-600002	CL
98092		114.79	10/31/2023	TIBV-600146	CL
98093		67.50	10/31/2023	TIBV-600146	CL
98094		165.75	10/31/2023	TIBX-600038	CL
98098		203.65	10/31/2023	TIBV-600159	CL
98100		184.50	10/31/2023	TIBW-600055	CL
98101		1,411.73	10/31/2023	TIBT-600225	CL
		176.52	10/31/2023	TIBU-600168	CL
		1,854.81	10/31/2023	TIBV-600146	CL
		624.49	10/31/2023	TIBW-600055	CL
		14.11	10/31/2023	TIBY-600172	CL
		574.96	10/31/2023	TIBY-600200	CL
		46.16	10/31/2023	TIBY-600227	CL
		117.55	10/31/2023	TIBZ-600107	CL
98102		171.20	10/31/2023	TIBX-600137	CL
98105		605.96	10/31/2023	TIBY-600074	CL
98106		610.50	10/31/2023	TIBW-600174	OS
		16.50	10/31/2023	TIBY-600147	OS

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98109		1,742.34	10/31/2023	TIBZ-600002	CL
98110		708.00	10/31/2023	TIBX-600038	CL
98137		44.49	11/6/2023	TIBX-600137	CL
98165		649.41	11/6/2023	TICA-600005	CL
98166		487.53	11/6/2023	TICA-600042	CL
98180		580.00	11/6/2023	TIBV-600146	CL
98181		572.25	11/6/2023	TIBZ-600002	CL
98184		580.00	11/6/2023	TIBW-600055	CL
98189		580.00	11/6/2023	TIBT-600225	CL
98193		580.00	11/6/2023	TIBU-600168	CL
98199		45.77	11/7/2023	TIBZ-600107	CL
98200		90.49	11/7/2023	TIBY-600200	CL
98208		155.50	11/7/2023	TIBY-600187	CL
98209		122.98	11/7/2023	TIBY-600187	CL
98210		147.91	11/7/2023	TIBY-600187	CL
98216		12.34	11/7/2023	TIBZ-600002	CL
98217		12.34	11/7/2023	TIBX-600053	CL
98218		519.01	11/7/2023	TIBX-600053	CL
98234		1,746.23	11/7/2023	TIBX-600053	CL
98236		192.20	11/7/2023	TIBX-600137	CL
98241		561.25	11/7/2023	TIBY-600187	CL
98242		38,000.00	11/7/2023	TIBT-600225	CL
98251		101.22	11/13/2023	TIBX-600137	CL
98261		230.00	11/13/2023	TIBY-600074	CL
98263		580.00	11/13/2023	TIBX-600072	CL
98279		113.41	11/13/2023	TIBX-600053	CL
98284		919.38	11/13/2023	TIBV-600146	CL
98285		17.33	11/13/2023	TIBV-600146	CL
98286		780.00	11/13/2023	TIBX-600137	CL
98298		107.68	11/14/2023	TIBZ-600174	CL
98299		107.68	11/14/2023	TIBY-600168	CL
98303		258.72	11/14/2023	TIBZ-600107	CL
98321		650.00	11/14/2023	TIBX-600072	CL
98322		650.00	11/14/2023	TIBX-600072	CL
98330		1,742.34	11/14/2023	TIBZ-600002	CL
98333		152.13	11/20/2023	TIBZ-600002	CL
98346		690.00	11/20/2023	TIBX-600072	CL
98347		610.50	11/20/2023	TIBT-600225	CL

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98348		401.97	11/20/2023	TIBZ-600231	CL
98349		75.76	11/20/2023	TIBU-600168	CL
98354		580.00	11/20/2023	TIBV-600146	CL
98356		580.00	11/20/2023	TIBW-600055	CL
98361		580.00	11/20/2023	TIBT-600225	CL
98365		580.00	11/20/2023	TIBU-600168	CL
98371		345.00	11/20/2023	TIBX-600137	CL
98372		9.75	11/20/2023	TIBY-600172	CL
98375		89.07	11/20/2023	TIBY-600187	CL
98382		101.94	11/21/2023	TICA-600034	CL
98395		140.93	11/21/2023	TIBX-600053	CL
98397		157.04	11/21/2023	TICA-600036	CL
98398		60.07	11/21/2023	TICA-600036	CL
98405		184.50	11/21/2023	TICA-600041	CL
98418		8.63	11/21/2023	TIBZ-600070	CL
98436		268.70	11/21/2023	TIBY-600168	CL
98437		251.74	11/21/2023	TIBY-600200	CL
98443		184.50	11/21/2023	TIBW-600055	OS
98444		79.96	11/21/2023	TIBW-600055	OS
98446		107.68	11/27/2023	TIBY-600227	CL
98452		336.57	11/27/2023	TIBZ-600231	CL
98453		481.00	11/27/2023	TIBV-600159	CL
		439.50	11/27/2023	TIBY-600172	CL
98478		579.48	11/27/2023	TIBX-600072	CL
98480		104.86	11/28/2023	TIBZ-600002	CL
98481		104.86	11/28/2023	TIBZ-600002	CL
98482		104.86	11/28/2023	TIBZ-600002	CL
98483		104.86	11/28/2023	TIBZ-600002	CL
98484		104.86	11/28/2023	TIBZ-600002	CL
98485		104.86	11/28/2023	TIBZ-600002	CL
98486		104.86	11/28/2023	TIBZ-600002	CL
98487		104.86	11/28/2023	TIBZ-600002	CL
98489		155.50	11/28/2023	TIBY-600187	CL
98494		90.49	11/28/2023	TIBY-600168	CL
98496		139.83	11/28/2023	TICA-600041	CL
98498		1,742.34	11/28/2023	TIBZ-600002	CL
98499		30.90	11/28/2023	TIBY-600172	OS
98501		104.86	12/4/2023	TIBZ-600002	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98502		71.22	12/4/2023	TIBY-600200	CL
98503		104.04	12/4/2023	TIBY-600032	CL
98505		237.03	12/4/2023	TIBY-600187	CL
98510		250.93	12/4/2023	TIBZ-600058	CL
98511		168.49	12/4/2023	TICA-600042	CL
98513		143.80	12/4/2023	TIBX-600137	CL
98522		254.54	12/4/2023	TICA-600036	CL
98528		42.27	12/4/2023	TICA-600072	CL
98530		203.65	12/4/2023	TIBV-600159	CL
98533		65.30	12/4/2023	TIBY-600032	CL
98534		1,197.28	12/4/2023	TIBZ-600231	CL
98535		397.50	12/4/2023	TIBY-600172	CL
		376.50	12/4/2023	TIBY-600200	CL
98537		458.18	12/4/2023	TIBT-600225	CL
		75.76	12/4/2023	TIBU-600168	CL
		1,377.56	12/4/2023	TIBV-600146	CL
		574.96	12/4/2023	TIBY-600200	CL
98541		580.00	12/4/2023	TIBV-600146	CL
98542		696.00	12/4/2023	TIBX-600038	CL
98544		580.00	12/4/2023	TIBW-600055	CL
98546		2,200.00	12/4/2023	TIBZ-600066	CL
98552		428.40	12/4/2023	TIBY-600172	OS
98555		580.00	12/4/2023	TIBT-600225	CL
98561		580.00	12/4/2023	TIBU-600168	CL
98576		71.22	12/5/2023	TIBZ-600002	CL
98577		71.22	12/5/2023	TIBZ-600002	CL
98578		71.22	12/5/2023	TIBZ-600002	CL
98579		71.22	12/5/2023	TIBZ-600002	CL
98581		236.70	12/5/2023	TICA-600041	CL
98589		88.49	12/5/2023	TIBZ-600174	CL
98597		132.89	12/5/2023	TICA-600036	CL
98601		151.03	12/5/2023	TIBY-600032	CL
98602		140.28	12/5/2023	TIBZ-600208	CL
98603		98.99	12/5/2023	TIBZ-600107	CL
98604		98.99	12/5/2023	TIBZ-600107	CL
98605		296.97	12/5/2023	TIBZ-600107	CL
98606		131.45	12/5/2023	TIBZ-600129	CL
98607		98.99	12/5/2023	TIBZ-600129	CL

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 Account - WC
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98608		357.71	12/5/2023	TIBZ-600129	CL
98618		40.58	12/5/2023	TIBV-600146	CL
		21.90	12/5/2023	TIBV-600159	CL
		32.85	12/5/2023	TIBW-600055	CL
		35.55	12/5/2023	TIBX-600038	CL
		105.20	12/5/2023	TIBX-600053	CL
		21.90	12/5/2023	TIBX-600072	CL
		61.97	12/5/2023	TIBX-600137	CL
		27.60	12/5/2023	TIBY-600032	CL
		10.95	12/5/2023	TIBY-600074	CL
		60.03	12/5/2023	TIBY-600168	CL
		99.38	12/5/2023	TIBY-600187	CL
		61.59	12/5/2023	TIBY-600200	CL
		11.78	12/5/2023	TIBY-600227	CL
		245.23	12/5/2023	TIBZ-600002	CL
		10.95	12/5/2023	TIBZ-600058	CL
		11.78	12/5/2023	TIBZ-600102	CL
		99.28	12/5/2023	TIBZ-600107	CL
		11.78	12/5/2023	TIBZ-600129	CL
		23.63	12/5/2023	TIBZ-600174	CL
		10.95	12/5/2023	TIBZ-600208	CL
		22.81	12/5/2023	TIBZ-600216	CL
		10.95	12/5/2023	TICA-600005	CL
		11.74	12/5/2023	TICA-600034	CL
		47.64	12/5/2023	TICA-600036	CL
		21.90	12/5/2023	TICA-600041	CL
		21.90	12/5/2023	TICA-600042	CL
		17.94	12/5/2023	TICA-600072	CL
98628		223.15	12/5/2023	TIBY-600096	CL
98629		13.02	12/5/2023	TIBY-600096	CL
98630		123.00	12/5/2023	TIBY-600096	CL
98631		13.00	12/5/2023	TIBY-600096	CL
98635		168.13	12/5/2023	TICA-600076	CL
98636		63.80	12/5/2023	TICA-600076	CL
98659		130.60	12/5/2023	TICA-600041	CL
98660		184.50	12/5/2023	TICA-600042	CL
98667		1.70	12/6/2023	TIBV-600159	OS
98700		147.10	12/12/2023	TIBZ-600002	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98702		129.36	12/12/2023	TIBZ-600107	CL
98704		132.12	12/12/2023	TIBX-600053	OS
98708		12.34	12/12/2023	TIBZ-600002	CL
98717		48.16	12/12/2023	TIBY-600096	CL
98718		161.23	12/12/2023	TIBY-600096	CL
98719		1,742.34	12/12/2023	TIBZ-600002	CL
98723		856.80	12/12/2023	TIBY-600227	OS
98724		310.57	12/12/2023	TIBZ-600231	CL
98728		80.44	12/12/2023	TIBZ-600208	CL
98729		1,930.50	12/12/2023	TIBV-600096	CL
98731		1,285.00	12/12/2023	TIBZ-600066	CL
98737		580.00	12/18/2023	TIBV-600146	CL
98741		580.00	12/18/2023	TIBW-600055	CL
98749		580.00	12/18/2023	TIBT-600225	CL
98753		580.00	12/18/2023	TIBU-600168	CL
98774		480.00	12/18/2023	TIBX-600137	CL
98775		273.32	12/18/2023	TIBV-600159	CL
98777		439.50	12/18/2023	TICA-600076	CL
98814		115.74	12/26/2023	TIBY-600200	CL
98815		104.86	12/26/2023	TIBZ-600002	OS
98816		104.86	12/26/2023	TIBZ-600002	OS
98817		104.86	12/26/2023	TIBZ-600002	OS
98818		180.04	12/26/2023	TICA-600042	OS
98840		130.65	12/26/2023	TICA-600036	OS
98841		86.95	12/26/2023	TICA-600036	OS
98843		211.35	12/26/2023	TIBX-600072	CL
98844		180.00	12/26/2023	TIBY-600096	OS
98845		92.46	12/26/2023	TIBY-600096	OS
98846		58.85	12/26/2023	TIBY-600032	OS
98848		104.11	12/26/2023	TIBX-600072	OS
		246.68	12/26/2023	TICA-600072	OS
		456.35	12/26/2023	TICA-600075	OS
98849		75.76	12/26/2023	TIBU-600168	OS
		919.38	12/26/2023	TIBV-600146	OS
		21.77	12/26/2023	TICA-600076	OS
98850		481.00	12/26/2023	TIBV-600159	OS
		397.50	12/26/2023	TIBZ-600002	OS
98855		1,742.34	12/26/2023	TIBZ-600002	OS

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1020 - Claims
 Account - WC
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98875		345.00	12/26/2023	TIBX-600137	OS
98876		741.00	12/26/2023	TIBV-600190	OS
98877		1,020.00	12/26/2023	TIBX-600137	OS
98879		429.21	12/26/2023	TIBY-600172	OS
98886		1,965.69	12/26/2023	TIBZ-600066	OS
98888		1,718.61	12/26/2023	TIBZ-600231	OS
98889		204.88	12/27/2023	TICA-600101	OS
98890		20.49	12/27/2023	TICA-600101	OS
98891		<u>1,184.54</u>	12/27/2023	TICA-600076	OS
Total 205 - Sutter		356,105.01			

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96535		368.00	7/3/2023	TIBZ-600156	CL
96569		250.86	7/3/2023	TIBZ-600142	CL
96577		1,512.00	7/10/2023	TIBZ-600001	CL
96591		294.81	7/10/2023	TIBZ-600156	CL
96606		833.87	7/10/2023	TIBZ-600001	CL
96616		166.12	7/11/2023	TIBZ-600206	CL
96617		29.78	7/11/2023	TIBZ-600206	CL
96628		52.40	7/17/2023	TIBZ-600001	CL
96629		341.91	7/17/2023	TIBZ-600001	CL
96647		40.61	7/17/2023	TIBZ-600142	OS
96648		170.95	7/17/2023	TIBZ-600142	OS
96649		40.61	7/17/2023	TIBZ-600142	OS
96673		168.49	7/18/2023	TIBZ-600213	CL
96697		48.90	7/18/2023	TIBZ-600202	CL
96703		90.49	7/18/2023	TIBZ-600062	CL
96708		501.27	7/18/2023	TIBZ-600199	CL
96709		219.15	7/18/2023	TIBZ-600204	CL
96725		345.00	7/18/2023	TIBZ-600121	CL
96726		387.00	7/18/2023	TIBZ-600062	CL
96727		230.00	7/18/2023	TIBZ-600177	CL
96748		506.33	7/24/2023	TIBZ-600213	CL
96751		1,864.50	7/24/2023	TIBZ-600177	CL
96755		1,180.00	7/24/2023	TIBZ-600001	CL
96759		165.00	7/24/2023	TIBZ-600213	CL
96760		165.00	7/24/2023	TIBZ-600206	CL
96802		90.49	7/25/2023	TIBZ-600184	CL
96821		148.45	7/31/2023	TIBZ-600001	CL
96823		98.79	7/31/2023	TIBZ-600082	CL
96826		88.31	7/31/2023	TIBZ-600184	CL
96834		6.84	7/31/2023	TIBZ-600062	CL
96890		13.07	8/7/2023	TIBZ-600156	CL
96907		133.45	8/7/2023	TIBZ-600217	CL
96924		676.53	8/7/2023	TIBZ-600001	CL
96931		183.10	8/8/2023	TIBZ-600099	CL
		127.00	8/8/2023	TIBZ-600122	CL
		183.10	8/8/2023	TIBZ-600202	CL
96933		10.95	8/8/2023	TIBZ-600001	CL
		42.92	8/8/2023	TIBZ-600062	CL

Trindel Insurance Fund
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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		15.31	8/8/2023	TIBZ-600082	CL
		14.93	8/8/2023	TIBZ-600099	CL
		14.48	8/8/2023	TIBZ-600122	CL
		11.31	8/8/2023	TIBZ-600156	CL
		66.22	8/8/2023	TIBZ-600184	CL
		12.22	8/8/2023	TIBZ-600199	CL
		31.48	8/8/2023	TIBZ-600202	CL
		11.50	8/8/2023	TIBZ-600204	CL
		21.90	8/8/2023	TIBZ-600213	CL
96939		102.83	8/8/2023	TIBZ-600062	CL
97030		219.96	8/15/2023	TICA-600014	CL
97032		183.10	8/15/2023	TIBZ-600099	CL
97049		40.17	8/15/2023	TIBZ-600142	CL
97075		90.49	8/15/2023	TIBZ-600206	CL
97088		165.00	8/15/2023	TICA-600008	CL
97089		165.00	8/15/2023	TICA-600004	CL
97094		2.75	8/15/2023	TIBZ-600217	OS
97113		105.77	8/21/2023	TIBZ-600165	OS
97115		75.97	8/21/2023	TIBZ-600062	OS
97117		957.00	8/21/2023	TIBZ-600177	CL
97155		30,000.00	8/22/2023	TIBZ-600071	CL
97247		677.82	8/29/2023	TIBZ-600217	CL
97253		719.23	8/29/2023	TIBZ-600001	CL
97280		203.64	9/5/2023	TIBZ-600001	CL
97283		542.68	9/5/2023	TIBZ-600217	CL
97285		366.50	9/5/2023	TIBZ-600062	CL
97338		13.07	9/11/2023	TIBZ-600156	CL
97340		168.49	9/11/2023	TIBZ-600156	CL
97374		98.79	9/11/2023	TIBZ-600082	CL
97383		90.49	9/11/2023	TIBZ-600206	CL
97384		90.49	9/11/2023	TICA-600008	CL
97385		220.89	9/11/2023	TICA-600008	CL
97386		129.18	9/11/2023	TICA-600004	CL
97387		90.49	9/11/2023	TICA-600004	CL
97390		90.49	9/11/2023	TIBZ-600062	CL
97395		219.15	9/11/2023	TICA-600018	CL
97397		370.07	9/11/2023	TIBZ-600082	CL
97400		10.95	9/11/2023	TIBZ-600001	CL

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 Account - WC

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		20.47	9/11/2023	TIBZ-600062	CL
		26.26	9/11/2023	TIBZ-600082	CL
		14.93	9/11/2023	TIBZ-600099	CL
		26.05	9/11/2023	TIBZ-600142	CL
		22.26	9/11/2023	TIBZ-600156	CL
		18.77	9/11/2023	TIBZ-600165	CL
		49.22	9/11/2023	TIBZ-600206	CL
		51.79	9/11/2023	TICA-600004	CL
		49.32	9/11/2023	TICA-600008	CL
		15.73	9/11/2023	TICA-600014	CL
		11.50	9/11/2023	TICA-600018	CL
97402		1,168.76	9/11/2023	TIBZ-600001	CL
97442		2,060.00	9/12/2023	TIBZ-600121	CL
97447		12.01	9/12/2023	TIBZ-600184	CL
97454		31.71	9/12/2023	TIBZ-600156	CL
97468		165.00	9/18/2023	TICA-600014	CL
		165.00	9/18/2023	TICA-600017	CL
		165.00	9/18/2023	TICA-600018	CL
		165.00	9/18/2023	TICA-600022	CL
97469		481.00	9/18/2023	TICA-600014	CL
97511		1,258.66	9/25/2023	TIBZ-600001	CL
97554		148.33	10/2/2023	TIBZ-600204	CL
97558		133.51	10/2/2023	TIBZ-600122	CL
97569		183.10	10/2/2023	TIBZ-600122	CL
97597		13.07	10/2/2023	TIBZ-600156	CL
97598		381.73	10/2/2023	TIBZ-600156	CL
97628		12.34	10/2/2023	TIBZ-600142	CL
97645		148.45	10/2/2023	TIBZ-600164	CL
97651		17.66	10/2/2023	TIBZ-600121	CL
97660		71.83	10/2/2023	TIBZ-600142	CL
97669		158.51	10/2/2023	TIBZ-600206	CL
97670		113.56	10/2/2023	TIBZ-600184	CL
97676		179.62	10/2/2023	TIBZ-600062	CL
97682		877.15	10/2/2023	TIBZ-600213	CL
97716		2,017.40	10/2/2023	TIBZ-600156	CL
97763		145.12	10/10/2023	TICA-600022	CL
97764		194.80	10/10/2023	TICA-600022	CL
97829		1,258.66	10/10/2023	TIBZ-600001	CL

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Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97844		360.00	10/10/2023	TICA-600038	CL
97855		75.97	10/10/2023	TIBZ-600062	CL
97876		18.88	10/16/2023	TIBZ-600062	CL
		23.41	10/16/2023	TIBZ-600121	CL
		28.78	10/16/2023	TIBZ-600122	CL
		41.49	10/16/2023	TIBZ-600142	CL
		43.82	10/16/2023	TIBZ-600156	CL
		10.95	10/16/2023	TIBZ-600164	CL
		36.66	10/16/2023	TIBZ-600184	CL
		14.18	10/16/2023	TIBZ-600204	CL
		19.27	10/16/2023	TIBZ-600206	CL
		13.17	10/16/2023	TIBZ-600213	CL
		21.90	10/16/2023	TICA-600022	CL
97888		183.10	10/17/2023	TIBZ-600099	CL
97889		183.10	10/17/2023	TICA-600014	CL
97890		133.51	10/17/2023	TIBZ-600122	CL
97902		203.64	10/17/2023	TIBZ-600001	CL
97903		203.64	10/17/2023	TIBZ-600001	CL
97904		203.64	10/17/2023	TIBZ-600001	CL
97930		165.00	10/23/2023	TICA-600038	CL
		165.00	10/23/2023	TICA-600045	CL
		165.00	10/23/2023	TICA-600046	CL
97933		330.00	10/23/2023	TIBZ-600177	CL
97937		471.00	10/23/2023	TIBZ-600082	CL
97940		1,258.66	10/23/2023	TIBZ-600001	CL
97975		165.00	10/25/2023	TICA-600059	CL
97994		12.05	10/25/2023	TICA-600038	CL
98049		589.62	10/30/2023	TICA-600052	CL
98057		635.20	10/30/2023	TICA-600014	CL
98086		98.79	10/31/2023	TIBZ-600082	CL
98097		213.28	10/31/2023	TIBZ-600082	CL
98101		9.20	10/31/2023	TIBZ-600121	CL
98102		481.50	10/31/2023	TIBZ-600099	CL
98120		133.51	11/6/2023	TIBZ-600099	CL
98145		203.64	11/6/2023	TIBZ-600001	CL
98174		8.95	11/6/2023	TIBZ-600142	CL
98178		1,258.66	11/6/2023	TIBZ-600001	CL
98203		152.80	11/7/2023	TIBZ-600122	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

207 - Tehama

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98246		183.10	11/13/2023	TICA-600014	CL
98256		165.00	11/13/2023	TICA-600052	CL
		165.00	11/13/2023	TICA-600053	CL
		165.00	11/13/2023	TICA-600060	CL
		165.00	11/13/2023	TICA-600070	CL
		165.00	11/13/2023	TICA-600074	CL
98258		3,217.50	11/13/2023	TIBZ-600177	CL
98269		2,046.00	11/13/2023	TIBZ-600217	CL
98293		1,778.56	11/13/2023	TICA-600014	CL
98348		956.13	11/20/2023	TICA-600057	CL
98352		1,258.66	11/20/2023	TIBZ-600001	CL
98452		875.69	11/27/2023	TICA-600046	CL
		703.03	11/27/2023	TICA-600057	CL
98469		1,778.56	11/27/2023	TICA-600014	CL
98488		41.13	11/28/2023	TIBZ-600202	CL
98495		6,033.26	11/28/2023	TICA-600014	CL
98504		148.33	12/4/2023	TICA-600057	CL
98520		90.49	12/4/2023	TIBZ-600062	CL
98534		80.44	12/4/2023	TICA-600057	CL
98539		1,258.66	12/4/2023	TIBZ-600001	CL
98547		2,879.37	12/4/2023	TICA-600060	CL
98582		70.07	12/5/2023	TIBZ-600156	CL
98591		98.79	12/5/2023	TIBZ-600082	CL
98594		491.65	12/5/2023	TIBZ-600121	CL
98616		165.00	12/5/2023	TICA-600083	CL
98617		165.00	12/5/2023	TICA-600093	CL
98618		43.80	12/5/2023	TIBZ-600001	CL
		15.71	12/5/2023	TIBZ-600062	CL
		26.26	12/5/2023	TIBZ-600082	CL
		39.73	12/5/2023	TIBZ-600099	CL
		39.07	12/5/2023	TIBZ-600122	CL
		10.95	12/5/2023	TIBZ-600156	CL
		11.84	12/5/2023	TIBZ-600202	CL
		553.46	12/5/2023	TICA-600014	CL
		14.18	12/5/2023	TICA-600057	CL
98642		108.94	12/5/2023	TICA-600053	CL
98643		108.94	12/5/2023	TICA-600059	CL
98644		90.49	12/5/2023	TICA-600059	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC

207 - Tehama

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98653		17.70	12/5/2023	TICA-600060	CL
98654		80.44	12/5/2023	TICA-600057	CL
98655		246.68	12/5/2023	TICA-600057	CL
98666		719.10	12/6/2023	TIBZ-600099	CL
98696		1,143.36	12/11/2023	TICA-600014	CL
98725		246.68	12/12/2023	TICA-600060	CL
98735		1,258.66	12/18/2023	TIBZ-600001	CL
98742		1,033.62	12/18/2023	TICA-600060	OS
98748		629.21	12/18/2023	TIBZ-600099	CL
98757		209.67	12/18/2023	TICA-600046	CL
98758		246.68	12/18/2023	TICA-600057	CL
98759		246.68	12/18/2023	TICA-600057	CL
98766		231.00	12/18/2023	TIBZ-600177	OS
98848		912.70	12/26/2023	TICA-600060	OS
98852		<u>285.58</u>	12/26/2023	TIBZ-600001	OS
Total 207 - Tehama		102,270.66			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
96527		175.23	7/3/2023	TIBZ-600133	CL
96528		898.40	7/3/2023	TIBZ-600077	CL
96529		407.80	7/3/2023	TIBZ-600133	CL
96530		74.87	7/3/2023	TIBY-600139	CL
96535		136.50	7/3/2023	TIBW-600061	CL
96536		233.00	7/3/2023	TIBY-600149	CL
96537		75.00	7/3/2023	TIBZ-600077	CL
96544		1,947.20	7/3/2023	TIBW-600061	CL
96551		26,785.16	7/3/2023	TIBY-600149	CL
96552		494.51	7/3/2023	TIBY-600149	CL
96553		2,267.68	7/3/2023	TIBY-600149	CL
96559		1,372.80	7/3/2023	TIBZ-600077	CL
96565		3,280.00	7/3/2023	TIBY-600219	CL
96570		580.00	7/3/2023	TIBW-600009	CL
96580		665.75	7/10/2023	TIBY-600219	CL
96615		1,801.43	7/11/2023	TIBY-600149	CL
96618		805.35	7/11/2023	TIBY-600149	CL
96632		1,947.20	7/17/2023	TIBW-600061	CL
96637		989.02	7/17/2023	TIBY-600149	CL
96642		1,372.80	7/17/2023	TIBZ-600077	CL
96652		580.00	7/17/2023	TIBW-600009	CL
96654		168.50	7/18/2023	TIBZ-600077	CL
96682		129.75	7/18/2023	TIBZ-600077	CL
96689		126.00	7/18/2023	TIBZ-600179	CL
96690		69.91	7/18/2023	TIBX-600186	CL
96691		64.09	7/18/2023	TIBZ-600222	CL
96692		126.00	7/18/2023	TIBY-600219	CL
96700		139.64	7/18/2023	TIBX-600186	CL
96714		224.60	7/18/2023	TIBZ-600077	CL
96715		1,057.58	7/18/2023	TIBZ-600222	CL
96716		705.69	7/18/2023	TIBZ-600168	CL
96720		94.58	7/18/2023	TIBZ-600079	CL
96721		553.10	7/18/2023	TIBY-600149	CL
96722		1,485.00	7/18/2023	TIBX-600188	CL
96725		345.00	7/18/2023	TIBX-600188	CL
96741		544.74	7/24/2023	TIBZ-600077	CL
96743		126.00	7/24/2023	TIBZ-600179	CL
96751		214.50	7/24/2023	TIBW-600061	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
		132.00	7/24/2023	TIBY-600219	CL
		66.00	7/24/2023	TIBZ-600127	CL
		858.00	7/24/2023	TIBZ-600133	CL
96752		14.09	7/24/2023	TIBZ-600077	CL
96834		12.94	7/31/2023	TIBZ-600077	CL
96835		418.50	7/31/2023	TIBZ-600079	CL
96841		1,947.20	7/31/2023	TIBW-600061	CL
96850		989.02	7/31/2023	TIBY-600149	CL
96856		64.19	7/31/2023	TIBX-600186	CL
96859		1,435.59	7/31/2023	TIBZ-600077	OS
96860		1,372.80	7/31/2023	TIBZ-600077	CL
96866		580.00	7/31/2023	TIBW-600009	CL
96900		28.53	8/7/2023	TIBZ-600077	CL
96923		91.03	8/7/2023	TIBZ-600079	CL
96931		183.10	8/8/2023	TIBW-600061	CL
96933		14.93	8/8/2023	TIBW-600061	CL
		22.25	8/8/2023	TIBX-600186	CL
		10.95	8/8/2023	TIBX-600188	CL
		21.90	8/8/2023	TIBY-600139	CL
		10.95	8/8/2023	TIBY-600219	CL
		10.95	8/8/2023	TIBZ-600035	CL
		169.32	8/8/2023	TIBZ-600077	CL
		37.36	8/8/2023	TIBZ-600079	CL
		83.47	8/8/2023	TIBZ-600168	CL
		21.90	8/8/2023	TIBZ-600179	CL
		76.53	8/8/2023	TIBZ-600222	CL
96944		2,015.00	8/8/2023	TIBY-600139	CL
96948		650.00	8/8/2023	TIBX-600188	CL
96958		3,966.47	8/8/2023	TIBZ-600077	CL
96964		85.79	8/8/2023	TIBZ-600168	CL
96997		1,947.20	8/14/2023	TIBW-600061	CL
97002		989.02	8/14/2023	TIBY-600149	CL
97007		559.50	8/14/2023	TIBZ-600077	CL
97008		1,372.80	8/14/2023	TIBZ-600077	CL
97018		580.00	8/14/2023	TIBW-600009	CL
97019		75.97	8/15/2023	TIBZ-600077	CL
97062		210.49	8/15/2023	TIBY-600139	CL
97063		1,262.94	8/15/2023	TIBY-600139	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97076		81.04	8/15/2023	TIBZ-600079	CL
97081		653.08	8/15/2023	TIBZ-600168	CL
97092		123.14	8/15/2023	TIBZ-600170	CL
97110		90.48	8/21/2023	TIBZ-600170	OS
97111		69.91	8/21/2023	TIBX-600186	CL
97112		69.91	8/21/2023	TIBW-600009	CL
97114		140.55	8/21/2023	TIBX-600188	OS
97117		643.50	8/21/2023	TIBS-600361	CL
		874.50	8/21/2023	TIBW-600061	CL
		148.50	8/21/2023	TIBY-600219	CL
		462.00	8/21/2023	TIBZ-600127	CL
97120		1,456.94	8/21/2023	TIBZ-600077	OS
97146		346.50	8/21/2023	TIBW-600071	CL
97163		834.51	8/28/2023	TIBW-600061	OS
97164		1,112.69	8/28/2023	TIBW-600061	CL
97167		989.02	8/28/2023	TIBY-600149	CL
97172		1,372.80	8/28/2023	TIBZ-600077	CL
97179		82.86	8/28/2023	TIBW-600009	CL
97203		216.30	8/29/2023	TIBZ-600077	CL
97213		252.99	8/29/2023	TIBY-600139	CL
97214		210.49	8/29/2023	TIBY-600139	CL
97215		210.49	8/29/2023	TIBY-600139	CL
97216		210.49	8/29/2023	TIBY-600139	CL
97217		210.49	8/29/2023	TIBY-600139	CL
97247		596.42	8/29/2023	TIBZ-600109	CL
97249		429.00	8/29/2023	TIBW-600009	CL
		470.50	8/29/2023	TIBX-600186	CL
		481.00	8/29/2023	TIBY-600219	CL
97251		230.00	8/29/2023	TIBY-600055	CL
97283		290.11	9/5/2023	TIBZ-600035	CL
97285		408.00	9/5/2023	TIBW-600061	CL
		429.00	9/5/2023	TIBZ-600077	CL
97299		230.00	9/5/2023	TIBY-600055	CL
97323		496.49	9/5/2023	TIBY-600139	CL
97324		12.34	9/11/2023	TIBZ-600077	CL
97327		75.97	9/11/2023	TIBZ-600077	CL
97336		1,508.00	9/11/2023	TIBZ-600035	CL
97341		650.00	9/11/2023	TIBY-600149	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97392		81.04	9/11/2023	TIBW-600009	CL
97393		258.41	9/11/2023	TIBZ-600079	CL
97394		53.34	9/11/2023	TIBZ-600168	CL
97400		47.77	9/11/2023	TIBW-600009	CL
		10.95	9/11/2023	TIBX-600186	CL
		13.60	9/11/2023	TIBX-600188	CL
		189.99	9/11/2023	TIBY-600139	CL
		10.95	9/11/2023	TIBY-600149	CL
		10.95	9/11/2023	TIBZ-600035	CL
		72.50	9/11/2023	TIBZ-600077	CL
		68.78	9/11/2023	TIBZ-600079	CL
		74.96	9/11/2023	TIBZ-600168	CL
		10.95	9/11/2023	TIBZ-600170	CL
97405		1,947.20	9/11/2023	TIBW-600061	OS
97411		989.02	9/11/2023	TIBY-600149	CL
97416		326.74	9/11/2023	TIBZ-600077	CL
97417		640.58	9/11/2023	TIBZ-600077	CL
97448		128.82	9/12/2023	TIBX-600186	CL
97449		126.00	9/12/2023	TIBY-600219	CL
97456		132.60	9/12/2023	TIBZ-600133	CL
97463		2,500.00	9/12/2023	TIBS-600361	CL
97464		2,500.00	9/12/2023	TIBS-600356	CL
97466		2,211.00	9/18/2023	TIBS-600361	CL
		1,881.00	9/18/2023	TIBW-600061	CL
		33.00	9/18/2023	TIBY-600219	CL
		330.00	9/18/2023	TIBZ-600127	CL
97469		335.00	9/18/2023	TIBY-600219	CL
97471		2,812.80	9/18/2023	TIBZ-600035	CL
97479		2,458.50	9/18/2023	TIBY-600149	CL
97486		80.44	9/18/2023	TIBW-600061	CL
97498		250.00	9/20/2023	TIBZ-600035	CL
97499		230.00	9/20/2023	TIBZ-600035	CL
97500		759.00	9/20/2023	TIBX-600188	CL
97501		82.50	9/20/2023	TIBW-600071	CL
97503		16.50	9/20/2023	TIBW-600044	CL
97505		564.61	9/20/2023	TIBZ-600077	CL
97506		209.67	9/20/2023	TIBZ-600035	CL
97516		989.02	9/25/2023	TIBY-600149	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97535		90.49	10/2/2023	TIBZ-600077	CL
97568		183.10	10/2/2023	TIBW-600061	CL
97570		183.10	10/2/2023	TIBZ-600035	CL
97653		249.63	10/2/2023	TIBX-600186	CL
97673		187.24	10/2/2023	TIBZ-600133	CL
97678		81.04	10/2/2023	TIBZ-600079	CL
97692		170.44	10/2/2023	TIBZ-600077	CL
97693		420.55	10/2/2023	TIBZ-600168	CL
97694		99.37	10/2/2023	TIBZ-600079	CL
97695		93.69	10/2/2023	TIBZ-600079	CL
97696		118.13	10/2/2023	TIBZ-600079	CL
97704		1,875.20	10/2/2023	TIBZ-600035	CL
97710		230.00	10/2/2023	TIBZ-600127	CL
97733		90.49	10/10/2023	TIBZ-600077	CL
97748		7,737.00	10/10/2023	TIBZ-600035	CL
97760		7,613.00	10/10/2023	TIBY-600149	CL
97788		126.00	10/10/2023	TIBY-600139	CL
97789		111.01	10/10/2023	TICA-600025	CL
97808		3,691.50	10/10/2023	TIBY-600055	CL
97809		53.34	10/10/2023	TIBZ-600079	CL
97837		230.00	10/10/2023	TIBY-600055	CL
97838		989.02	10/10/2023	TIBY-600149	CL
97841		1,473.92	10/10/2023	TIBX-600186	CL
97843		22.45	10/10/2023	TIBZ-600077	CL
97858		1,875.20	10/16/2023	TIBZ-600035	CL
97871		1,048.50	10/16/2023	TIBY-600055	CL
97876		14.93	10/16/2023	TIBW-600061	CL
		34.81	10/16/2023	TIBX-600186	CL
		10.95	10/16/2023	TIBY-600055	CL
		10.95	10/16/2023	TIBY-600139	CL
		10.95	10/16/2023	TIBY-600149	CL
		10.95	10/16/2023	TIBY-600219	CL
		25.88	10/16/2023	TIBZ-600035	CL
		68.97	10/16/2023	TIBZ-600077	CL
		125.88	10/16/2023	TIBZ-600079	CL
		22.71	10/16/2023	TIBZ-600133	CL
		32.67	10/16/2023	TIBZ-600168	CL
		10.95	10/16/2023	TICA-600025	CL

Trindel Insurance Fund
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 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
97908		69.91	10/17/2023	TIBX-600186	CL
97928		4,597.28	10/23/2023	TIBZ-600127	CL
97929		192.84	10/23/2023	TIBX-600188	CL
97931		612.50	10/23/2023	TIBY-600055	CL
97933		1,501.50	10/23/2023	TIBS-600361	CL
		445.50	10/23/2023	TIBY-600219	CL
		1,518.00	10/23/2023	TIBZ-600127	CL
97944		856.20	10/23/2023	TIBY-600055	CL
97947		6,539.05	10/23/2023	TIBY-600149	CL
97948		989.02	10/23/2023	TIBY-600149	CL
97950		1,587.30	10/23/2023	TIBX-600186	CL
97976		576.40	10/25/2023	TIBZ-600133	CL
97977		287.50	10/25/2023	TIBZ-600035	CL
97978		230.00	10/25/2023	TIBY-600055	CL
97979		598.20	10/25/2023	TIBY-600055	CL
97990		277.72	10/25/2023	TIBX-600186	CL
97991		428.00	10/25/2023	TIBX-600186	CL
97992		26.23	10/25/2023	TIBX-600186	CL
97993		52.05	10/25/2023	TIBX-600186	CL
97995		246.68	10/25/2023	TICA-600025	CL
98019		115.74	10/30/2023	TIBZ-600077	CL
98032		279.55	10/30/2023	TIBW-600061	CL
98036		1,875.20	10/30/2023	TIBZ-600035	CL
98101		37.03	10/31/2023	TIBX-600186	CL
		12.94	10/31/2023	TIBZ-600077	CL
98115		90.48	10/31/2023	TIBZ-600170	CL
98126		791.00	11/6/2023	TIBY-600139	CL
98148		115.04	11/6/2023	TIBX-600186	CL
98149		69.91	11/6/2023	TIBX-600186	CL
98157		15.63	11/6/2023	TIBX-600186	CL
98158		575.46	11/6/2023	TIBX-600186	CL
98159		638.20	11/6/2023	TIBX-600186	CL
98160		23.52	11/6/2023	TIBX-600186	CL
98161		28.50	11/6/2023	TIBX-600186	CL
98162		12.65	11/6/2023	TIBX-600186	CL
98167		155.99	11/6/2023	TIBZ-600077	CL
98170		105,707.09	11/6/2023	TIBX-600186	CL
98171		160.99	11/6/2023	TIBX-600186	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98172		703.54	11/6/2023	TIBX-600186	CL
98173		535.00	11/6/2023	TIBY-600055	CL
98187		989.02	11/6/2023	TIBY-600149	CL
98192		1,587.30	11/6/2023	TIBX-600186	CL
98228		258.01	11/7/2023	TICA-600025	CL
98229		1,352.54	11/7/2023	TIBX-600186	CL
98230		4,284.54	11/7/2023	TIBX-600186	CL
98231		81.04	11/7/2023	TIBZ-600079	CL
98239		548.89	11/7/2023	TIBZ-600077	CL
98240		1,468.50	11/7/2023	TIBZ-600035	CL
98245		183.10	11/13/2023	TIBZ-600035	CL
98258		594.00	11/13/2023	TIBY-600219	CL
		495.00	11/13/2023	TIBZ-600035	CL
		1,848.00	11/13/2023	TIBZ-600127	CL
98277		17.28	11/13/2023	TIBX-600186	CL
98278		19.10	11/13/2023	TIBX-600186	CL
98291		1,875.20	11/13/2023	TIBZ-600035	CL
98295		10.02	11/14/2023	TIBY-600055	CL
98296		10.02	11/14/2023	TIBY-600055	CL
98320		4,134.00	11/14/2023	TIBY-600055	CL
98329		2,574.00	11/14/2023	TIBY-600055	CL
		858.00	11/14/2023	TIBY-600149	CL
98331		74.96	11/14/2023	TIBX-600188	CL
98332		26.99	11/14/2023	TIBX-600188	CL
98341		59.50	11/20/2023	TIBZ-600170	CL
98342		3,357.50	11/20/2023	TIBZ-600170	CL
98348		246.68	11/20/2023	TICA-600025	CL
98350		439.50	11/20/2023	TICA-600025	CL
98359		989.02	11/20/2023	TIBY-600149	CL
98364		1,587.30	11/20/2023	TIBX-600186	CL
98419		69.91	11/21/2023	TIBX-600186	CL
98420		279.60	11/21/2023	TIBZ-600035	CL
98421		165.67	11/21/2023	TIBZ-600133	CL
98434		98.34	11/21/2023	TIBZ-600077	OS
98455		1,875.20	11/27/2023	TIBZ-600035	CL
98500		90.49	12/4/2023	TIBZ-600077	CL
98521		108.94	12/4/2023	TICA-600025	CL
98548		75.00	12/4/2023	TIBZ-600035	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1020 - Claims
 Account - WC
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98549		75.00	12/4/2023	TIBZ-600035	CL
98553		989.02	12/4/2023	TIBY-600149	CL
98558		281.00	12/4/2023	TIBX-600186	CL
98559		1,587.30	12/4/2023	TIBX-600186	CL
98596		106.01	12/5/2023	TIBZ-600077	OS
98599		53.34	12/5/2023	TIBZ-600079	CL
98600		182.06	12/5/2023	TIBX-600186	CL
98618		25.39	12/5/2023	TIBW-600061	CL
		464.22	12/5/2023	TIBX-600186	CL
		14.58	12/5/2023	TIBX-600188	CL
		34.11	12/5/2023	TIBY-600055	CL
		10.95	12/5/2023	TIBY-600139	CL
		62.21	12/5/2023	TIBZ-600035	CL
		101.47	12/5/2023	TIBZ-600077	CL
		29.90	12/5/2023	TIBZ-600079	CL
		10.95	12/5/2023	TIBZ-600127	CL
		19.51	12/5/2023	TIBZ-600133	CL
		130.44	12/5/2023	TIBZ-600170	CL
		55.78	12/5/2023	TICA-600025	CL
98645		111.01	12/5/2023	TIBY-600139	CL
98646		185.34	12/5/2023	TICA-600085	CL
98647		57.86	12/5/2023	TICA-600085	CL
98648		109.86	12/5/2023	TICA-600068	CL
98649		12.03	12/5/2023	TICA-600068	CL
98650		69.91	12/5/2023	TIBX-600186	CL
98651		42.61	12/5/2023	TIBX-600186	CL
98662		113.71	12/5/2023	TICA-600025	CL
98663		73.95	12/5/2023	TIBZ-600035	OS
98671		2,020.29	12/11/2023	TICA-600085	CL
98674		1,014.77	12/11/2023	TICA-600068	CL
98739		2,920.80	12/18/2023	TIBZ-600035	CL
98743		1,518.00	12/18/2023	TIBX-600188	CL
98744		82.50	12/18/2023	TIBW-600071	CL
98746		989.02	12/18/2023	TIBY-600149	CL
98752		1,587.30	12/18/2023	TIBX-600186	CL
98763		891.00	12/18/2023	TIBZ-600127	OS
98765		330.00	12/18/2023	TIBZ-600077	OS
98767		1,485.00	12/18/2023	TIBZ-600035	OS

Trindel Insurance Fund
Check/Voucher Register - For Board Meeting
From 7/1/2023 Through 12/31/2023

1020 - Claims
Account - WC
210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
98839		<u>106.01</u>	12/26/2023	TIBZ-600077	OS
	Total 210 - Trinity	329,746.98			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 120 - Alpine

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12776		184.00	7/6/2023	ALP22-0005	CL
12861		1,344.86	9/7/2023	ALP23-0003	CL
12879		1,536.00	9/21/2023	ALP23-0005	CL
12930		580.25	10/25/2023	ALP23-0005	CL
12955		2,761.16	11/15/2023	ALP23-0005	CL
13008		508.06	12/27/2023	ALP23-0005	OS
13012		<u>763.60</u>	12/27/2023	ALP23-0007	OS
Total 120 - Alpine		7,677.93			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P

130 - Colusa

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12743		(1,547.00)	10/31/2023	COL21-0003	OS
12816		2,428.90	8/9/2023	COL21-0003	CL
12825		0.00	8/9/2023	COL23-0011	CL
12830		0.00	8/9/2023	COL23-0011	CL
12832		6,831.68	8/10/2023	COL23-0011	CL
12867		3,160.60	9/20/2023	COL21-0003	CL
12907		3,032.00	10/12/2023	COL21-0003	CL
12919		1,547.00	10/25/2023	COL21-0003	CL
12939		1,549.47	11/2/2023	COL23-0015	CL
12988		2,669.50	12/7/2023	COL21-0003	CL
13004		<u>1,029.50</u>	12/27/2023	COL23-0003	OS
Total 130 - Colusa		20,701.65			

Trindel Insurance Fund
Check/Voucher Register - For Board Meeting
From 7/1/2023 Through 12/31/2023

1030 - Claims
Account - L/P
140 - Del
Norte

<u>Check Number</u>	<u>Vendor Name</u>	<u>Check Amount</u>	<u>Effective Date</u>	<u>Transaction Description</u>	<u>Cleared Status</u>
12829		1,414.75	8/9/2023	DEL22-0015	CL
12898		<u>3,877.02</u>	10/5/2023	DEL23-0016	OS
	Total 140 - Del Norte	5,291.77			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P

150 - Lassen

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12788		1,348.50	7/13/2023	LAS23-0005	CL
12792		970.00	7/13/2023	LAS22-0010	CL
12795		2,452.70	7/13/2023	LAS22-0010	CL
12811		821.50	7/26/2023	LAS22-0012	CL
12812		206.50	7/26/2023	LAS19-0011	CL
12826		3,551.50	8/9/2023	LAS23-0005	CL
12843		4,978.50	8/29/2023	LAS22-0012	CL
12845		1,344.00	8/29/2023	LAS23-0014	CL
12848		30,056.45	8/29/2023	LAS23-0015	CL
12860		541.38	9/7/2023	LAS22-0010	CL
12862		21,045.84	9/7/2023	LAS23-0009	CL
12886		2,367.50	9/27/2023	LAS22-0012	CL
12895		147.00	10/5/2023	LAS19-0011	CL
12925		1,412.00	10/25/2023	LAS23-0014	CL
12944		4,914.08	11/6/2023	LAS24-0001	CL
12971		1,009.50	11/29/2023	LAS22-0012	CL
12972		<u>3,425.00</u>	11/29/2023	LAS23-0014	CL
Total 150 - Lassen		80,591.95			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 160 - Modoc

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12781		3,477.79	7/6/2023	MOD23-0007	CL
12791		970.00	7/13/2023	MOD22-0006	CL
12794		2,492.20	7/13/2023	MOD22-0006	CL
12802		540.00	7/26/2023	MOD22-0005	CL
12859		541.38	9/7/2023	MOD22-0006	CL
12863		1,143.93	9/7/2023	MOD23-0004	CL
12875		4,560.08	9/20/2023	MOD23-0004	CL
12888		6,437.50	9/27/2023	MOD23-0008	CL
12916		9,062.14	10/12/2023	MOD24-0002	CL
12927		3,865.41	10/25/2023	MOD23-0008	CL
12957		5,477.99	11/15/2023	MOD23-0010	CL
12973		<u>3,066.91</u>	11/29/2023	MOD23-0008	CL
Total 160 - Modoc		41,635.33			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 170 - Mono

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12774		601.70	7/6/2023	MON23-0014	CL
12782		3,784.83	7/6/2023	MON23-0012	CL
12801		313.99	7/26/2023	MON22-0010	CL
12807		580.61	7/26/2023	MON22-0008	CL
12814		3,000.00	7/26/2023	MON23-0017	CL
12842		3,306.38	8/29/2023	MON22-0008	CL
12877		696.00	9/21/2023	MON24-0003	CL
12894		1,028.42	10/5/2023	MON22-0008	CL
12934		81,779.32	10/25/2023	MON23-0009	CL
12941		7,162.54	11/2/2023	MON23-0016	CL
12946		22,567.09	11/6/2023	MON23-0005	CL
12961		7,985.49	11/16/2023	MON24-0001	CL
12989		1,669.78	12/7/2023	MON22-0008	OS
12991		19,904.00	12/13/2023	MON24-0004	CL
12997		<u>968.30</u>	12/13/2023	MON24-0007	OS
Total 170 - Mono		155,348.45			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P

180 - Plumas

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12855		2,642.50	9/7/2023	PLU18-0004	CL
12883		2,559.00	9/27/2023	PLU18-0004	CL
12908		1,067.50	10/12/2023	PLU18-0004	CL
12926		20,082.96	10/25/2023	PLU18-0004	CL
12938		3,500.00	11/2/2023	PLU23-0009	CL
12951		1,807.05	11/15/2023	PLU23-0009	CL
12978		625.04	11/29/2023	PLU24-0001	CL
12979		2,281.25	11/29/2023	PLU23-0014	CL
12986		<u>2,407.50</u>	12/7/2023	PLU23-0009	CL
Total 180 - Plumas		36,972.80			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 190 - San
 Benito

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12778		483.00	7/6/2023	SAN23-0017	CL
12779		1,261.33	7/6/2023	SAN23-0043	CL
12780		1,646.33	7/6/2023	SAN21-0003	CL
12785		902.25	7/13/2023	SAN15-0003	CL
12787		5,176.74	7/13/2023	SAN22-0024	CL
12799		216.44	7/19/2023	SAN23-0060	CL
12804		66.00	7/26/2023	SAN21-0012	CL
12821		4,648.50	8/9/2023	SAN15-0003	CL
12822		66.00	8/9/2023	SAN17-0025	CL
12824		3,549.11	8/9/2023	SAN23-0014	CL
12840		66.00	8/29/2023	SAN21-0012	CL
12849		2,497.38	8/29/2023	SAN23-0043	CL
12850		1,357.00	8/29/2023	SAN21-0003	CL
12853		253.00	8/29/2023	SAN23-0017	CL
12856		2,275.00	9/7/2023	SAN23-0014	CL
12857		492.50	9/7/2023	SAN21-0003	CL
12868		2,987.50	9/20/2023	SAN15-0003	CL
12878		920.00	9/21/2023	SAN23-0043	CL
12881		46.00	9/21/2023	SAN21-0003	CL
12915		4,311.18	10/12/2023	SAN23-0062	OS
12921		617.40	10/25/2023	SAN15-0003	CL
12937		1,072.48	11/2/2023	SAN24-0001	CL
12945		1,522.10	11/6/2023	SAN21-0003	CL
12947		28,315.21	11/6/2023	SAN23-0007	CL
12952		2,444.50	11/15/2023	SAN15-0003	CL
12960		1,390.61	11/16/2023	SAN23-0014	CL
12976		1,626.01	11/29/2023	SAN23-0014	CL
12977		212.50	11/29/2023	SAN21-0003	CL
12980		1,000.00	11/29/2023	SAN23-0011	CL
12983		120.00	11/29/2023	SAN24-0009	OS
12994		12,800.00	12/13/2023	SAN15-0003	OS
13002		<u>3,311.52</u>	12/27/2023	SAN15-0003	OS
Total 190 - San Benito		87,653.59			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 200 - Sierra

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12910		2,311.79	10/12/2023	SIE23-0006	CL
12914		2,857.36	10/12/2023	SIE23-0006	CL
12933		700.00	10/25/2023	SIE23-0011	CL
12962		<u>1,031.35</u>	11/16/2023	SIE23-0007	CL
	Total 200 - Sierra	6,900.50			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12777		966.00	7/6/2023	SUT20-0012	CL
12803		430.90	7/26/2023	SUT21-0011	CL
12805		1,404.39	7/26/2023	SUT06-0001	CL
12808		558.50	7/26/2023	SUT01-0001	CL
12827		3,375.61	8/9/2023	SUT22-0028	CL
12836		14,151.26	8/23/2023	SUT23-0013	CL
12837		512.38	8/23/2023	SUT24-0001	CL
12838		549.59	8/23/2023	SUT24-0002	CL
12839		2,098.01	8/29/2023	SCMJ010191	CL
12841		1,251.50	8/29/2023	SUT21-0011	CL
12844		3,435.00	8/29/2023	SUT01-0001	CL
12851		13,836.45	8/29/2023	SUT20-0012	CL
12852		1,617.86	8/29/2023	SUT21-0036	CL
12872		200.00	9/20/2023	SUT24-0003	CL
12873		581.74	9/20/2023	SUT21-0011	CL
12876		1,325.85	9/20/2023	SUT24-0005	CL
12880		1,840.00	9/21/2023	SUT20-0012	CL
12882		69.00	9/21/2023	SUT21-0036	CL
12884		1,273.76	9/27/2023	SUT01-0001	CL
12885		1,013.00	9/27/2023	SUT06-0001	CL
12890		4,575.88	9/27/2023	SUT24-0006	CL
12892		1,581.00	10/5/2023	SUT21-0011	CL
12899		3,536.63	10/5/2023	SUT24-0007	CL
12902		91.20	10/12/2023	SCMJ010179	CL
12912		6,388.00	10/12/2023	SUT21-0011	CL
12920		1,282.30	10/25/2023	SCMJ010191	CL
12922		369.00	10/25/2023	SUT21-0011	CL
12928		3,583.95	10/25/2023	SUT06-0001	CL
12931		5,592.85	10/25/2023	SUT20-0012	CL
12932		161.00	10/25/2023	SUT21-0036	CL
12935		45.00	11/2/2023	SCMJ010182	CL
12943		120.00	11/2/2023	SUT24-0008	CL
12953		3,799.00	11/15/2023	SUT21-0011	CL
12954		368.00	11/15/2023	SUT20-0012	CL
12956		1,059.03	11/15/2023	SUT23-0022	CL
12974		881.11	11/29/2023	SUT06-0001	CL
12975		3,053.50	11/29/2023	SUT19-0007	CL
12981		663.09	11/29/2023	SUT23-0038	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 205 - Sutter

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12982		85,697.95	11/29/2023	SUT23-0006	CL
12987		6,032.88	12/7/2023	SCMJ010191	CL
12992		1,130.00	12/13/2023	SUT21-0011	CL
12996		711.62	12/13/2023	SUT24-0011	OS
13001		738.39	12/27/2023	SUT19-0007	OS
13009		1,979.09	12/27/2023	SUT20-0012	OS
13010		1,405.43	12/27/2023	SUT23-0022	OS
13011		46.00	12/27/2023	SUT21-0036	OS
13013		<u>5,686.80</u>	12/27/2023	SUT24-0012	OS
	Total 205 - Sutter	191,069.50			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P

207 - Tehama

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12773		4,297.50	7/6/2023	1416	CL
12775		231.00	7/6/2023	1467	CL
12796		486.91	7/13/2023	TEH23-0017	CL
12798		478.00	7/19/2023	1516	CL
12809		141.00	7/26/2023	TEH22-0007	CL
12810		2,910.50	7/26/2023	TEH99-0001	CL
12817		40.00	8/9/2023	1416	CL
12818		386.00	8/9/2023	1484	CL
12819		3,800.00	8/9/2023	1459	CL
12823		25.60	8/9/2023	1516	CL
12831		184.00	8/10/2023	1484	CL
12833		1,240.00	8/23/2023	TEH22-0009	CL
12864		36,555.35	9/7/2023	TEH23-0004	CL
12870		1,072.03	9/20/2023	1516	CL
12903		20.00	10/12/2023	1416	CL
12904		282.00	10/12/2023	1484	CL
12905		308.00	10/12/2023	1484	CL
12906		654.00	10/12/2023	1459	CL
12911		528.00	10/12/2023	1467	CL
12918		539.50	10/25/2023	TEH23-0039	CL
12923		1,053.53	10/25/2023	TEH99-0001	CL
12940		627.00	11/2/2023	1467	CL
12964		152.00	11/29/2023	TEH23-0039	CL
12965		1,034.00	11/29/2023	1484	CL
12966		1,813.50	11/29/2023	1484	CL
12967		1,192.40	11/29/2023	1459	CL
12968		355.70	11/29/2023	1459	CL
12969		3,465.00	11/29/2023	1459	CL
12970		1,442.90	11/29/2023	1416	CL
12999		19.00	12/27/2023	TEH23-0039	OS
13000		3,709.90	12/27/2023	TEH23-0038	OS
13003		609.00	12/27/2023	TEH22-0007	OS
13005		267.03	12/27/2023	1516	OS
13006		938.71	12/27/2023	1516	OS
Total 207 - Tehama		70,859.06			

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12783		434.00	7/13/2023	TRI21-0008	CL
12784		85.50	7/13/2023	TRI21-0004	CL
12786		4,077.50	7/13/2023	31516	CL
12789		8,691.38	7/13/2023	TRI23-0018	CL
12790		970.00	7/13/2023	TRI22-0009	CL
12793		2,452.70	7/13/2023	TRI22-0009	CL
12797		1,339.00	7/19/2023	TRI19-0014	CL
12800		3,583.66	7/19/2023	TRI23-0012	CL
12806		4,304.65	7/26/2023	TRI23-0011	CL
12813		2,470.00	7/26/2023	TRI23-0017	CL
12815		332.50	8/9/2023	TRI21-0008	CL
12820		1,364.00	8/9/2023	31516	CL
12828		2,137.80	8/9/2023	TRI23-0018	CL
12834		20,935.00	8/23/2023	TRI23-0018	CL
12835		758.63	8/23/2023	TRI23-0018	CL
12846		1,585.50	8/29/2023	TRI23-0011	CL
12847		10,450.00	8/29/2023	TRI23-0017	CL
12854		1,646.27	8/29/2023	TRI23-0013	CL
12858		541.38	9/7/2023	TRI22-0009	CL
12865		315.00	9/20/2023	TRI21-0004	CL
12866		162.00	9/20/2023	TRI21-0008	CL
12869		1,271.50	9/20/2023	31516	CL
12871		2,262.95	9/20/2023	TRI23-0017	CL
12874		15,681.50	9/20/2023	TRI23-0018	CL
12887		1,981.00	9/27/2023	TRI23-0011	CL
12889		2,330.50	9/27/2023	TRI23-0018	CL
12891		1,366.00	10/5/2023	TRI23-0003	CL
12893		682.50	10/5/2023	31516	CL
12896		0.00	10/5/2023	TRI24-0002	CL
12897		1,338.75	10/5/2023	TRI23-0018	CL
12900		13,732.00	10/12/2023	TRI21-0004	CL
12901		3,634.50	10/12/2023	TRI21-0008	CL
12909		3,121.83	10/12/2023	TRI23-0017	CL
12913		13,779.00	10/12/2023	TRI23-0018	CL
12917		2,401.37	10/25/2023	TRI23-0003	CL
12924		1,390.50	10/25/2023	TRI23-0011	CL
12929		1,428.00	10/25/2023	TRI23-0018	CL
12936		712.00	11/2/2023	TRI19-0014	CL

Trindel Insurance Fund
 Check/Voucher Register - For Board Meeting
 From 7/1/2023 Through 12/31/2023

1030 - Claims
 Account - L/P
 210 - Trinity

Check Number	Vendor Name	Check Amount	Effective Date	Transaction Description	Cleared Status
12942		2,722.50	11/2/2023	TRI24-0002	CL
12948		11,387.00	11/6/2023	TRI23-0008	CL
12949		3,819.00	11/15/2023	TRI21-0004	CL
12950		259.50	11/15/2023	TRI21-0008	CL
12958		1,870.04	11/15/2023	TRI23-0010	CL
12959		97.50	11/16/2023	TRI23-0017	CL
12963		1,059.37	11/29/2023	TRI23-0003	CL
12984		1,152.50	12/7/2023	TRI21-0004	CL
12985		2,830.00	12/7/2023	TRI21-0008	CL
12990		14,700.00	12/7/2023	TRI23-0021	CL
12993		8,434.13	12/13/2023	TRI23-0018	CL
12995		2,473.36	12/13/2023	TRI23-0013	CL
12998		1,340.69	12/27/2023	TRI23-0003	OS
13007		<u>9,683.63</u>	12/27/2023	TRI23-0018	OS
	Total 210 - Trinity	<u>197,579.59</u>			
Report Total		<u>4,583,712.51</u>			



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 5.

SUBJECT: Presentation from Robert Marshburn on the Automated Risk Transfer and Coverage Compliance software.

ACTION FOR CONSIDERATION: This is an informational item for the Board of Directors.

BACKGROUND: Robert Marshburn is a renowned risk management, insurance and contract expert who has helped many public entities during the course of his career. He is especially known for his work with Alliant on their annual Insurance Requirements in Contracts manual that is updated annually, and used by our risk managers. Most recently he has been featured as our keynote speaker for Trindel's 3-part series on Risk Transfer in Contracts that has reached hundreds of our members employees.

This presentation is an overview of his new insurance certificate tracking software, Automated Risk Transfer and Coverage Compliance. This is for the Board of Directors to consider in regards to their current insurance certificate tracking and compliance, as well as in consideration of continuity in their risk management practices with ensuring contractors are obtaining appropriate coverage to financially protect the County.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 6.

SUBJECT: Presentation from James Marta, of James Marta and Co., regarding the 2023 Trindel Financial Audit, as well as presenting the 2023 Trindel Annual Comprehensive Financial Report (ACFR) to the Board that has been submitted to the GFOA for a Certificate of Excellence in Financial Reporting.

ACTION FOR CONSIDERATION: This is an action item for the Board of Directors to accept the financial audit, and the 2023 ACFR.

BACKGROUND: On December 3, 2021 James Marta and Company entered into a three year agreement with Trindel for financial auditing for the fiscal years 2022, 2023, and 2024.

In 2022 Trindel was recognized by the GFOA, for the first time ever, with a Certificate of Excellence in Financial Reporting. We have implemented their recommendations, and we are confident that we will receive certification for 2023.

James Marta has audited Trindel previously, and is well known in the jpa/risk pooling community for his financial auditing, as well as acting as CFO/Executive Director for a number of jpa/risk pooling organizations, and has been on the CAJPA accreditation committee for a number of years.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



**ANNUAL COMPREHENSIVE FINANCIAL
REPORT**

**FOR FISCAL YEAR ENDING
JUNE 30, 2023**

By
Andrew Fischer, Executive Director
&
Jack Contos, Financial Analyst

Mission Statement

The mission of Trindel Insurance Fund is to provide members the most cost-effective, and comprehensive risk financing mechanisms. We assure fiscal stability, effective risk control, and claims management programs to promote superior service to meet the employees, the County, and public's needs.

Vision Statement

Trindel Insurance Fund will be the preeminent member-driven risk management source for California Rural Counties.

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Trindel

Insurance Fund

A Joint Powers Authority for the Rural California Counties of
Alpine - Colusa - Del Norte - Lassen - Modoc - Mono - Plumas - San Benito - Sierra - Sutter - Tehama - Trinity

December 18, 2023

Trindel Insurance Fund Members, Board of Directors

Ladies and Gentlemen:

The State of California requires that every local government special district publish within six months of the close of each fiscal year a complete set of audited financial statements. This report is published to fulfill that requirement for the fiscal year ending on June 30, 2023.

I fully assume the responsibility for the completeness and reliability of the information contained in this report. Our independent auditor James Marta & company LLP, Certified Public Accountants, have issued an unmodified opinion on the Trindel Insurance Fund Joint Powers Authority financial statements for the year ending June 30, 2023. This can be found at the front of the financial section of this report.

Based upon our comprehensive framework of internal control, we believe our report is accurate in all material respects, that is fairly sets forth the financial position and results of operations of Trindel Insurance Fund as measured by the financial activity of its various programs and policy periods, and that all necessary disclosures for understanding the report have been included. Because the cost of control should not exceed the benefits to be derived, our objective is to provide reasonable, rather than absolute assurance, that our financial statements are free of any material misstatements.

The Management's Discussion and Analysis (MD&A) immediately follows the independent auditor's report and provides a narrative introduction, overview, and analysis of the basic financial statements. MD&A complements this letter and should be read in conjunction with it. The statistical section at the end of the report has a variety of data and demographic information to provide a better understanding of Trindel Insurance Fund.

WHO WE ARE

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 is dedicated to assisting 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. 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, Sutter County in 2014, and our most recent member, Tehama County, in 2022. At Trindel's September 2022 meeting the Board of Directors prepared for growth in services through a strategic planning session. As of January 1, 2022 Trindel members employed 6,275 staff to serve a population of 373,357.

An Executive Director under the general direction of the Board of Directors, consisting of one voting member from each county member and generally meets three times a year, manages Trindel's daily operations. There is also an Executive and Claims review Committee that includes the Board President, Board Vice-President and two at large members in the capacity of officers, which meets on an as needed basis. Due to the small number of members, all policy decisions are made by the board with implementation and initial enforcement of the policies handled by the Executive Director. Trindel was originally formed to gain size and advantage in the market for insurance, reinsurance, resources, and risk sharing in times of hard markets. Trindel continues with this purpose but has expanded our coverages afforded to the members, and has since added additional services.

The Trindel Board of Directors employs fourteen positions. Six in the Workers' Compensation Claims Administration Department, three full time Risk Control positions, two full time positions in the Property and Liability Claims Administration Department, one Financial Analyst, and an Administrative Technician under the supervision of the Executive Director. The workers' compensation and liability/property employees provide claims handling for the members. The Risk Control program provides training, safety programs, inspections, etc. to each of the members on a regular basis. The Financial Analyst provides financial analysis for the members, and Executive Director. The Administrative Technician provides clerical support for the Executive Director; and the Executive Director provides risk management services for its members and directs the operations of JPA.

In concept and practice Trindel is a combined banking and pooling arrangement with its members wherein, over time, each member is fiscally responsible for its own losses and costs. All members share the Administration, Claims Administration, and Risk Control costs equally. Trindel acts as the cash flow mechanism for the members on an individual and pooled (workers' compensation and general liability) basis. Trindel uses its ability to combine the size of the members in order to obtain broader coverage and stable pricing for excess/re-insurance. In addition to blending of the individual banking layers for members, and a pooled layer for catastrophic losses in the casualty programs. Members are also afforded the benefit of being able to obtain ancillary services at a discounted rate because of our ability to leverage all members purchasing power. Currently, Trindel purchases all of the excess/reinsurance products through PRISM, and Alliant Insurance Services. Trindel and PRISM (formerly CSAC-EIA) are the first two charter members of the California Joint Powers Association (CAJPA)

Four different outside agencies audit Trindel. First, an outside audit firm performs a financial audit annually. Secondly, PRISM performs a claims audit for both major programs every two

years. Third, an accreditation audit is performed every three years by CAJPA and we have accreditation with excellence with every audit consecutively since 1984. Lastly, an audit is performed by the Department of Industrial Relations Division of Workers' Compensation.

WHAT WE DO

Trindel has four distinct service departments: Administration, Workers' Compensation Claim Administration, Liability and Property Claim Administration, and Risk Control.

Trindel's Administration provides risk management services as well as risk financing services to include the administration of the banking, and pooling layers, in addition to placing excess/re-insurance coverage. The Administration department produces all financial reports for the JPA and each program by 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. Administration also provides management of all Trindel facilities and staff.

Workers' Compensation Claim Administration is a self-administered workers' compensation claims administration program that is handled by in-house claims personnel. They handle all workers' compensation claims filed in a covered policy year, with the goal of getting the injured employees back to work. They coordinate treatment, adjudication, investigation and the financial reserving on all claims in addition to making indemnity payments, and the setting of reserves and coordinating recovery from applicable excess policies or third parties responsible for the injury to the members employees.

Liability and Property Claim Administration is a self-administered program utilizing employees of Trindel. At the onset of the initial report of a claim they acknowledge receipt, evaluate coverage, and then begin the investigation in a collaborative manner with the member County employees. In conjunction with the County, they evaluate how the best course of action would be to handle keeping in mind the most cost-effective outcome for the member. We are involved in all covered settlement negotiations, assignment of counsel, implementing litigation management guidelines, reporting to various excess/re-insurers, and ensuring that the County is made totally whole. Additionally, they provide guidance on insurance requirements in contracts, indemnity language, and enforcement of indemnity against negligent third-parties.

Risk Control services traditionally began with Trindel visiting each county at least once a month. With the onset of COVID 19 the Risk Controls services have transitioned to a blended format of in-person visits while utilizing technology to reach larger audiences. The services are to aid the member to plan, develop, implement, and maintain loss prevention and safety goals. Risk Control provides leadership and safety trainings, and aid in drafting policies and procedures to help reduce losses. Risk Control also works closely with members to conduct investigations of incidents or near miss occurrences to help mitigate or avoid losses. Risk Control also provides professional development conferences for Human Resources, Risk Management, Safety, Law Enforcement, and Public Works professionals.

WORKERS' COMPENSATION PROGRAM

The Workers' Compensation Program began in 1980 as a self-insured program with excess coverage. In July 1, 1997 it was decided to fully insure this program through membership in the Public Risk Innovation, Solutions, and Management (PRISM) Primary Workers' Compensation Program (PWC) and have a third party administer the claims. The board determined it was in the members' best interests to withdraw from the PWC effective July 1, 2008. Mono and Plumas Counties are the only members that have always maintained an initial level of self-insurance, (\$125,000 per occurrence) with excess insurance above that layer. July 1, 2008 the members started self-insuring for the first \$125,000 of each occurrence. Excess insurance is purchased above this self-insured layer through the PRISM's excess workers' compensation program. Effective April 1, 2012 Trindel began self-administering claims. Effective July 1, 2012, the members decided to be self-insured at the \$300,000 level of each occurrence. Effective April 1, 2015 Trindel purchased claims software from JDI to help process claims and manage data. Effective July 1, 2018 members decided to create a risk sharing pool above the SIR from \$300,000 to \$1 million. Trindel provides for an annual actuarial study to determine the necessary annual premium and to attain target funding levels set by the Board. Reserves are currently booked at the expected 50% confidence level. All members participate in the Workers' Compensation Program. Trindel continually reviews the Workers' Compensation Program to see if there are more cost-effective alternatives. The most recent claims audit score from PRISM was 89.93%.

LIABILITY PROGRAM

The Liability Program began in 1985 as a self-insured program with excess coverage. The members purchase excess general liability coverage, inclusive of coverage to auto liability, property damage and bodily injury, employment practices liability, public officials' errors and omissions, and personal injury. The excess liability coverage is placed through PRISM with coverage up to \$25 million on a per occurrence basis. The history of the program's retention is as follows, with the members maintaining a \$100,00 SIR up until July 1, 2019 when the Board increased the individual member SIR to \$250,000, and on July 1, 2022 the Board increased the SIR to \$1 million while pooling all covered liability losses between \$250,000 and \$1 million. The claims have been self-administered in house by Trindel staff since July 1, 2016. The most recent claims administration audit score from PRISM was 100%.

Trindel provides for an annual actuarial study to determine the necessary premium for each member to attain a reserve for claims at the 90% confidence level. Reserves are booked at expected (50% confidence level). All members participate in the Liability Program with Trindel acting as a bank as it does for most of the other programs.

In addition to the Liability and Property coverage, members also participate in some or all of the following: airport, aircraft, boiler & machinery, crime/bond, catastrophic inmate medical, cyber, and watercraft insurance coverages that are managed in this program.

PROPERTY PROGRAM

The members purchase excess property insurance through PRISM with a \$1,000 deductible and \$25,000 self-insured retention for real property, \$15,000 retention for vehicles, \$100,000 for large equipment, and \$500,000 for scheduled infrastructure. The coverage includes all risk, earthquake, and flood. The members purchase replacement cost valuations coverage for their vehicles and contractor's equipment, and all physical damage to property on an all risk basis.

Trindel provides for an annual actuarial study to determine the necessary premium for each member to attain the target funding levels. Reserves are booked at expected (50% confidence level). All members participate in the Property Program with Trindel acting as a bank for the individual members as it does for most of the other programs.

MEDICAL MALPRACTICE PROGRAM

The Medical Malpractice Program was implemented at the October 27, 1998 board meeting as a way for the members to set aside funds for potential deductible losses. Each member is to maintain funds for one deductible payment on deposit with Trindel. All members participate in this program, and in 2021 the self-Insured level was increased to \$25,000 and excess coverage is purchased by the individual members through the PRISM, with Trindel acting as a bank for the self-insured portion of this coverage. Actuarial studies are obtained to assist with setting premiums and target funding.

POLLUTION PROGRAMS

All members have purchased pollution coverage from PRISM with a deductible increase to \$250,00 in 2021 from the previous \$100,000 deductible. Trindel is simply acting as a bank for the self-insured portion of this program.

The Landfill Pollution Program was started on May 17, 2001 when Trindel Insurance Fund purchased a pollution policy for landfill coverage for those members that did not already have a policy. Unlike the other programs, Trindel purchases this program and the members are named insureds. Those insured through this policy are Modoc, Mono, San Benito and Sierra Counties. The current policy is a 3-year prepaid policy expiring June 30, 2023. Colusa and Trinity counties have similar policies with Environmental Services Joint Powers Authority (ESJPA). Alpine and Sutter do not need coverage and Plumas does not have coverage. The deductible is \$50,000 per claim.

LEADERSHIP TRAINING FUND

On July 1, 1997, Trindel started a formal Loss Prevention Subsidy Program. The Trindel Board established a Loss Prevention Evaluation Audit that measures each member County loss prevention progress. The subsidy amount is dependent upon the audit score each member receives. A score of 80% or higher will allow a member to get 100% loss prevention subsidy funds returned to their County. Any score lower than 80% will be prorated to the member and the

balance into the Trindel Leadership Training Fund. In 2022-2023, all eleven members achieved a score of 80% or higher. That was last accomplished in 2016-2017.

The Leadership Supervisor Training Program was instituted during February 2003, and all members are required to participate. This program was established to train and develop our supervisors to reduce workers' compensation and employment practices liability exposures. In addition to the funds noted above, members have subsidies from excess insurers deposited into this Fund. Trindel continues to provide safety and Risk Control services to its members as its primary method of reducing losses.

LOCAL ECONOMY

Trindel's members are made up of rural California counties. For the most part the economy of our members originated in the gold rush in the late 1800's; transitioned to timber products in the 1900's; and have transitioned again to tourism in more recent years. Most members have more USFS land than private land within their boundaries. The last ten years our rural communities have been severely affected by wildfire due to a change in the USFS wildfire suppression policies. The long term affects for the lost timber resource and aesthetics will present a struggle for the future economy of our members.

FINANCIAL PLANNING

The Executive Director annually prepares a budget, long term goals and objectives for the organization. The Trindel board has set target funding levels for banking and pooled programs. The banking layers have met the target funding of 90% confidence level and one self-insured retention per member. Trindel pooling programs are only a couple of years old and are still looking to achieve their target funding levels of the expected confidence level plus ten multiples of the pooled layer.

AWARDS & ACKNOWLEDGEMENT

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to Trindel for its annual comprehensive financial report for the fiscal year ended June 30, 2022. This was the first year that Trindel achieved this prestigious award. To earn a Certificate of Achievement, a government must publish an easily readable and efficiently organized annual comprehensive financial report. This report must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current annual comprehensive financial report continues to meet the Certificate of Achievement Program's requirements, and we are submitting it to the GFOA to determine its eligibility for another certificate.

Trindel Insurance Fund is a member of the California Association of Joint Powers Authorities (CAJPA). CAJPA sponsors the nation's first risk management accreditation program and Trindel was one of two charter members along with PRISM, formerly CSAC-EIA. This program

establishes a model of professional standards, which serves as a guideline for all risk management pools, regardless of size, scope of operation or membership structure. The accreditation process entails a detailed examination of legal, and operational documents, risk management, loss control and claims programs, and statutory compliance. In 2018, CAJPA renewed Trindel Insurance Funds Accreditation with excellence for a 3-year period ending in 2021, and it was successfully renewed again in 2022.

The preparation of this report would not have been possible without the best efforts of every employee in the Administrative Department, and we thank them for their contribution. We commend the members of Trindel Insurance Fund's Board of Directors, Alternates, and Executive Committee for their support, and commitment, in maintaining the highest standards of professionalism in the management of Trindel Insurance Fund's Finances.

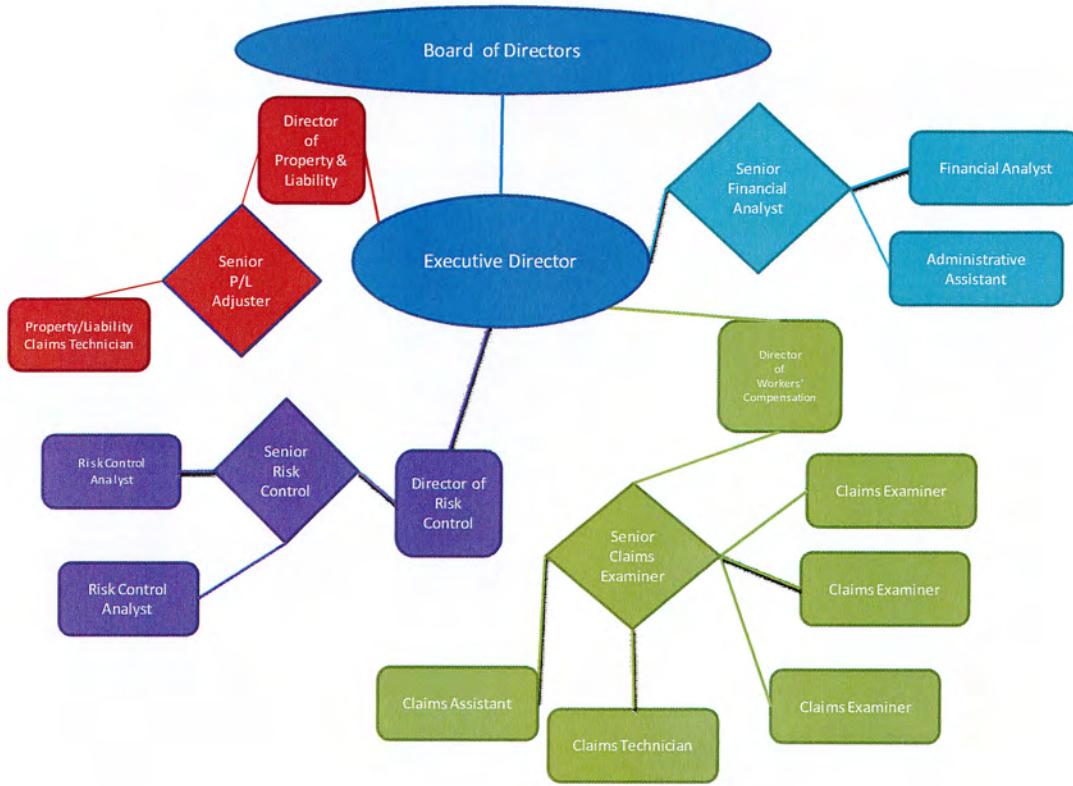
Respectfully submitted,



Andrew Fischer

Executive Director, Trindel Insurance Fund

Trindel Organization Chart



Trindel Insurance Fund
Board of Directors
June 30, 2023

Board of Directors

Alternate board member

Alpine	Nichole Williamson,	Klaus Leitenbauer
Colusa	Kaline Moore,	Todd Mannouse
Del Norte	Neal Lopez,	Cathy Hafterson
Lassen	Richard Egan,	Tony Shaw
Modoc	Chester Robertson,	William "Tex" Dowdy
Mono	Sandra Moberly,	Jay Sloane
Plumas	Travis Goings,	Nancy Selvage,
San Benito	Ray Espinoza,	Henie Ring
Sierra	Van Maddox,	Judi Belhke
Sutter	Nathan Black,	Jason Claunch
Tehama	Gabriel Hydrick,	Coral Ferrin
Trinity	Suzie White,	Trent Tutthill

Trindel Insurance Fund
Executive Committee
June 30, 2023

<u>NAME</u>	<u>OFFICE</u>	<u>ENTITY</u>
Nathan Black	President	Sutter
Nichole Williamson	Vice President	Alpine
Travis Goings	Director	Plumas
Chester Robertson	Director	Modoc
Andrew Fischer	Executive Director	Trindel



Government Finance Officers Association

Certificate of
Achievement for
Excellence in
Financial
Reporting

Presented to

**Trindel Insurance Fund
California**

For its Annual Comprehensive Financial
Report
For the Fiscal Year Ended June 30,

2022

Christopher P. Morill

Executive Director/CEO



CAJPA
California Association of
Joint Powers Authorities

Trusted Leadership
for California's Public
Risk Sharing Pools

*It is the purpose of this organization to give professional recognition
to properly qualified self-insurance pools.*

*THEREFORE, the Board of Directors of the
California Association of Joint Powers Authorities,
has conferred upon*

Trindel Insurance Fund

This

CERTIFICATE OF ACCREDITATION WITH EXCELLENCE

having fulfilled the conditions of eligibility as prescribed by the Association for Accreditation.



Accreditation Period: October 31, 2021 – October 31, 2024

Gina Dean
Gina Dean
President

Kimberly Dennis
Kimberly Dennis
Chair, Accreditation Committee

James P. Marta
James P. Marta
Accreditation Program Manager



TRINDEL INSURANCE FUND

FINANCIAL STATEMENTS
WITH
INDEPENDENT AUDITOR'S REPORT

FOR THE FISCAL YEARS ENDED
JUNE 30, 2023 AND 2022

JAMES MARTA & CO. LLP

701 HOWE AVENUE, E3
SACRAMENTO, CA

(916) 993-9494
(916) 993-9489 FAX

WWW.JPMCPA.COM

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James Marta & Company LLP
Certified Public Accountants

Accounting, Auditing, Consulting, and Tax

INDEPENDENT AUDITOR'S REPORT

Board of Directors
Trindel Insurance Fund
Weaverville, CA

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying Statement of Net Position of Trindel Insurance Fund (Trindel) as of and for the fiscal years ended June 30, 2023 and 2022, and the related Statement of Revenues, Expenses, and Changes in Net Position, and the Statement of Cash Flows for the fiscal years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the respective financial position of the Trindel Insurance Fund, as of June 30, 2023 and 2022, and the respective changes in financial position and, where applicable, cash flows thereof for the fiscal years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and the State Controller's *Minimum Audit Requirements for California Special Districts*. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Trindel Insurance Fund and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Trindel Insurance Fund's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Trindel Insurance Fund's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and Government Auditing Standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and Government Auditing Standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Trindel Insurance Fund's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Trindel Insurance Fund's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Information

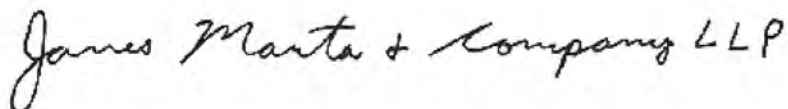
Our audit was conducted for the purpose of forming opinion on the financial statements that collectively comprise Trindel Insurance Fund's basic financial statements. The Supplementary Information, as shown in the table of contents are presented for purposes of additional analysis and are not required parts of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the Supplementary Information, as shown in the table of contents are fairly stated in all material respects in relation to the basic financial statements as a whole.

Trindel Insurance Fund's management is responsible for the other information included in the annual comprehensive financial report. The other information comprises the introductory and statistical sections but does not include the basic financial statements and our auditor's report thereon. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statement, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Report on Other Legal and Regulatory Requirements

In accordance with *Government Auditing Standards*, we have also issued our report dated November 21, 2023 on our consideration of Trindel Insurance Fund's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts, grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Trindel Insurance Fund's internal control over financial reporting and compliance.



James Marta & Company LLP
Certified Public Accountants
Sacramento, California
November 21, 2023

MANAGEMENT'S DISCUSSION AND ANALYSIS

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

Created by Executive Director, Andrew Fischer, the following discussion and analysis provides general information on Trindel Insurance Fund and on its financial condition for the fiscal year ended June 30, 2023. This report is provided to give an overview of significant events and transactions that affect the fund accounting and entity wide financials statements.

Overview of the Financial Statements

Trindel's audited financial statements are prepared in conformity with generally accepted accounting principles. James Marta & Co. LLP, Certified Public Accountants, have performed an independent audit of Trindel's financial statements in accordance with generally accepted auditing standards. Their opinion is included in the Financial Section of this report. Bickmore Risk Services provides the independent actuarial reviews of the Workers' Compensation Program, Liability Program, Property Program, and the Medical Malpractice Program which confirms the adequacy and reasonableness of the funding and claims liabilities recorded.

A Statement of Net Position; Statement of Revenues, Expenses & Changes in Net Position; and Statement of Cash flows are prepared along with Notes to Financial Statements to clarify unique accounting policies. Trindel's accounting system is organized so that each program for each member can be accounted for and evaluated independently. Six separate funds are maintained for members: Workers' Compensation, Liability, Property, Medical Malpractice, Pollution, and Leadership Training Fund. Five funds are accounted for Trindel administration: Administration, Workers' Compensation Claims Administration, Liability and Property Claims Administration, and Risk Control are under detailed budgetary control for Trindel administrative activities. Lastly, the Workers' Compensation Pool fund, and the Liability Pool fund is managed for the benefit of the collective membership.

Financial Highlights

The assets of Trindel Insurance Fund exceeded its liabilities at the close of the most recent fiscal year by \$9,082,079.

Member assets recorded in "due to members" decreased by \$4,890,689 from previous year for a total of \$26,395,592.

Trindel Insurance Fund's CALPERS pension obligations are \$156,200 for 2023 which is a significant increase from prior years super funded net pension asset.

Trindel was able to issue a dividend from its banking layers to its members for 13th consecutive year. Total amount of dividends available for fiscal year 2022-2023 was \$6,938,758.

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

Condensed Statement of Net Position:

	<u>2023</u>	<u>2022</u>	Change from <u>2023-2022</u>	<u>2021</u>	Change from <u>2022-2021</u>
ASSETS					
Current Assets	\$ 53,559,213	\$ 47,455,638	13%	\$ 37,303,103	27%
Capital Assets	694,439	698,882	-1%	727,567	-4%
Other Noncurrent Assets	38,254,794	31,240,889	22%	34,476,432	-9%
Total Assets	92,508,446	79,395,409	17%	72,507,102	10%
Deferred Outflows	417,372	401,581	4%	195,583	105%
LIABILITIES					
Current Liabilities	5,864,378	5,703,401	3%	5,605,763	2%
Noncurrent Liabilities	77,951,454	67,852,176	15%	64,756,629	5%
Total Liabilities	83,815,832	73,555,577	14%	70,362,392	5%
Deferred Inflows	27,907	3,580	680%	24,292	-85%
Net Position	\$ 9,082,079	\$ 6,237,833	46%	\$ 2,316,001	169%

Condensed Statement of Revenues, Expenses and Changes in Net Position:

	<u>2023</u>	<u>2022</u>	Change from <u>2023-2022</u>	<u>2021</u>	Change from <u>2022-2021</u>
OPERATING REVENUE					
Member Contributions	\$ 29,210,932	\$ 23,111,919	26%	\$ 23,240,642	-1%
Charges for Services	2,614,245	2,177,089	20%	1,965,247	11%
Other Revenue	5,099	11,321	-55%	3,707	205%
Total Operating Revenues	31,830,276	25,300,329	26%	25,209,596	0%
EXPENSES					
Program Expenses	32,073,442	15,173,598	111%	13,956,691	9%
Trindel Administration	1,546,960	752,652	106%	976,848	-23%
Return of Funds	1,347,637	3,431,385	-61%	2,048,594	67%
Total Expenses	34,968,039	19,357,635	81%	16,982,133	14%
Operating Income/(Loss)	(3,137,763)	5,942,694	-153%	8,227,463	-28%
Nonoperating Revenue	1,091,320	(1,227,447)	-189%	162,373	-856%
Changes in Net Position	(2,046,443)	4,715,247	-143%	8,389,836	-44%
Due to Members/Net Position Beginning	37,524,114	32,808,867	14%	16,993,925	93%
Due to Members Ending	26,395,592	31,286,281	-16%	23,067,760	36%
Trindel Net Position	\$ 9,082,079	\$ 6,237,833	46%	\$ 2,316,001	169%

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

Analysis of Financial Information:

Risk Sharing Pool Joint Powers Authorities have realized adverse impacts to their bottom line due to hyper social inflation driving up the size of judgements and settlements, and the hard market for excess/reinsurance property and casualty coverages. I believe our member demographics has helped mitigate Trindel from the full-force of the impacts of inflated judgements but our rural county members still remain susceptible. We have noted exposure to this trend in the Fiscal Year 2022-2023 with the increase in claims and insurance expenses.

As shown above, over the last three years Trindel has strengthened its position for the organization and its members. The insurance markets continue in a hardening trend for all policies and markets. Trindel's strategy is to continue to retain risk through self-insuring and pooling to combat the increasing costs by moving to increase the amount of retention and relying less on excess and reinsurance.

Financial Management and Control

Trindel's management is responsible for establishing and maintaining an internal control structure designed to ensure that assets are protected from loss, theft, or misuse and to ensure that adequate accounting data are compiled to allow for the preparation of financial statements in conformity with generally accepted accounting principles.

By way of the Trindel Bylaws, the Executive Director holds the title and duties of the Treasurer. To assist with internal controls with having the Executive Director as Treasurer, the Secretary is signatory on all financial accounts for the fund. Secondly, the Secretary shall hold the office of Auditor Controller in one of our member Counties.

Each year a detailed line-item budget is prepared by administration and adopted by the board. The board requires that financial, investment and Budget vs. Actual reports be sent quarterly to each board member. In practice, quarterly financial and investment reports and the quarterly Budget vs. Actual report are posted on the Trindel web page for all board members to review, and also presented to the Board of Directors at the quarterly meetings. The Bylaws also require that at each Board of Directors meeting, a register of all checks issued since the last board meeting shall be provided for review and approval by the board. The actual documentation for each check is also made available for review.

On July 26, 2022, the Trindel Board hired Andrew Fischer as the Transitional Executive Director. Mr. Fischer became the Executive Director on June 26, 2023, prior to that he worked for ten years with Trindel in various capacities including most recently as the Director of Property and Liability Claims.

Services

Trindel has four distinct service departments: Administration, Workers' Compensation Claims Administration, Liability and Property Claim Administration, and Risk Control.

Trindel's Administration provides overall risk management services in addition to administering the self-funded and pooled risk financing programs. Administration produces all financial reports for the Joint Powers Authority and each program by member; establishes funding and reserve thresholds by program and member; and provides recommendations on excess or reinsurance

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

coverages in addition to self-insured retention levels and alternative risk financing measures. Administration also provides leadership for all Trindel employees and facilities.

The Workers' Compensation Claims Administration department was the first department at Trindel to administer claims after ending the Third-Party Administration contract that historically administered Trindel members workers' compensation claims. The Workers' Compensation Claims Administration department is fully staffed with adjuster, and clerical personnel. Each Trindel member has a designated adjuster that only handles their claims from first notice of loss, through treatment, settlement, or the provision of lifetime medical care. The Workers' Compensation department's philosophy is to provide the necessary medical treatment employees need to get them back to work. The Workers' Compensation Claims Administration department is an extension of County staff, and they work collaboratively with the County Risk Management team to ensure the best outcome for the County and their employees.

Our 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' cost of risk. Our team is comprised of professional individuals who possess a unique combination of claims, legal, and insurance expertise. This combined knowledge helps counties navigate daily, complex, high-severity, and catastrophic claims. 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 member county. We handle all claim reporting to the various fully-insured programs and seek to maximize recovery on every covered loss.

It is the goal of the Risk Control Services team to assist and support its member counties in providing a safe and healthy environment for the public as well as for employees while reducing losses through effective risk control strategies. Risk control is a plan-based business strategy that aims to identify, assess, and prepare for any dangers, hazards, and other potentials for disaster—both physical and figurative—that may interfere with an organization's operations and objectives. Objectives can be reached by ensuring that new and on-going risks are continually identified, assessed, managed, and monitored. Trindel Risk Control Service's team offers services to our member counties in order to assist them in maintaining an effective risk control program. Risk Control Services are available to our members and include but are not limited to the following: Safety training and resources; Leadership supervisor training; Human resource consulting; Risk management consulting; Program and policy research and development; Policy, procedure, and guidelines; Incident/hazard investigation and inspection; and Risk control audit.

Workers' Compensation Program

The Workers' Compensation Program began in 1980 as a self-insured program with excess coverage. In July 1, 1997 it was decided to fully insure this program through membership in the Public Risk Innovation, Solutions, and Management (PRISM) Primary Workers' Compensation Program (PWC) and have a third party administer the claims. The board determined it was in the members' best interests to withdraw from the PWC program effective July 1, 2008. Mono and Plumas Counties are the only members that have always maintained an initial level of self-insurance, (\$125,000 per occurrence) with excess above that layer. July 1, 2008 the members started self-insuring for the first \$125,000 of each occurrence. Excess insurance is purchased above this self-insured layer through the PRISM's excess workers' compensation program. Effective April 1, 2012 Trindel began self-administering claims in house with Trindel employed claims examiners. Effective July 1, 2012, the members decided to be self-insured at the \$300,000 level of each occurrence. Effective April 1, 2015 Trindel purchased claims

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

software from JDI to help manage claims and data. Effective July 1, 2018 members decided to create a risk sharing pool above the SIR from \$300,000 to \$1 million. Trindel provides for an annual actuarial study to determine the necessary annual funding contribution and to attain target funding levels set by the Board, currently 75%. Reserves are currently booked at the expected 50% confidence level. All members participate in the Workers' Compensation Program. Trindel continually reviews the Workers' Compensation Program to see if there are more cost-effective alternatives. The most recent claims administration audit score was 89.61%, the highest score achieved to date.

Liability Program

The Liability Program began in 1985 as a self-insured program with excess coverage. The members purchase excess general liability, which includes auto liability, bodily injury and property damage, employment practices liability, public officials' errors and omissions, and personal injury coverage through PRISM up to \$25 million with a \$100,000 Self-Insured Retention (SIR). Effective July 1, 2016 Trindel started self-administering the Liability and Property claims in house. Effective July 1, 2019 the Trindel board increased the self-insured retention to \$250,000 per member. Effective July 1, 2021 members decided to create a risk sharing pool above the SIR of \$250,000 to \$1 million. The most recent claims administration audit, conducted as per the membership requirements of PRISM, changed in format to prior years, and the audits were conducted on an individual member basis. As a result, the scores were not calculated in a historically traditional manner where an overall score was given but rather each individual member received their own individual score.

Trindel provides for an annual actuarial study to determine the necessary premium for each member to attain a reserve for claims at the 75% confidence level in the banking layer, and 85% in the pool. Reserves are booked at expected (50% confidence level). All members participate in the Liability Program. The individual member self-insured layer, and the risk sharing pool are in excellent financial health and prepared for expansion.

In addition to the Liability and Property coverage, members also participate in some or all of the following: airport, aircraft, boiler & machinery, crime/bond, catastrophic inmate medical, cyber, and watercraft insurance coverages that are managed in this program. These are fully insured pass through programs.

Property Program

The members purchase excess property insurance through PRISM with a \$1,000 deductible and \$25,000 self-insured retention for real property, \$15,000 retention for vehicles (increased from \$10,000 in prior years), \$100,000 for large equipment, and \$500,000 for scheduled infrastructure. The coverage includes physical damage to property on an all-risk basis; inclusive of covered perils earthquake, and flood; business interruption, data processing media, fine arts, licensed and unlicensed vehicles, accounts receivable, and boiler and machinery. All members purchase replacement cost valuation coverage.

Trindel provides for an annual actuarial study to determine the necessary funding contribution for each member to attain the target funding levels at 85% confidence levels. Reserves are booked at expected (50% confidence level). All members participate in the Property Program.

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

Medical Malpractice Program

The Medical Malpractice Program was implemented at the October 27, 1998 board meeting as a way for the members to set aside funds to satisfy deductibles on individual claims in the program. Each member is to maintain funds for one deductible payment on deposit with Trindel. All members participate in this program. The deductible was historically \$5,000 per claim, and San Benito had elected a \$10,000 deductible. In 2021 the self-Insured retention was increased to \$25,000 and excess coverage is purchased by the individual members through the PRISM, with Trindel acting as a bank for the self-insured portion of this coverage. Actuarial studies are obtained to assist with setting member contributions and target funding.

Pollution Programs

All members have purchased pollution coverage from PRISM with a deductible of \$250,000. Trindel is simply acting as a bank for the self-insured portion of this program.

The Landfill Pollution Program was started on May 17, 2001 when Trindel Insurance Fund purchased a pollution policy for landfill coverage for those members that did not already have a policy. Unlike the other programs, Trindel purchases this program and the members are named insureds. Those insured through this policy are Modoc, Mono, San Benito and Sierra Counties. The current policy is a 3-year prepaid policy expiring June 30, 2023. Colusa and Trinity counties have similar policies with Environmental Services Joint Powers Authority (ESJPA). Alpine and Sutter do not need coverage and Plumas does not have coverage. The deductible is \$50,000 per claim.

Leadership Training Fund

On July 1, 1997, Trindel started a formal Loss Prevention Subsidy Program. The Trindel Board established a Loss Prevention Evaluation Audit that measures each member County loss prevention progress. The subsidy amount is dependent upon the audit score each member receives. A score of 80% or higher will allow a member to get 100% loss prevention subsidy funds returned to their County. Any score lower than 80% will be prorated to the member and the balance into the Trindel Leadership Training Fund.

The Leadership Supervisor Training Program was instituted during February 2003, and all members are required to participate. This program was established to train and develop our supervisors to reduce or avoid personnel and employment practices liability losses. In addition to the funds noted above, members have subsidies from excess insurers deposited into this Fund. Trindel continues to provide safety and Risk Control services to its members as its primary method of reducing costs.

Description of Facts or Conditions that are expected to have a Significant Effect on Financial Position or Results of Operations

Trindel operates in an environment that is partially dependent on the insurance market and partly on the fiscal stability of its members. Workers' compensation has seen increasing rates for public entities due to increase in medical costs and the uptick in indemnity claim frequency and severity primarily due to injury presumptions imposed by the State Legislature. The liability insurance market is seeing the effects of "social inflation" influencing losses to catastrophic levels that have had a huge impact on costs that continue to deplete the liability markets surplus, limiting the capacity and the availability of reinsurers

TRINDEL INSURANCE FUND

MANAGEMENT'S DISCUSSION AND ANALYSIS

JUNE 30, 2023

willing to write California public entity business. The property insurance market in California has largely been impacted by recent wildfires. Claims in this area directly impacted our excess carriers by over \$46 million dollars in claims paid last year, more doubling the total paid to California public entities from previous years. These claims will continue to reduce capacity in the market and drive premiums higher into the future with additional underwriters leaving the market.

As with the insurance market, county governments are also impacted by similar cycles, which are directly related to the overall national and state economies. Since county funding is so very dependent on state funding, county budgets tend to reflect what happens at the state level.

Trindel is maneuvering programs structure to ensure financial soundness; there are no known facts or conditions that will have a significant effect on the financial position or results of operations of Trindel Insurance Fund for the next fiscal year.

Request for Information

Questions concerning any of the information presented in this report or requests for additional financial information should be addressed to:

Trindel Insurance Fund
PO Box 2069
51 Arbuckle Ct.
Weaverville, CA 96093

BASIC FINANCIAL STATEMENTS

TRINDEL INSURANCE FUND

**COMBINED STATEMENT OF
NET POSITION**

AS OF JUNE 30, 2023 AND 2022

	2023	2022
Assets		
Current Assets		
Cash	\$ 39,273,981	\$ 36,270,334
Accounts receivable	5,891	-
Excess receivable	401,691	375,264
Prepaid expenses	98,296	149,583
Investments	13,779,354	10,660,457
Total Current Assets	53,559,213	47,455,638
Noncurrent Assets		
Investments	38,254,284	30,986,221
Net pension asset	510	254,668
Capital Assets:		
Nondepreciable	63,006	63,006
Depreciable, net	631,433	635,876
Total Noncurrent Assets	38,949,233	31,939,771
Total Assets	92,508,446	79,395,409
Deferred Outflows		
Deferred outflows due to pension	417,372	401,581
Liabilities		
Current Liabilities		
Accounts payable	686,619	502,589
Compensated absences	27,759	50,812
Claims liabilities	5,150,000	5,150,000
Total Current Liabilities	5,864,378	5,703,401
Noncurrent Liabilities		
Compensated absences	27,759	50,812
Claims liabilities	51,371,904	36,515,083
Net pension liability	156,200	-
Due to members	26,395,592	31,286,281
Total Noncurrent Liabilities	77,951,455	67,852,176
Total Liabilities	83,815,832	73,555,577
Deferred Inflows		
Deferred inflows due to pension	27,907	3,580
Net Position		
Net invested in capital assets	694,439	698,882
Unrestricted net position	8,387,640	5,538,951
Total Net position	\$ 9,082,079	\$ 6,237,833

The accompanying notes are an integral part of these financial statements.

TRINDEL INSURANCE FUND
COMBINED STATEMENT OF
REVENUES, EXPENSES, AND CHANGES IN NET POSITION
FOR THE FISCAL YEARS ENDED JUNE 30, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
Operating Revenues		
Member contributions	\$ 29,210,932	\$ 23,111,919
Charges for services	2,614,245	2,177,089
Other revenue	5,099	11,321
Total Operating Revenues	<u>31,830,276</u>	<u>25,300,329</u>
Expenses		
Program expenses		
Claims expenses	20,366,260	7,286,567
Insurance expense	9,663,985	6,208,271
State fees	162,407	155,048
Risk management	835,400	968,182
General & administrative	1,045,390	555,530
Return of funds to members	1,347,637	3,431,385
Trindel administration		
Salaries and benefits	763,286	558,191
Services and supplies	375,605	300,639
Loss prevention	149,514	114,506
Pension expense	236,828	(237,546)
Depreciation	21,727	16,862
Total Expenses	<u>34,968,039</u>	<u>19,357,635</u>
Operating income/(loss)	(3,137,763)	5,942,694
Nonoperating Revenues:		
Investment income/(loss)	1,091,320	(1,227,447)
Total Nonoperating Revenues	1,091,320	(1,227,447)
Change in due to/(from) members/net position	(2,046,443)	4,715,247
Due to/(from) Members/Net Position - Beginning	31,286,281	30,492,866
Net position - Beginning	<u>6,237,833</u>	<u>2,316,001</u>
Due to/(from) Members - Ending	26,395,592	31,286,281
Net position - Ending	<u>\$ 9,082,079</u>	<u>\$ 6,237,833</u>

The accompanying notes are an integral part of these financial statements.

TRINDEL INSURANCE FUND
COMBINED STATEMENT OF CASH FLOWS
FOR THE FISCAL YEARS ENDED JUNE 30, 2023 AND 2022

	2023	2022
Cash Flows From Operating Activities		
Contributions received	\$ 31,819,286	\$ 25,289,008
Claims expenses paid	(5,535,866)	(5,026,331)
Insurance premiums paid	(9,417,914)	(6,303,909)
Dividends paid	(1,347,637)	(3,431,385)
Vendors paid	(2,199,222)	(947,620)
Salaries paid	(1,002,965)	(1,870,004)
Net Cash Provided (Used) by Operating Activities	12,315,682	7,709,759
Cash Flows From Capital & Related Financing Activities		
Purchase of capital assets	-	9,453
Net Cash Provided (Used) by Capital & Related Financing Activities	-	9,453
Cash Flows From Investing Activities		
Investment income received	1,740,367	543,632
Purchase of investment securities	(22,678,373)	(10,887,849)
Proceeds from sales and maturities of investments	11,625,971	10,422,320
Net Cash Provided (Used) by Investing Activities	(9,312,035)	78,103
 Net Increase (Decrease) in Cash	 3,003,647	 7,797,315
Beginning Trindel Cash and Investments	36,270,334	28,473,019
Ending Trindel Cash and Investments	\$ 39,273,981	\$ 36,270,334
Reconciliation of Operating Income to Net Cash Provided by Operating Activities		
Cash Flows from Operating Activities:		
Operating Income (Loss)	\$ (3,137,761)	\$ 5,942,694
Adjustments to Reconcile Operating Income (Loss) to Cash		
Provided (Used) by Operations:		
Depreciation and amortization	14,944	16,862
(Increase) Decrease in:		
Accounts receivable	(26,427)	(72,565)
Prepaid expenses	51,287	(95,624)
Deferred outflows	(15,791)	(205,998)
Net pension asset	-	(295,770)
Increase (Decrease) in:		
Accounts payable	184,030	87,205
Compensated balances	(46,107)	20,866
Claims liabilities	14,856,821	2,332,801
Net pension liability	410,359	-
Deferred inflows	24,327	(20,712)
Net Cash Provided by Operating Activities	\$ 12,315,682	\$ 7,709,759
Supplemental Disclosures		
Noncash Investing and Financing Activities		
Increase (decrease) in Fair Market Value of Investments	\$ (423,505)	\$ (1,851,234)

The accompanying notes are an integral part of these financial statements.

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization and Operation

The Trindel Insurance Fund, (Trindel) was initially established by the counties of Del Norte and Trinity to provide workers' compensation benefits for their employees. Trindel was subsequently expanded to include property damage and liability insurance coverage. The counties of Alpine, Colusa, Lassen, Modoc, San Benito, Sierra, Mono, Plumas, Sutter, and Tehama were later added. Trindel is governed by a joint powers agreement between the member counties under Article I, Chapter 5, of Division 7, Title I of the *Government Code of California*. Its purpose is to provide for the creation and operation of a claims servicing or account pool, which is where a group of governmental entities join together to administer the separate account of each entity in the payment of losses, and an insurance-purchasing pool to be used to meet the obligations of the counties to provide workers' compensation benefits for their employees and provide public liability and property damage insurance for its members. Trindel is governed by a 11-member Board of Directors composed of one member from each of the participating counties.

Trindel has the following funds:

- Workers compensation banking layer
- Workers compensation shared layer
- Property
- Liability banking layer
- Liability shared layer
- Pollution
- Medical malpractice
- Program administration
- Leadership training

Membership

As of June 30, 2023, membership of the various programs is as follows:

Members	Workers' Compensation	Liability	Property	Medical Malpractice	Pollution
Alpine County	X	X	X	X	X
Colusa County	X	X	X	X	X
Del Norte County	X	X	X	X	X
Lassen County	X	X	X	X	X
Modoc County	X	X	X	X	X
Mono County	X	X	X	X	X
Plumas County	X	X	X	X	X
San Benito County	X	X	X	X	X
Sierra County	X	X	X	X	X
Sutter County	X	X	X	X	X
Tehama County	X	X	X	X	X
Trinity County	X	X	X	X	X

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Admission of Members

Entities applying for membership must be approved by a unanimous vote of the Board Members.

Withdrawal of Members

Members may withdraw from Trindel upon advance written notice. The effect of withdrawal (or termination), does not terminate the responsibility of the member to continue paying its share of assessments or other financial obligations incurred by reason of its previous participation. No refund or repayment shall be given to any withdrawing member until approved by the Board. Trindel shall be responsible for servicing claims of members that have withdrawn, which were incurred while a member. Withdrawal does not relieve the member of the responsibility to pay special assessments or premium charges.

Reporting Entity

The reporting entity includes all activities (operations of its administrative staff, officers, executive committee, and board of directors) as they relate to Trindel. This includes financial activity relating to all of the membership years.

Trindel has developed criteria to determine whether other entities with activities that benefit Trindel should be included within its financial reporting entity. Trindel has determined that no other outside entity meets the criteria, and therefore, no agency has been included as a component unit in these financial statements.

Trindel has determined that no other outside entity meets the above criteria, and therefore, no agency has been included as a component unit in these financial statements. In addition, Trindel is not aware of any entity that would exercise such oversight responsibility that would result in Trindel being considered a component unit of that entity.

In determining its reporting entity, Trindel considered all governmental units that were members of Trindel since inception. The criteria did not require that inclusion of these entities in their financial statements principally because Trindel does not exercise oversight responsibility over any members.

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Presentation and Method of Accounting

Trindel accounts for its activities as a single enterprise fund, and the financial statements are accounted for on a flow of economic resources management focus, using the accrual basis of accounting. Revenues are recognized when earned and expenses are recognized when the related liability is incurred, regardless of the timing of related cash flows.

Operating revenues, such as charges for services, result from exchange transactions associated with the principal activity of the fund. Exchange transactions are those in which each party receives and gives up essentially equal values. *Nonoperating* revenues, such as subsidies and investment earnings, result from nonexchange transactions or ancillary activities.

Accounting Standards

These statements are prepared using the economic resources measurement focus and the accrual basis of accounting in accordance with Generally Accepted Accounting Principles as prescribed by the Governmental Accounting Standards Board. Under the accrual basis, revenues and the related assets are recognized when earned, and expenses and related liabilities are recognized when incurred. Liabilities for reserves for open claims and claims incurred but not reported have been recorded in Trindel's financial statements.

Management Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the reporting date and revenues and expenses during the reporting period. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change in the near term are described elsewhere in this report.

Cash and Cash Equivalents

For purposes of the statement of cash flows, cash equivalents are investments readily convertible into known amounts of cash with original maturities at date of purchase of less than three months.

Receivables

All receivables are reported at their gross value, and where appropriate, are reduced by the estimated portion that is expected to be uncollectible. As of June 30, 2023, the total accounts receivable portfolio was considered collectible. Interest on investments is recorded in the year the interest is earned.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Due To and Due From Members

Since Trindel is a banking/claims servicing pool, no net position is reported for the enterprise fund. Excess is reported as due to members and deficit is shown as due from members. Beginning in 2019, Trindel started a Workers' Compensation shared layer, which will show net position. Additionally, in 2021 the Liability shared layer was created, and that shows in net position as well. Administration revenues in excess of administration expenses will also show net position.

Investments

Trindel's investment policy is designed to achieve an optimum rate of return on available assets not required for current operating needs. Section 53601 of the California Government Code provides the legal authority for investments. Securities are selected for investment that are liquid, marketable, and high quality. Adequate diversification is applied to prevent an undue amount of investment risk with any one institution. The classes of investment that most adequately meets the above-mentioned criteria shall be allowed for purchase, including United States Government, federal agencies (GNMA, FNMA, FHLB, FFEB, Freddie Mac), negotiable certificates of deposit, bankers' acceptances, commercial paper and medium-term notes.

Capital Assets

Furniture, equipment and vehicles are recorded at cost. Trindel defines capital assets as assets with an initial, individual cost of more than \$5,000 and an estimated useful life in excess of three years. When assets are retired or otherwise disposed of, the cost and related accumulated depreciation are removed from the accounts, and the resulting gain or loss is recognized in income for the period. The cost of maintenance and repairs is charged to expense as incurred. Depreciation is computed using the straight-line method over the estimated useful lives of the assets:

3 years	Equipment
5 years	Vehicles
7 years	Furniture
30 years	Buildings

Compensated Absences

It is Trindel's policy to permit employees to accumulate earned but unused vacation and compensatory time. All vacation pay is accrued when incurred in the financial statements.

Pensions

For purposes of measuring the net pension liability and deferred outflows/inflows of resources related to pensions, and pension expense, information about the fiduciary net position of Trindel's California Public Employees' Retirement System (CalPERS) plans (Plans) and additions to/deductions from the Plans' fiduciary net position have been determined on the same basis as they are reported by CalPERS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Deferred Outflows/Inflows of Resources

In addition to assets, the statement of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, *deferred outflows of resources*, represents a consumption of net assets that applies to a future period and so will *not* be recognized as an outflow of resources (expense/expenditure) until then. Trindel has one item, related to the pension, which qualifies for reporting in this category.

In addition to liabilities, the statement of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, *deferred inflows of resources*, represents an acquisition of net assets that applies to a future period and so will *not* be recognized as an inflow of resources (revenue) until that time. Trindel has one item, related to the pension, which qualifies for reporting in this category.

Net Position

Trindel is accounted for as a banking pool in accordance with GASB Statement No. 10. Accordingly, net amounts of individual member net position is shown as due to or due from as applicable.

Revenue Recognition

Revenues are recognized as revenue when earned. Claims servicing revenues are recorded to the extent of claims servicing expenses. Net excess is recorded as due to members. Net deficits are recorded as due from members.

Allocated Costs

Management allocates internal administration costs to both the workers' compensation and property/liability programs. These costs are then charged to each of the members in the respective programs based on Resolution No. 06-06 as adopted by the Board of Directors.

Self-Insured Reserves and Deductible Payments

The members accumulate equity through the insurance programs for the payment of Self Insured Retention's (SIR's) and deductibles. When the payments are made for claim SIRs and deductibles, the member's equity is correspondingly reduced.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Trindel provides the following programs and coverages

Program	Type	Banking Layer		Excess*	Limit
		Member Retention	Pooling Layer Retention		
Airport	Occurrence	\$ -	\$ -	PRISM	\$ 25,000,000.00
CIMI	Occurrence	\$ 10,000	\$ -	PRISM	\$ 1,000,000.00
Crime	Occurrence	\$ 2,500	\$ -	PRISM	\$ 15,000,000.00
Cyber	Occurrence	\$ 50,000	\$ -	PRISM	\$ 5,000,000.00
EWC	Occurrence	\$ 300,000	\$ 1,000,000	PRISM	Statutory
GL1	Occurrence	\$ 250,000	\$ 1,000,000	PRISM	\$ 25,000,000
MedMal2	Claims Made	\$ 25,000	\$ -	PRISM	\$ 21,505,000
Pollution	Occurrence	\$ 250,000	\$ -	PRISM	\$ 10,000,000
All Risk \$800M (\$25K) \$600M Flood, \$300M x/s \$300M for locations (excludes Flood Zones A & V in Tower II) EQ: Shared limits of \$25M no rooftop coverage (2% total values per unit / \$100K min)					
Property	Occurrence	\$ 25,000	\$ -	PRISM	\$ 100,000
Watercraft	Occurrence	\$ 1,000	\$ -	PRISM	\$ 100,000

*Public Risk Innovation, Solutions and Management (formerly CSAC-EIA)

The pooled retention layer for the workers compensation program was effective July 1, 2018.
The pooled retention layer for the liability program was effective July 1, 2021.

Excess Insurance

Trindel enters into reinsurance agreements whereby it cedes various amounts of risk to another entity. Risks ceded are treated as though they are not risks for which Trindel is liable. Trindel maintains excess insurance coverage for workers' compensation, general liability, and property coverage.

Unpaid Claims Liabilities (Claims Payable, Claims Incurred but Not Reported, and Liability for Unallocated Loss Adjustment Expenses)

Each program establishes claims liabilities based on estimates of the ultimate cost of claims (including future allocated claim adjustment expense) that have been reported but not settled, and of claims that have been incurred but not reported. The length of time for which such costs must be estimated varies depending on the coverage involved. Estimated amounts of salvage and subrogation and reinsurance recoverable on unpaid claims are deducted from the liability for unpaid claims. Because actual claims costs depend on such complex factors as inflation, changes in doctrines of legal liability, and damage awards, the process used in computing claims liabilities does not necessarily result in an exact amount, particularly for coverages such as general liability. Claims liabilities are recomputed annually using a variety of actuarial and statistical techniques to produce current estimates that reflect recent settlements, claims frequency, and other economic and social factors. A provision for inflation in the calculation of estimated future claims costs is implicit in the calculation because reliance is placed both on actual historical data that reflect past inflation and on other factors that are considered to be appropriate modifiers of past experience.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

Adjustments to claims liabilities are charged or credited to expense in the periods in which they are made. The current portion of unpaid claims is based on current year payments and known claim information at the end of the period.

Income Taxes

Trindel is an organization comprised of public agencies and is exempt from federal income and California franchise taxes. Accordingly, no provision for federal or state income taxes has been made in the accompanying financial statements.

NOTE 2: CASH AND INVESTMENTS

Credit Risk and Market Value Investments

At June 30, 2023, total cash and cash equivalents were as follows:

	<u>2023</u>	<u>2022</u>
Balance Per Bank	\$ 39,623,266	\$ 38,284,203
Less: Outstanding Checks/Charges and Adjustments	<u>(349,285)</u>	<u>(2,013,869)</u>
Balance Per Books	<u>\$ 39,273,981</u>	<u>\$ 36,270,334</u>
Financial Statement Totals:		
Admin funds	\$ 350,591	\$ (86,140)
Trust funds	<u>38,923,390</u>	<u>36,356,474</u>
Totals	<u>\$ 39,273,981</u>	<u>\$ 36,270,334</u>

Custodial Credit Risk

Section 53652 of the California Governmental Code requires financial institutions to secure deposits made by governmental units in excess of insured amounts, by the pledging of governmental securities as collateral. The market value of the pledged securities in the collateral pool must equal at least 110% of the total amount deposited by governmental units.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

Investments

As a governmental entity, investments are limited to the following in accordance with California Government Code Section 53601:

Authorized Investment Type	Investment Rating	Maximum % of Portfolio	Limit Per Issuer	Maximum Maturity
Municipal Securities	A or higher	30%	5%	5 Years
U.S. Treasury Obligations	None	100%	100%	5 Years
Federal Agencies	None	100%	25%	5 Years
Bank Acceptances	A-1 or higher	40%	5%	180 days
Federally Insured Time Deposits	None	20% between Federal/Collateralized Time Deposits	Max covered under federal insurance	5 Years
Collateralized Time Deposits	None	20% between Federal/Collateralized Time Deposits	N/A	5 Years
Certificate of Deposit Placement Service	None	30%	N/A	5 Years
Negotiable Certificates of Deposit	A-1 or higher	30%	5%	5 Years
Repurchase Agreements	None	100%	N/A	1 Year
Commercial Paper	A-1 or higher	25%	5%	270 days
LAIF	None	100%	N/A	N/A
LGIP	None	100%	N/A	N/A
Corporate Medium Term Notes	A or higher	30%	5%	5 years
Asset-Backed, Mortgage-Backed, Mortgage Pass-Through Securities and Collateralized Mortgage Obligations	AA or higher	20%	5%	5 years
Money Market Mutual Funds	Highest Ranking	20%	10%	N/A
Supranational	AA or higher	30%	10%	5 years

Interest Rate Risk. As a means of limiting its exposure to fair value losses arising from changes in interest rates, in 2023 Trindel's investment policy has been updated to allow investment portfolio maturities to extend beyond five years from purchase date to maturity.

June 30, 2023 <u>Investment Type</u>	<u>Fair Value</u>	<u>Investment Maturities</u>		
		< 1yr	1-3 yrs	>3 yrs
Federal Government Agency	\$ 8,094,446	6,338,433	1,756,013	\$ -
US Treasury	23,447,670	3,619,770	6,460,453	13,367,447
Collateralized Mortgage Obligation	7,835,875	-	-	7,835,875
Corporate Notes	8,208,445	2,951,174	2,085,761	3,171,510
Asset Backed Securities	2,562,001	1,214	1,477,984	1,082,803
Supranationals	1,780,522	764,084	1,016,438	-
Money Market Fund	104,679	104,679	-	-
Total Investments	\$ 52,033,638	\$ 13,779,354	\$ 12,796,649	\$ 25,457,635

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

June 30, 2022 Investment Type	Fair Value	Investment Maturities		
		< 1yr	1-3 yrs	>3 yrs
Federal Government Agency	\$ 10,825,693	2,759,865	6,279,440	\$ 1,786,388
US Treasury	18,425,502	5,247,949	3,611,118	9,566,435
Corporate Notes	6,744,505	2,253,210	2,939,408	1,551,887
Asset Backed Securities	3,463,154	-	246,780	3,216,374
Supranationals	1,788,391	-	764,672	1,023,719
Money Market Fund	399,434	399,434	-	-
Total Investments	\$ 41,646,678	\$ 10,660,457	\$ 13,841,417	\$ 17,144,804

Credit Risk. State law and Trindel's Investment Policy limit investments in commercial paper to the rating of A1 by Standards & Poor's or P-1 by Moody's Investors Service. State Law and Trindel's Investment Policy also limit investments in corporate bonds to the minimum rating of A by Standard & Poor's and Moody's Investors Service. Trindel does not have minimum credit ratings for government agency securities.

June 30, 2023								
Investment Type	Fair Value	AAA	AA+	A+	AA	A-	A	NR
Federal Government Agency	\$ 8,094,446	\$ -	\$ 8,094,446	\$ -	\$ -	\$ -	\$ -	\$ -
US Treasury	23,447,670	-	23,447,670	-	-	-	-	-
Collateralized Mortgage Obligation	7,835,875	1,651,377	926,433	-	-	-	-	5,258,065
Corporate Notes	8,208,445	-	-	3,081,784	1,557,108	1,348,670	1,938,465	282,418
Asset Backed Securities	2,562,001	1,653,193	-	-	-	-	-	908,808
Supranationals	1,780,522	1,780,522	-	-	-	-	-	-
Money Market Fund	104,679	104,679	-	-	-	-	-	-
Total Investments	\$ 52,033,638	\$ 5,189,771	\$ 32,468,549	\$ 3,081,784	\$ 1,557,108	\$ 1,348,670	\$ 1,938,465	\$ 6,449,291

June 30, 2022								
Investment Type	Fair Value	AAA	AA+	A+	AA	A-	A	AA-
Federal Government Agency	\$ 10,825,693	\$ -	\$ 10,825,693	\$ -	\$ -	\$ -	\$ -	\$ -
US Treasury	18,425,502	-	18,425,502	-	-	-	-	-
Corporate Notes	6,744,505	-	696,715	1,323,805	986,221	830,695	2,507,344	399,726
Asset Backed Securities	3,463,154	3,463,154	-	-	-	-	-	-
Supranationals	1,788,391	1,788,391	-	-	-	-	-	-
Money Market Fund	399,434	399,434	-	-	-	-	-	-
Total Investments	\$ 41,646,678	\$ 5,650,979	\$ 29,947,909	\$ 1,323,805	\$ 986,221	\$ 830,695	\$ 2,507,344	\$ 399,726

Custodial Credit Risk. For an investment, custodial credit risk is the risk that, in the event of the failure of the counterparty, Trindel will not be able to recover the value of its investments or collateral security that are in the possession of an outside party. At year end, Trindel's investment pool and specific investments had no securities exposed to custodial credit risk.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

Concentration of Credit Risk. Investments in securities of any one issuer consisting of 5% or more of total investments are as follows:

June 30, 2023	Fair Value	% of Portfolio
Government of United States	\$ 23,447,670	45%
Federal Home Loan Mortgage Corp	11,717,190	22%
June 30, 2022	Fair Value	% of Portfolio
Government of United States	\$ 18,425,502	44%
Federal Home Loan Mortgage Corp	6,035,902	12%
Federal National Mortgage Association	4,110,657	8%

Investments, including derivative instruments that are not hedging derivatives, are measured at fair value on a recurring basis. Recurring fair value measurements are those that Governmental Accounting Standards Board (GASB) Statements require or permit in the statement of net position at the end of each reporting period. Fair value measurements are categorized based on the valuation inputs used to measure an asset's fair value: Level 1 inputs are quoted prices in active markets for identical assets; Level 2 inputs are significant other observable inputs; Level 3 inputs are significant unobservable inputs. Investments' fair value measurements at June 30, 2023 are as shown below:

June 30, 2023	Fair Value Measurements Using			
Investments	Fair Value	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Debt Securities				
Federal Government Agency	\$ 8,094,446	\$ -	\$ 8,094,446	\$ -
US Treasury	23,447,670	23,447,670	-	-
Collateralized Mortgage Obligation	7,835,875	-	7,835,875	-
Corporate Notes	8,208,445	-	8,208,445	-
Asset Backed Securities	2,562,001	-	2,562,001	-
Supranationals	1,780,522	-	1,780,522	-
Money Market Fund	104,679	N/A	N/A	N/A
Total Debt Securities	\$ 52,033,638	\$ 23,447,670	\$ 28,481,289	\$ -
June 30, 2022	Fair Value Measurements Using			
Investments	Fair Value	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Debt Securities				
Federal Government Agency	\$ 10,825,693	\$ -	\$ 10,825,693	\$ -
US Treasury	18,425,502	18,425,502	-	-
Corporate Notes	6,744,505	-	6,744,505	-
Asset Backed Securities	3,463,154	-	3,463,154	-
Supranationals	1,788,390	-	1,788,390	-
Money Market Fund	399,434	N/A	N/A	N/A
Total Debt Securities	\$ 41,646,678	\$ 18,425,502	\$ 22,821,742	\$ -

*The fair value of these Level 2 securities is based on a market approach with prices obtained from nationally-recognized pricing services.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 3: CAPITAL ASSETS

Capital assets at June 30, 2023 consist of the following:

	<u>June 30, 2022</u>	<u>Additions</u>	<u>Retirements</u>	<u>June 30, 2023</u>
Land	\$ 63,006	\$ -	\$ -	\$ 63,006
Building	709,236	-	-	709,236
Furniture, Fixtures, Equipment	207,004	16,421	(36,851)	186,574
Total Capital Assets	<u>979,246</u>	<u>16,421</u>	<u>(36,851)</u>	<u>958,816</u>
Less Accumulated Depreciation	<u>(280,364)</u>	<u>(17,037)</u>	<u>33,025</u>	<u>(264,376)</u>
Capital Assets, net	698,882	(616)	(3,826)	694,440
Financial Statement Totals:				
Nondepreciable	63,006	-	-	63,006
Depreciable, net	635,876	(617)	(3,826)	631,433
Total	<u>\$ 698,882</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 694,439</u>

Depreciation expense for the fiscal years ended June 30, 2023 and 2022 was \$38,329, and \$38,139, respectively.

NOTE 4: COMPENSATED ABSENCES

The following is a summary of compensated absences of Trindel as of June 30, 2023:

	<u>July 1, 2022</u>	<u>Current Year Activity</u>	<u>June 30, 2023</u>	<u>Current Portion</u>
Compensated Absences	<u>\$ 101,623</u>	<u>\$ (46,105)</u>	<u>\$ 55,518</u>	<u>\$ 27,759</u>

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 5: UNPAID CLAIM AND CLAIM ADJUSTMENT EXPENSES

Trindel establishes a liability for both reported and unreported insured events, which includes estimates of both future payments of losses and related claims adjustment expenses. The following represents changes in liabilities for Trindel during the fiscal years ended June 30, 2023 and 2022:

	<u>2023</u>	<u>2022</u>
Unpaid Claims and Claim Adjustment Expense at Beginning of Year	\$ 41,665,083	\$ 39,332,282
Incurred Claims and Claim Adjustment Expenses:		
Provision for Insured Events of the Current Year	13,335,445	12,445,746
Increase (Decrease) in Provision for Insured Events of Prior Fiscal Years	<u>7,030,815</u>	<u>(5,159,179)</u>
Total Incurred Claims and Claim Adjustment Expenses	<u>20,366,260</u>	<u>7,286,567</u>
Payments:		
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Current Year	1,657,135	786,741
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Prior Years	<u>3,852,304</u>	<u>4,167,025</u>
Total Payments	<u>5,509,439</u>	<u>4,953,766</u>
Total Unpaid Claims and Claims Adjustment Expenses	<u>\$ 56,521,904</u>	<u>\$ 41,665,083</u>
Reported Claims	\$ 18,613,348	\$ 4,599,883
Claims Incurred But Not Reported	35,266,385	34,465,200
Unallocated Loss Adjustment Expense Payable	<u>2,642,171</u>	<u>2,600,000</u>
Total Claim Liabilities	56,521,904	41,665,083
Current Portion	<u>(5,150,000)</u>	<u>(5,150,000)</u>
Long-Term Portion	<u>\$ 51,371,904</u>	<u>\$ 36,515,083</u>

At June 30, 2023 and 2022, unpaid claims and claim adjustment expenses were presented at \$56,521,903 and \$41,665,083, respectively. Trindel does not discount claims liability.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 6: JOINT POWERS AGREEMENT

Each of the members of Trindel is also a member of Public Risk Innovation, Solutions, and Management (PRISM) (formerly CSAC EIA) through a joint powers agreement. The relationship between Trindel and the joint powers authority is such that PRISM is not a component unit of Trindel for financial reporting purposes.

PRISM arranges for and provides excess property, liability, workers' compensation and medical malpractice coverage up to \$30 million for its members. The joint venture is governed by a Board consisting of representatives from member agencies. The Board controls the operation of the joint venture, including selection of management and approval of operating budgets, independent of any influence by the member agencies beyond their representation on the Board. Each member agency pays a premium commensurate with the level of coverage requested and shares surplus and deficits proportionate to their participation in the joint venture.

A. Entity	<u>PRISM</u>
B. Purpose	Provides excess insurance coverage for Workers' Compensation, Property and Liability
C. Participants	Statewide entities
D. Governing Board	Consists of elected representatives of members by region
E. Condensed Financial Information as of	<u>June 30, 2022*</u>
	<u>PRISM</u>
Total Assets	\$ 1,053,760,735
Deferred Outflows	2,000,236
Total Assets and Deferred Outflows	<u>\$ 1,055,760,971</u>
Total Liabilities	\$ 908,008,660
Deferred Inflows	3,713,839
Net Position	<u>144,038,472</u>
Total Liabilities, Deferred Inflows and Net Position	<u>\$ 1,055,760,971</u>
Total Revenues	\$ 1,438,627,790
Total Expenditures	1,480,943,952
Member Dividend	<u>-</u>
Net Increase (Decrease) in Net Position	<u>\$ (42,316,162)</u>

* Latest audited information available.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

NOTE 7: DEFERRED COMPENSATION

Trindel Insurance Fund employees participate in a deferred compensation plan adopted under the provision of Internal Revenue Code Section 457, *Deferred Compensation Plans with Respect to Service for state and Local Governments*.

Under the plan, employees may elect to defer a portion of their salaries and avoid paying taxes on the deferred portion until the withdrawal date. The deferred compensation amount is not available for withdrawal by employees until termination, retirement, death, or unforeseeable emergency.

Trindel Insurance Fund employees are also covered under a multiple-employer defined benefit pension plan maintained by the California Public Employees' Retirement System (CalPERS). The plan provides retirement and disability benefits, annual cost-of-living adjustments, and death benefits to plan members and beneficiaries.

NOTE 8: PENSION PLANS

A. General Information about the Pension Plans

Plan Descriptions- All qualified permanent and probationary employees are eligible to participate in Trindel's Miscellaneous Employee Pension Plans, cost-sharing multiple employer defined benefit pension plans administered by the California Public Employees' Retirement System (CalPERS). Benefit provisions under the Plans are established by State statute and Trindel resolution. CalPERS issues publicly available reports that include a full description of the pension plans regarding benefit provisions, assumptions and membership information that can be found on the CalPERS website. *Benefits Provided* - CalPERS provides service retirement and disability benefits, annual cost of living adjustments and death benefits to plan members, who must be public employees and beneficiaries. Benefits are based on years of credited service, equal to one year of full-time employment. Members with five years of total service are eligible to retire at age 50 with statutorily reduced benefits. All members are eligible for non-duty disability benefits after 10 years of service. The death benefit is one of the following: The Basic Death Benefit, the 1957 Survivor Benefit, or the Optional Settlement 2W Death Benefit. The cost-of-living adjustments for each plan are applied as specified by the Public Employees' Retirement Law.

The Plans' provisions and benefits in effect at June 30, 2023, are summarized as follows:

Hire date	Prior to January 1, 2013	On or after January 1, 2013
Benefit formula	2.5% @ 55	2% @ 62
Benefit vesting schedule	5 years service	5 years service
Benefit payments	monthly for life	monthly for life
Retirement age	50 - 55	52 - 67
Monthly benefits, as a % of eligible compensation	2.0% to 2.7%	1.0% to 2.5%
Required employee contribution rates	8.000%	6.000%
Required employer contribution rates	12.210%	7.470%

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

NOTE 8: PENSION PLANS (CONTINUED)

A. General Information about the Pension Plans (Continued) shall be effective on the July 1 following notice of a change in the rate. Funding contributions for both Plans are determined annually on an actuarial basis as of June 30 by CalPERS. The actuarially determined rate is the estimated amount necessary to finance the costs of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability. Trindel is required to contribute the difference between the actuarially determined rate and the contribution rate of employees.

B. Pension Liabilities, Pension Expenses and Deferred Outflows/Inflows of Resources Related to Pensions

As of June 30, 2023 and 2022, Trindel reported a net pension liability in the amount of \$155,690 and a net pension asset of \$254,668, respectively, for its proportionate shares of the net pension.

Trindel's net pension asset is measured as the proportionate share of the net pension liability. The net pension liability is measured as of June 30, 2022, and the total pension liability for each Plan used to calculate the net pension liability was determined by an actuarial valuation as of June 30, 2021 rolled forward to June 30, 2022 using standard update procedures. Trindel's proportion of the net pension liability was based on a projection of Trindel's long-term share of contributions to the pension plans relative to the projected contributions of all participating employers, actuarially determined. Trindel's proportionate share of the net pension liability for each Plan as of June 30, 2023 and 2022 was as follows:

Proportion - June 30, 2022	-0.01341%
Proportion - June 30, 2023	0.00333%
Change - Increase (Decrease)	0.01674%

For the year ended June 30, 2023 and 2022, Trindel recognized a pension expense of \$236,828 and pension credit of \$237,546, respectively. At June 30, 2023 and 2022, Trindel reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

June 30, 2023

	De ferred Outflows of Resources	De ferred Inflows of Resources
Changes of Assumptions	\$ 15,954	\$ -
Differences between Expected and Actual Experience	3,127	2,094
Differences between Projected and Actual Investment Earnings	28,518	-
Differences between Employer's Contributions and Proportionate Share of Contributions	-	25,813
Change in Employer's Proportion	248,592	-
Pension Contributions Made Subsequent to Measurement Date	121,181	-
Total	\$ 417,372	\$ 27,907

TRINDEL INSURANCE FUND
NOTES TO THE FINANCIAL STATEMENTS
JUNE 30, 2023

5. DEFINED BENEFIT PENSION PLAN (Continued):

June 30, 2022

	Deferred Outflows of Resources	Deferred Inflows of Resources
Changes of Assumptions	\$ -	\$ -
Differences between Expected and Actual Experience	(28,558)	-
Differences between Projected and Actual Investment Earnings	222,312	-
Differences between Employer's Contributions and Proportionate Share of Contributions	2,202	3,580
Change in Employer's Proportion	98,074	-
Pension Contributions Made Subsequent to Measurement Date	107,551	-
Total	<u>\$ 401,581</u>	<u>\$ 3,580</u>

As of June 30, 2023, Trindel reported \$121,181 as deferred outflows of resources related to contributions subsequent to the measurement date that will be recognized as a reduction of the net pension liability in the year ended June 30, 2024. Other amounts reported as deferred outflows of resourced and deferred inflows of resources related to pensions will be recognized as pension expense as follows:

Year Ended June 30	Deferred Outflows/(Inflows) of Resources
2024	\$ 108,580
2025	91,993
2026	50,268
2027	17,443
2028	-
Thereafter	-
	<u>\$ 268,284</u>

As of June 30, 2022, Trindel reported \$107,551 as deferred outflows of resources related to contributions subsequent to the measurement date that will be recognized as a reduction of the net pension liability in the year ended June 30, 2023. Other amounts reported as deferred outflows of resourced and deferred inflows of resources related to pensions will be recognized as pension expense as follows:

Year Ended June 30	Deferred Outflows/(Inflows) of Resources
2023	\$ 85,525
2024	76,343
2025	67,146
2026	61,436
2027	-
Thereafter	-
	<u>\$ 290,450</u>

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

5. DEFINED BENEFIT PENSION PLAN (Continued):

Actuarial Assumptions - In the actuarial valuations for measurement periods June 30, 2022 and 2020, the total pension liabilities were determined using the following actuarial methods and assumptions:

Valuation Date	June 30, 2021
Measurement Date	June 30, 2022
Actuarial Cost Method	Entry-Age Normal Cost
Actuarial Assumptions	
Discount Rate	6.90%
Inflation	2.30%
Payroll Growth Rate	2.75%
Projected Salary Increase ⁽¹⁾	Varies by Entry Age and Service
Investment Rate of Return ⁽²⁾	6.80%
Mortality Rate Table	Derived using CalERS' Membership Data for all Funds

⁽¹⁾ Depending on age, service and type of employment.

⁽²⁾ Net of pension plan investment expenses.

All other actuarial assumptions used in the June 30, 2022 valuation were based on the results of an actuarial experience study for the fiscal years 1997 to 2015, including updates to salary increase, mortality and retirement rates. The Experience Study report can be obtained at CalPERS' website under Forms and Publications.

Discount Rate - The discount rate used to measure the total pension liability was 6.90% for the plan. To determine whether the municipal bond rate should be used in the calculation of a discount rate for the Plan, CalPERS stress tested employer rate plans within the Plan that would most likely result in a discount rate that would be different from the actuarially assumed discount rate. Based on the testing, none of the tested employer rate plans run out of assets. Therefore, the current 6.90 percent discount rate is appropriate and the use of the municipal bond rate calculation is not deemed necessary. The stress test results are presented in a detailed report called "GASB Crossover Testing Report" that can be obtained from the CalPERS website under the GASB 68 section.

According to Paragraph 30 of GASB 68, the long-term discount rate should be determined without reduction for pension plan administrative expense. For the CalPERS Plan, the 6.80% investment return assumption used in this accounting valuation is net of administrative expenses. Administrative expenses are assumed 10 basis points. An investment return excluding administrative expenses would have been 6.90%. Using this lower discount rate has resulted in a slightly higher total pension liability and net pension liability. CalPERS checked the materiality threshold for the difference in calculation and did not find it to be a material difference.

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

5. DEFINED BENEFIT PENSION PLAN (Continued):

In the December 2016 and April 2017 meetings, the Board voted to lower the funding discount rates used for the PERF. In making its decision, the Board reviewed recommendations from CalPERS team members, external pension and investment consultants, and input from employer and employee stakeholder groups. A lowered funding discount rate for the PERF will be phased in over a three-year period beginning July 1, 2018 for public agencies and school districts.

The long-term expected rate of return on pension plan investments was determined using a building-block method in which best-estimate ranges of expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class.

In determining the long-term expected rate of return, CalPERS took into account both short-term and long-term market return expectations as well as the expected pension fund cash flows. Such cash flows were developed assuming that both members and employers will make their required contributions on time and as scheduled in all future years. Using historical returns of all the Plan's asset classes, expected compound (geometric) returns were calculated over the short term (first 11 years) and the long-term (60 years) using a building-block approach. Using the expected nominal returns for both short-term and long-term, the present value of benefits was calculated for the Plan. The expected rate of return was set by calculating the single equivalent expected return that arrived at the same present value of benefits for cash flows as the one calculated using both short-term and long-term returns. The expected rate of return was then set equivalent to the single equivalent rate calculated above and rounded down to the nearest one quarter of one percent.

The table below reflects the long-term expected real rate of return by asset class. The rate of return was calculated using the capital market assumptions applied to determine the discount rate and asset allocation. These geometric rates of return are net of administrative expenses.

<u>Asset Class</u>	<u>Assumed Asset Allocation</u>	<u>Real Return Years 1 - 10 (1,2)</u>
Global Equity - cap-weighted	30.0%	4.45%
Global Equity - non-cap-weighted	12.0%	3.84%
Private Equity	13.0%	7.28%
Treasury	5.0%	0.27%
Mortgage-backed Securities	5.0%	0.50%
Investment Grade Corporates	10.0%	1.56%
High Yield	5.0%	2.27%
Emerging Market Debt	5.0%	2.48%
Private Debt	5.0%	3.57%
Real Assets	15.0%	3.21%
Leverage	-5.0%	-0.59%

(1) An expected inflation of 2.30% used for this period

(2) Figures are based on the 2021-22 Asset Liability Management Study

TRINDEL INSURANCE FUND

NOTES TO THE FINANCIAL STATEMENTS

JUNE 30, 2023

5. DEFINED BENEFIT PENSION PLAN (Continued):

Sensitivity of the Proportionate Share of the Net Pension Liability to Changes in the Discount Rate: Rate
The following presents Trindel's proportionate share of the net pension liability for each Plan, calculated using the discount rate for each Plan, as well as what Trindel's proportionate share of the net pension liability would be if it were calculated using a discount rate that is 1-percentage point lower or 1-percentage point higher than the current rate:

Pension Plan Fiduciary Net Position - Detailed information about each pension plan's fiduciary net position is available in the separately issued CalPERS financial reports.

June 30, 2023

	Discount Rate -1% (5.90%)	Current Discount Rate (6.90%)	Discount Rate +1% (7.90%)
Net Pension Liability/(Asset)	\$ 524,408	\$ 155,690	\$ (147,673)

June 30, 2022

	Discount Rate -1% (6.15%)	Current Discount Rate (7.15%)	Discount Rate +1% (8.15%)
Net Pension Liability/(Asset)	\$ 41,348	\$ (254,668)	\$ (499,381)

Pension Plan Fiduciary Net Position: Detailed information about each pension plan's fiduciary net position is available in the separately issued CalPERS financial reports.

Payable to the Pension Plan – The District had no outstanding amount of contributions to the pension plan required for the fiscal years ended June 30, 2023 and 2022.

REQUIRED SUPPLEMENTARY INFORMATION

TRINDEL INSURANCE FUND
RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Property	Liability Banking Layer	Liability Shared Layer	Workers' Compensation Banking Layer	Workers' Compensation Shared Layer	Medical Malpractice	Total
Unpaid Claims and Claim Adjustment Expense at Beginning of Year	\$ 759,415	\$ 5,721,113	\$ 947,000	\$ 30,385,555	\$ 3,704,000	\$ 148,000	\$ 41,665,083
Incurred Claims and Claim Adjustment Expenses:							
Provision for Insured Events of the Current Year	530,444	2,472,000	1,097,000	7,757,000	1,415,000	64,001	13,335,445
Increase (Decrease) in Provision for Insured Events of Prior Fiscal Years	159,539	1,286,055	(1,241,393)	5,992,614	834,000	-	7,030,815
Total Incurred Claims and Claim Adjustment Expenses	689,983	3,758,055	(144,393)	13,749,614	2,249,000	64,001	20,366,260
Payments:							
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Current Year	165,646	539,295	-	947,194	-	5,000	1,657,135
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Prior Years	(46,269)	1,119,111	-	2,779,462	-	-	3,852,304
Total Payments	119,377	1,658,406	-	3,726,656	-	5,000	5,509,439
Total Unpaid Claims and Claims Adjustment Expenses	\$ 1,330,021	\$ 7,820,762	\$ 802,607	\$ 40,408,513	\$ 5,953,000	\$ 207,001	\$ 56,521,904
Reported Claims	\$ 368,155	\$ 3,220,060	\$ 50,000	\$ 13,299,186	\$ 1,675,947	\$ -	\$ 18,613,348
Claims Incurred But Not Reported	940,291	4,365,702	752,607	24,723,731	4,277,053	207,001	35,266,385
Unallocated Loss Adjustment Expense Payable	21,575	235,000	-	2,385,596	-	-	2,642,171
Total Claim Liabilities	\$ 1,330,021	\$ 7,820,762	\$ 802,607	\$ 40,408,513	\$ 5,953,000	\$ 207,001	\$ 56,521,904

*All other programs are fully insured.

TRINDEL INSURANCE FUND
RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM

FOR THE FISCAL YEAR ENDED JUNE 30, 2022

	Property	Liability Banking Layer	Liability Shared Layer	Workers' Compensation Banking Layer	Workers' Compensation Shared Layer	Medical Malpractice	Total
Unpaid Claims and Claim Adjustment Expense at Beginning of Year	\$ 312,607	\$ 5,322,330	\$ -	\$ 29,808,452	\$ 3,780,000	\$ 108,893	\$ 39,332,282
Incurred Claims and Claim Adjustment Expenses:							
Provision for Insured Events of the Current Year	825,450	2,236,000	947,000	7,107,000	1,287,000	43,296	12,445,746
Increase (Decrease) in Provision for Insured Events of Prior Fiscal Years	55,104	(502,892)	-	(3,348,391)	(1,363,000)	-	(5,159,179)
Total Incurred Claims and Claim Adjustment Expenses	880,554	1,733,108	947,000	3,758,609	\$ (76,000)	43,296	7,286,567
Payments:							
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Current Year	286,083	19,707	-	476,762	-	4,189	786,741
Claim and Claim Adjustment Expenses Attributable to Insured Events of the Prior Years	147,663	1,314,618	-	2,704,744	-	-	4,167,025
Total Payments	433,746	1,334,325	-	3,181,506	-	4,189	4,953,766
Total Unpaid Claims and Claims Adjustment Expenses	\$ 759,415	\$ 5,721,113	\$ 947,000	\$ 30,385,555	\$ 3,704,000	\$ 148,000	\$ 41,665,083
Reported Claims	\$ 174,928	\$ 2,534,239	\$ -	\$ 1,890,716	\$ -	\$ -	\$ 4,599,883
Claims Incurred But Not Reported	567,487	2,907,874	947,000	26,190,839	3,704,000	148,000	34,465,200
Unallocated Loss Adjustment Expense Payable	17,000	279,000	-	2,304,000	-	-	2,600,000
Total Claim Liabilities	\$ 759,415	\$ 5,721,113	\$ 947,000	\$ 30,385,555	\$ 3,704,000	\$ 148,000	\$ 41,665,083

TRINDEL INSURANCE FUND
CLAIMS DEVELOPMENT INFORMATION
POOLED WORKERS' COMPENSATION
FOR THE FISCAL YEAR ENDED JUNE 30, 2022

	Fiscal and Policy Year Ended June 30,				
	2019	2020	2021	2022	
	2023				
Total Required Contributions and Investment Revenue Ceded	\$ 1,653,531	\$ 1,824,491	\$ 2,106,357	\$ 2,073,231	\$ 2,817,440
(1) Net Earned Required Contribution and Investment Revenues	1,653,531	1,824,491	2,106,357	2,073,231	2,817,440
(2) Unallocated Expenses	-	-	-	-	-
(3) Estimated Incurred Claims and Expense End of Year Ceded	1,159,000	1,228,000	1,324,000	1,287,000	1,415,000
Net Incurred	1,159,000	1,228,000	1,324,000	1,287,000	1,415,000
(4) Paid (Cumulative as of):					
End of Policy Year	-	-	-	-	-
One Year Later	-	-	-	-	-
Two Years Later	-	-	-	-	-
Three Years Later	-	-	-	-	-
Four Years Later	-	-	-	-	-
(5) Reestimated Ceded Claims and Expense:					
(6) Reestimated Incurred Claims and Expense:					
End of Policy Year	1,159,000	1,228,000	1,324,000	1,287,000	1,415,000
One Year Later	836,000	1,555,000	780,000	1,570,000	
Two Years Later	1,696,000	1,091,000	958,000		
Three Years Later	1,604,000	330,000			
Four Years Later	1,680,000				
(7) Increase (Decrease) in Estimated Incurred Claims and Expenses from the End of Program Year	\$ 521,000	\$ (898,000)	\$ (366,000)	\$ 283,000	\$ -

This program began in 2019 so only five years are shown

TRINDEL INSURANCE FUND
CLAIMS DEVELOPMENT INFORMATION
POOLED LIABILITY

FOR THE FISCAL YEAR ENDED JUNE 30, 2022

	2022	2023
Total Required Contributions and Investment Revenue Ceded	\$ 1,813,818	\$ 2,084,429
(1) Net Earned Required Contribution and Investment Revenues	1,813,818	2,084,429
(2) Unallocated Expenses	-	-
(3) Estimated Incurred Claims and Expense End of Year Ceded	947,000	1,097,000
Net Incurred	947,000	1,097,000
(4) Paid (Cumulative as of):		
End of Policy Year	-	-
One Year Later	-	-
(5) Reestimated Ceded Claims and Expense:		
(6) Reestimated Incurred Claims and Expense:		
End of Policy Year	947,000	1,097,000
One Year Later	934,000	-
(7) Increase (Decrease) in Estimated Incurred Claims and Expenses from the End of Program Year	\$ (13,000)	\$ -

This program began in 2022 so only two years are shown.

TRINDEL INSURANCE FUND
SCHEDULE OF THE FUND'S PROPORTIONATE SHARE
OF THE NET PENSION LIABILITY

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	June 30, 2014 ⁽¹⁾	June 30, 2015 ⁽¹⁾	June 30, 2016 ⁽¹⁾	June 30, 2017 ⁽¹⁾	June 30, 2018 ⁽¹⁾	June 30, 2019 ⁽¹⁾	June 30, 2020 ⁽¹⁾	June 30, 2021 ⁽¹⁾	June 30, 2022 ⁽¹⁾
Total									
Proportion of the net pension liability	0.00369%	0.00179%	0.00277%	0.00123%	-0.00129%	-0.00014%	0.00097%	-0.01341%	0.00333%
Proportionate share of the net pension liability/(asset)	\$ 145,588	\$ 100,052	\$ 75,546	\$ 76,849	\$ (48,481)	\$ (5,622)	\$ 41,102	\$ (254,668)	\$ 155,690
Covered payroll (2)	\$ 641,077	\$ 738,902	\$ 770,805	\$ 826,709	\$ 940,071	\$ 921,501	\$ 997,476	\$ 979,664	\$ 1,017,028
Proportionate Share of the net pension liability as percentage of covered payroll	22.71%	13.54%	9.80%	9.30%	-5.16%	-0.61%	4.12%	-26.00%	15.31%
Plans fiduciary net position as a percentage of the total pension liability	79.82%	78.40%	74.06%	73.31%	77.69%	77.73%	77.71%	86.61%	86.61%

(1) Historical information is required only for measurement periods for which GASB 68 is applicable. This is the measurement date of the actuary report

(2) Covered Payroll represented above is based on pensionable earnings provided by the employer. However, GASB 68 defines covered-employee payroll as the total payroll of employees that are provided pensions through the pension plan. Accordingly, if pensionable earnings are different than total earnings for covered-employees, the employer should display in the disclosure footnotes the payroll based on total earnings for the covered group and recalculated the required payroll-related ratios.

TRINDEL INSURANCE FUND
SCHEDULE OF CONTRIBUTIONS

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Fiscal Year 2014-15 ⁽¹⁾	Fiscal Year 2015-16 ⁽¹⁾	Fiscal Year 2016-17 ⁽¹⁾	Fiscal Year 2017-18 ⁽¹⁾	Fiscal Year 2018-19 ⁽¹⁾	Fiscal Year 2019-20 ⁽¹⁾	Fiscal Year 2020-21 ⁽¹⁾	Fiscal Year 2021-22 ⁽¹⁾	Fiscal Year 2022-23 ⁽¹⁾
Total									
Contractually required contribution ⁽²⁾	\$ 75,553	\$ 60,141	\$ 71,062	\$ 253,139	\$ 73,839	\$ 81,288	\$ 96,898	\$ 107,551	\$ 121,181
Contributions in relation to the contractually required contribution	(75,553)	(60,141)	(71,062)	(253,139)	(73,839)	(81,288)	(96,898)	(107,551)	(121,181)
Contribution deficiency (excess)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Covered payroll ⁽³⁾	\$ 641,077	\$ 738,902	\$ 770,805	\$ 826,709	\$ 940,071	\$ 921,501	\$ 997,476	\$ 979,664	\$ 1,017,028
Contributions as a percentage of covered payroll ⁽³⁾	11.785%	8.139%	9.219%	30.620%	7.855%	8.821%	9.714%	10.978%	11.915%

(1) Historical information is required only for measurement periods for which GASB 68 is applicable.

(2) Employers are assumed to make contributions equal to the actuarially determined contributions (which is the actuarially determined contribution). However, some employers may choose to make additional contributions towards their side fund or their unfunded liability. Employer contributions for such plans exceed the actuarially determined contributions. CalPERS has determined that employer obligations referred to as "side funds" do not conform to the circumstances described in paragraph 120 of GASB 68, therefore are not considered separately financed specific liabilities.

(3) Covered Payroll represented above is based on pensionable earnings provided by the employer. However, GASB 68 defines covered-employee payroll as the total payroll of employees that are provided pensions through the pension plan. Accordingly, if pensionable earnings are different than total earnings for covered-employees, the employer should display in the disclosure footnotes the payroll based on total earnings for the covered group and recalculate the required payroll-related ratios.

TRINDEL INSURANCE FUND

NOTES TO REQUIRED SUPPLEMENTARY INFORMATION

AS OF JUNE 30, 2023

1) RECONCILIATION OF CLAIMS LIABILITIES BY PROGRAM

The schedules represent the changes in claims liabilities for the current and prior year for all of Trindel's programs.

2) CLAIMS DEVELOPMENT INFORMATION

The table illustrates the Authority's earned revenues (net of reinsurance) and investment income compared to related costs of loss (net of loss assumed by reinsurers) and other expenses assumed by the Authority as of the end of the year.

The rows of the table are defined as follows:

1. This line shows the total of each fiscal year's a) gross earned contributions revenue and investment revenue, b) the amount of contributions revenue ceded to reinsurers, and c) the amount of net earned contributions revenue and investment revenue.
2. This line shows the total of each policy year's a) gross incurred claims and allocated claim adjustment expense (both paid and accrued); b) the loss assumed by excess insurers or reinsurers, and c) the net amount of incurred claims and allocated claim adjustment expenses as originally reported at the end of the year.
3. This line shows the Authority's incurred claims and allocated claim adjustment expense (both paid and accrued) as originally reported at the end of the year.
4. This section shows the cumulative amounts paid as of the end of the year.
5. This line shows the latest reestimated amount of claims assumed by reinsurers as of the end of the current year for each insured year.
6. This annual reestimation results from new information received on known claims, as well as emergence of new claims not previously known.
7. This line compares the latest reestimated incurred claim amount to the amount originally established (line 3) and shows whether this later estimate of claims cost is greater or less than originally estimated.

3) SCHEDULE OF PROPORTIONATE SHARE OF THE NET PENSION LIABILITY

Fiscal year 2015 was the first year of implementation; therefore, only nine years are shown.

4) SCHEDULE OF CONTRIBUTIONS

If an employer's contributions to the plan are actuarially determined or based on statutory or contractual requirements, the employer's actuarially determined contribution to the pension plan (or, if applicable, its statutorily or contractually required contribution), the employer's actual contributions, the difference between the actual and actuarially determined contributions (or statutorily or contractually required), and a ratio of the actual contributions divided by covered-employee payroll. Fiscal year 2015 was the first year of implementation; therefore, only nine years are shown.

SUPPLEMENTARY INFORMATION

**TRINDEL INSURANCE FUND
COMBINING SCHEDULE OF
NET POSITION**

AS OF JUNE 30, 2023

Assets	Workers' Compensation		Workers' Shared Layer	Liability Banking Layer	Liability Shared Layer	Property	Pollution	Medical Malpractice	Leadership Training	Program Administration	Total
	Banking Layer	Shared Layer									
Current Assets											
Cash	\$ 22,136,388	4,495,150	\$ 7,224,668	\$ 2,899,431	\$ 180,967	\$ 494,905	\$ 316,634	\$ 1,175,247	\$ 350,591	\$ 39,273,981	
Accounts receivable	5,875	-	-	-	-	-	-	-	16	5,891	
Excess receivable	41,431	-	159,018	-	201,242	-	-	-	-	401,691	
Prepaid expenses	-	-	-	-	-	98,296	-	-	-	98,296	
Investments	9,721,393	1,623,182	2,397,199	-	26,349	588	(388)	11,031	-	13,779,354	
Total Current Assets	31,905,087	6,118,332	9,780,885	2,899,431	408,558	593,789	316,246	1,186,278	350,607	53,559,213	
Noncurrent Assets											
Investments	26,282,234	4,388,345	6,480,938	1,001,170	71,234	1,590	(1,048)	29,821	-	38,254,284	
Net pension asset	-	-	367	-	143	-	-	-	-	510	
Capital Assets:											
Nondepreciable	-	-	-	-	-	-	-	-	-	-	
Depreciable, net	272,037	-	57,688	-	22,434	-	-	-	63,006	63,006	
Total Noncurrent Assets	26,554,271	4,388,345	6,538,933	1,001,170	93,811	1,590	(1,048)	29,821	279,274	631,433	
Total Assets	58,459,358	10,506,677	16,319,878	3,900,601	502,369	595,379	315,198	1,216,099	692,887	92,508,446	
Deferred Outflows											
Deferred outflows due to pension	157,939	-	46,106	-	17,930	-	-	-	195,397	417,372	
Liabilities											
Current Liabilities											
Accounts payable	12,623	-	1,928	-	643,826	-	-	4,271	23,971	686,619	
Compensated absences	5,132	-	2,038	-	793	-	-	-	19,797	27,759	
Claims liabilities	3,500,000	-	1,500,000	-	150,000	-	-	-	-	5,150,000	
Total Current Liabilities	3,517,755	-	1,503,966	-	794,619	-	-	4,271	43,768	5,864,378	
Noncurrent Liabilities											
Compensated absences	5,132	-	2,038	-	793	-	-	-	19,797	27,759	
Claims liabilities	36,908,513	5,953,000	6,320,762	802,607	1,180,021	-	207,001	-	-	51,371,904	
Net pension liability	42,452	-	-	-	(1,514,886)	595,379	108,197	1,211,828	113,748	156,200	
Due to members	17,609,508	-	8,385,566	-	(334,073)	595,379	315,198	1,211,828	133,545	26,395,592	
Total Noncurrent Liabilities	54,565,605	5,953,000	14,708,366	802,607	(334,073)	595,379	315,198	1,211,828	133,545	77,951,455	
Total Liabilities	58,083,359	5,953,000	16,212,331	802,607	460,546	595,379	315,198	1,216,099	177,313	83,815,832	
Deferred Inflows											
Deferred inflows due to pension	9,613	-	2,072	-	806	-	-	-	15,416	27,907	
Net Position											
Net position	\$ 524,325	\$ 4,553,677	\$ 151,581	\$ 3,097,994	\$ 58,947	\$ -	\$ -	\$ -	\$ 695,555	\$ 9,082,079	

TRINDEL INSURANCE FUND
COMBINING SCHEDULE OF REVENUES, EXPENSES,
AND CHANGES IN NET POSITION

FOR THE YEAR ENDED OF JUNE 30, 2023

	Workers' Banking Layer	Workers' Compensation Shared Layer	Liability Layer	Shared Layer	Property	Pollution	Malpractice	Leadership Training	Program Administration	Total
Operating Revenues										
Member contributions	\$ 11,841,375	\$ 2,688,480	\$ 8,916,240	\$ 2,041,134	\$ 2,047,004	\$ 559,486	\$ 1,033,213	\$ 84,000	\$ -	\$ 29,210,932
Charges for services	784,435	-	200,338	-	77,909	-	-	-	1,551,563	2,614,245
Other revenue	-	-	254	-	-	-	-	-	4,845	5,099
Total Operating Revenues	12,625,810	2,688,480	9,116,832	2,041,134	2,124,913	559,486	1,033,213	84,000	1,556,408	31,830,276
Expenses										
Program expenses										
Claims expenses	13,749,614	2,249,000	3,758,055	(144,393)	689,983	-	64,001	-	-	20,366,260
Insurance expense	965,138	-	5,381,704	-	2,237,651	195,896	1,001,812	(118,216)	-	9,663,985
State fees	162,407	-	-	-	-	-	-	-	-	162,407
Risk management	478,325	-	207,680	-	57,530	-	-	91,865	-	835,400
General & administrative	789,982	-	172,177	-	66,959	-	-	16,272	-	1,045,390
Return of funds to members	983,741	-	257,201	-	68,131	-	38,564	-	-	1,347,637
Trindel administration	-	-	-	-	-	-	-	-	-	-
Salaries and benefits	-	-	-	-	-	-	-	-	763,286	763,286
Services and supplies	-	-	-	-	-	-	-	-	375,605	375,605
Loss prevention	-	-	-	-	-	-	-	-	149,514	149,514
Pension expense	-	-	-	-	-	-	-	-	236,828	236,828
Depreciation	-	-	-	-	-	-	-	-	21,727	21,727
Total Expenses	17,129,207	2,249,000	9,776,817	(144,393)	3,120,254	195,896	1,104,377	(10,079)	1,546,960	34,968,039
Operating income/(loss)	(4,503,397)	439,480	(659,985)	2,185,527	(995,341)	363,590	(71,164)	94,079	9,448	(3,137,763)
Nonoperating Revenues:										
Interest income	467,994	79,612	117,359	26,309	(3,329)	2,472	(276)	10,200	-	700,341
Investment income	549,651	92,328	134,676	27,538	(6,890)	2,273	(1,695)	12,629	-	810,510
Increase/(decrease) in FMV	(287,330)	(42,981)	(77,527)	(10,553)	2,843	(606)	-	(7,351)	-	(423,505)
Gain/(loss) on disposal of fixed assets	-	-	-	-	-	-	-	-	-	-
Total Nonoperating Revenues	730,315	128,959	174,508	43,294	(7,376)	4,139	(1,971)	15,478	3,974	1,091,320
Change in due to/(from) members/net position	(3,773,082)	568,439	(485,477)	2,228,821	(1,002,717)	367,729	(73,135)	109,557	13,422	(2,046,443)
Net position - Beginning	529,872	3,985,238	123,420	869,173	47,997	-	-	-	-	6,237,833
Due to/(from) Members/Net Position - Beginning	21,377,043	-	8,899,204	-	(501,219)	227,650	181,332	1,102,271	-	31,286,281
Due to/(from) Members - Ending	17,609,508	-	8,385,566	-	(1,514,886)	595,379	108,197	1,211,828	-	26,395,592
Net position - Ending	\$ 524,325	\$ 4,553,677	\$ 151,581	\$ 3,097,994	\$ 58,947	\$ -	\$ -	\$ -	\$ 695,555	\$ 9,082,079

TRINDEL INSURANCE FUND
SCHEDULE OF NET POSITION BY MEMBER
WORKERS COMPENSATION

AS OF JUNE 30, 2023

Trindel	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets													
Cash	162,020	820,178	2,392,088	2,836,222	1,548,561	2,204,452	3,021,496	2,030,301	386,417	3,518,110	1,773,484	982,068	\$ 22,136,388
Accounts receivable	5,875	-	-	-	-	-	-	-	-	-	-	-	5,875
Excess receivable	-	-	-	5,316	-	7	18,101	10,998	-	7,009	-	-	41,431
Investments	1,203,746	2,234,748	3,002,606	3,411,314	1,911,188	3,193,952	5,751,193	4,413,674	2,210,273	6,220,950	205,465	2,244,518	36,003,627
Fixed assets	272,037	-	-	-	-	-	-	-	-	-	-	-	272,037
Total Assets	439,932	1,664,737	3,054,926	5,304,694	3,459,749	5,398,411	8,790,790	6,454,973	2,596,690	9,746,069	1,978,949	3,226,586	58,459,358
Deferred Outflows													
Deferred outflows on pension	157,939	-	-	-	-	-	-	-	-	-	-	-	157,939
Liabilities													
Accounts payable	11,218	-	-	-	-	480	-	15	-	-	-	400	12,623
Accrued vacation/sick	10,263	-	-	-	-	-	-	-	-	-	-	-	10,263
Net pension liability	42,452	-	-	-	-	-	-	-	-	-	-	-	42,452
Claims Liabilities	-	1,749,719	860,291	4,319,099	1,624,207	4,612,798	5,964,528	6,136,966	2,000,970	6,498,314	579,687	3,172,091	40,408,513
Total Liabilities	63,933	1,749,719	860,291	4,319,099	1,624,207	4,613,278	5,964,528	6,136,981	2,000,970	6,498,314	579,687	3,172,491	40,473,851
Deferred Inflows													
Deferred inflows on pension	9,613	-	-	-	-	-	-	-	-	-	-	-	9,613
Due To/(From) Members	\$ (84,982)	\$ 2,194,635	\$ 2,504,341	\$ 1,933,753	\$ 1,835,542	\$ 785,133	\$ 2,826,262	\$ 317,992	\$ 595,720	\$ 3,247,755	\$ 1,399,262	\$ 54,095	\$ 17,609,508
Net Position	\$ 524,325	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 524,325

TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER

WORKERS COMPENSATION

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues													
Member contributions	\$ 369,683	\$ 219,539	\$ 889,962	\$ 1,121,756	\$ 572,829	\$ 938,152	\$ 802,059	\$ 1,236,695	\$ 612,296	\$ 2,134,770	\$ 2,222,107	\$ 721,527	\$ 11,841,375
Charges for services	-	-	-	-	-	-	-	-	-	-	-	-	784,435
Total Revenues	369,683	219,539	889,962	1,121,756	572,829	938,152	802,059	1,236,695	612,296	2,134,770	2,222,107	721,527	12,625,810
Expenses													
Program Expenses													
Claims expenses	(65,384)	337,938	919,477	1,269,990	322,900	1,431,483	2,694,009	3,275,893	219,048	599,183	750,922	1,994,155	13,749,614
Insurance expense	25,810	80,503	88,669	57,268	38,232	86,677	71,539	118,010	31,628	223,510	85,193	58,099	965,138
State fees	6,523	6,372	18,257	23,752	9,168	17,370	26,457	22,141	8,697	12,814	-	10,856	162,407
Risk management	34,640	47,467	46,973	47,511	46,292	46,974	26,812	37,719	44,825	46,748	2,002	50,362	478,325
Return of funds to members	-	-	-	983,741	-	-	-	-	-	-	-	-	983,741
General & Administration													
Salaries and benefits	-	-	-	-	-	-	-	-	-	-	-	-	494,150
Services and supplies	-	-	-	-	-	-	-	-	-	-	-	-	131,836
Loss prevention	-	-	-	-	-	-	-	-	-	-	-	-	8,111
Pension expense	-	-	-	-	-	-	-	-	-	-	-	-	142,108
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	13,777
Total Expenses	1,589	472,280	1,073,376	2,382,262	416,592	1,582,504	2,818,817	3,453,763	304,198	882,255	838,117	2,113,472	17,129,207
Operating Income/(Loss)	(5,547)	368,094	(252,741)	(1,260,506)	156,237	(644,352)	(2,016,758)	(2,217,068)	308,098	1,252,515	1,383,990	(1,391,945)	(4,503,397)
Nonoperating Revenues													
Interest income	13,239	25,931	43,866	52,106	27,987	43,450	72,494	51,878	21,959	77,789	9,807	27,488	467,994
Investment income	15,651	31,403	50,765	61,175	32,864	50,777	86,682	62,547	26,624	90,779	7,614	32,770	549,651
Increase (Decrease) in FMV	(7,669)	(16,683)	(24,952)	(38,260)	(16,421)	(26,207)	(45,272)	(35,139)	(9,609)	(47,498)	(2,149)	(17,471)	(287,330)
Total Nonoperating Revenues	21,221	40,651	69,679	75,021	44,430	68,020	113,904	79,286	38,974	121,070	15,272	42,787	730,315
Change in due to/(from) members	389,315	(212,090)	(113,735)	(1,185,485)	200,667	(576,332)	(1,902,854)	(2,137,782)	347,072	1,373,585	1,399,262	(1,349,158)	(3,773,082)
Net position - Beginning	(474,297)	2,406,725	2,618,076	3,119,238	1,634,875	1,361,465	4,729,116	2,455,774	248,648	1,874,170	-	1,403,253	529,872
Due to/(from) Members - Beginning	(84,982)	\$ 2,194,635	\$ 2,504,341	\$ 1,933,753	\$ 1,835,542	\$ 785,133	\$ 2,826,262	\$ 317,992	\$ 595,720	\$ 3,247,755	\$ 1,399,262	\$ 54,095	\$ 17,609,508
Net position - Ending	\$ 524,325	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 524,325

TRINDEL INSURANCE FUND
SCHEDULE OF NET POSITION BY MEMBER
LIABILITY

AS OF JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets													
Cash	\$ 55,495	383,882	216,106	812,894	395,742	951,672	116,370	903,871	164,428	1,496,383	991,376	(139,608)	\$ 7,224,668
Excess receivable	-	-	-	-	-	-	-	-	-	-	-	159,018	159,018
Investments	-	465,676	864,753	836,898	1,128,873	976,879	473,352	2,588,169	134,714	628,017	206,710	223,200	8,878,137
Net pension asset	367	-	-	-	-	-	-	-	-	-	-	-	367
Fixed assets	57,688	-	-	-	-	-	-	-	-	-	-	-	57,688
Total Assets	113,550	849,558	1,080,859	1,649,792	1,302,568	1,093,249	1,377,223	3,464,226	299,142	2,124,400	1,198,086	242,610	16,319,878
Deferred Outflows													
Deferred outflows on pension	46,106	-	-	-	-	-	-	-	-	-	-	-	46,106
Liabilities													
Accounts payable	1,928	-	-	-	-	-	-	-	-	-	-	-	1,928
Accrued vacation/sick	4,075	-	-	-	-	-	-	-	-	-	-	-	4,075
Claims Liabilities	-	252,511	296,965	541,132	607,521	308,182	413,728	231,565	73,406	1,894,180	1,282,323	941,872	7,820,762
Total Liabilities	6,003	252,511	296,965	541,132	607,521	308,182	413,728	231,565	73,406	1,894,180	1,282,323	941,872	7,826,765
Deferred Inflows													
Deferred inflows on pension	2,072	-	-	-	-	-	-	-	-	-	-	-	2,072
Due To/(From) Members	\$ -	\$ 597,047	\$ 783,894	\$ 1,108,660	\$ 917,094	\$ 679,521	\$ 1,145,658	\$ 2,486,849	\$ 225,736	\$ 230,220	\$ (84,237)	\$ (699,262)	\$ 8,385,566
Net Position	\$ 151,581	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 151,581

TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER
LIABILITY

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Trindel Administration	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues														
Member contributions	\$ -	\$ 158,998	\$ 412,968	\$ 554,334	\$ 668,954	\$ 408,640	\$ 308,510	\$ 671,020	\$ 745,465	\$ 150,076	\$ 1,684,525	\$ 2,467,664	\$ 685,086	\$ 8,916,240
Charges for services	200,338	-	-	-	-	-	-	-	-	-	-	-	-	200,338
Other income	-	-	-	-	-	-	-	-	-	-	-	-	254	254
Total Revenues	200,338	158,998	412,968	554,334	668,954	408,640	308,510	671,020	745,465	150,076	1,684,525	2,467,664	685,340	9,116,832
Expenses														
Program Expenses														
Claims expenses	-	10,703	183,035	109,150	100,859	61,784	526,345	(53,156)	436,367	15,003	458,051	1,607,987	301,927	3,758,055
Insurance expense	-	105,093	380,745	396,910	361,071	226,205	379,633	369,026	623,225	160,602	957,508	957,983	463,703	5,381,704
Risk management	-	16,180	20,500	20,500	20,500	20,500	20,500	11,500	16,000	20,500	20,500	-	20,500	207,680
Return of funds to members	-	-	-	-	257,201	-	-	-	-	-	-	-	-	257,201
General & Administration														
Salaries and benefits	99,237	-	-	-	-	-	-	-	-	-	-	-	-	99,237
Services and supplies	41,525	-	-	-	-	-	-	-	-	-	-	-	-	41,525
Loss prevention	611	-	-	-	-	-	-	-	-	-	-	-	-	611
Pension expense	28,770	-	-	-	-	-	-	-	-	-	-	-	-	28,770
Depreciation	2,034	-	-	-	-	-	-	-	-	-	-	-	-	2,034
Total Expenses	172,177	131,976	584,280	526,560	739,631	308,489	926,478	327,370	1,075,592	196,105	1,436,059	2,565,970	786,130	9,776,817
Operating Income/(Loss)	28,161	27,022	(171,312)	27,774	(70,677)	100,151	(617,968)	343,650	(330,127)	(46,029)	248,466	(98,306)	(100,790)	(659,985)
Nonoperating Revenues														
Interest income	-	6,672	8,167	12,210	11,349	9,927	9,169	8,848	27,422	2,412	13,060	7,359	764	117,359
Investment income	-	7,815	9,585	14,093	13,421	11,045	11,503	9,897	33,217	2,759	14,565	6,687	89	134,676
Increase (Decrease) in FMV	-	(3,887)	(4,955)	(6,823)	(9,590)	(4,283)	(7,657)	(5,143)	(18,772)	120	(12,828)	23	(3,732)	(77,527)
Total Nonoperating Revenues	-	10,600	12,797	19,480	15,180	16,689	13,015	13,602	41,867	5,291	14,797	14,069	(2,879)	174,508
Change in due to/(from) members	28,161	37,622	(158,515)	47,254	(55,497)	116,840	(604,953)	357,252	(288,260)	(40,738)	263,263	(84,237)	(103,669)	(485,477)
Net position - Beginning	123,420	-	-	-	-	-	-	-	-	-	-	-	-	123,420
Due to/(from) Members - Beginning	-	559,425	942,409	1,061,406	972,591	877,546	1,284,474	788,406	2,775,109	266,474	(33,043)	-	(595,593)	8,899,204
Due to/(from) Members - Ending	\$ -	\$ 597,047	\$ 783,894	\$ 1,108,660	\$ 917,094	\$ 994,386	\$ 679,521	\$ 1,145,658	\$ 2,486,849	\$ 225,736	\$ 230,220	\$ (84,237)	\$ (699,262)	\$ 8,385,566
Net position - Ending	\$ 151,581	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 151,581

TRINDEL INSURANCE FUND
SCHEDULE OF NET POSITION BY MEMBER

PROPERTY

AS OF JUNE 30, 2023

	Trindel Administration	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets														
Cash	\$ 21,581	162,012	24,554	135,870	183,928	47,070	(12,870)	(159,340)	(178,903)	20,098	(117,215)	(10,867)	65,049	\$ 180,967
Excess receivable	-	-	10,933	-	-	23,482	-	166,827	-	-	-	-	-	201,242
Investments	-	(537)	9,724	516	(2,271)	(476)	859	82,219	160	(75)	9,057	(1,276)	(317)	97,583
Net pension asset	143	-	-	-	-	-	-	-	-	-	-	-	-	143
Fixed assets	22,434	-	-	-	-	-	-	-	-	-	-	-	-	22,434
Total Assets	44,158	161,475	45,211	136,386	181,657	70,076	(12,011)	89,706	(178,743)	20,023	(108,158)	(12,143)	64,732	502,369
Deferred Outflows														
Deferred outflows on pension	17,930	-	-	-	-	-	-	-	-	-	-	-	-	17,930
Liabilities														
Accounts payable	750	20,500	28,487	103,454	43,953	30,853	35,742	83,869	144,941	14,678	62,468	45,998	28,133	643,826
Accrued vacation/sick	1,585	-	-	-	-	-	-	-	-	-	-	-	-	1,585
Claims liabilities	-	109,936	47,188	195,921	156,328	126,792	84,466	240,580	120,937	35,333	89,388	35,025	88,127	1,330,021
Total Liabilities	2,335	130,436	75,675	299,375	200,281	157,645	120,208	324,449	265,878	50,011	151,856	81,023	116,260	1,975,432
Deferred Inflows														
Deferred inflows on pension	806	-	-	-	-	-	-	-	-	-	-	-	-	806
Due To/(From) Members	\$ -	\$ 31,039	\$ (30,464)	\$ (162,989)	\$ (18,624)	\$ (87,569)	\$ (132,219)	\$ (234,743)	\$ (444,621)	\$ (29,988)	\$ (260,014)	\$ (93,166)	\$ (51,528)	\$ (1,514,886)
Net Position	\$ 58,947	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 58,947

TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER

PROPERTY

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Trindel Administration	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues														
Member contributions	\$ -	\$ 96,638	\$ 101,875	\$ 369,775	\$ 168,035	\$ 138,384	\$ 131,844	\$ 295,586	\$ 260,832	\$ 50,248	\$ 189,299	\$ 147,314	\$ 97,174	\$ 2,047,004
Charges for services	77,909	-	-	-	-	-	-	-	-	-	-	-	-	77,909
Total Revenues	77,909	96,638	101,875	369,775	168,035	138,384	131,844	295,586	260,832	50,248	189,299	147,314	97,174	2,124,913
Expenses														
Program Expenses														
Claims expenses	-	54,318	44,130	88,049	89,492	59,151	68,178	55,739	67,248	(1,051)	65,703	44,000	55,026	689,983
Insurance expense	-	67,500	96,097	350,924	151,091	108,997	120,032	323,942	487,256	46,179	202,718	194,782	88,133	2,237,651
Risk management	-	4,780	5,500	5,500	5,500	5,500	5,500	4,000	4,750	5,500	5,500	-	5,500	57,530
General & Administration														
Salaries and benefits	38,592	-	-	-	-	-	-	-	-	-	-	-	-	38,592
Services and supplies	16,152	-	-	-	-	-	-	-	-	-	-	-	-	16,152
Loss prevention	236	-	-	-	-	-	-	-	-	-	-	-	-	236
Pension expense	11,188	-	-	-	-	-	-	-	-	-	-	-	-	11,188
Depreciation	791	-	-	-	-	-	-	-	-	-	-	-	-	791
Total Expenses	66,959	126,598	145,727	444,473	314,214	173,648	193,710	383,681	559,254	50,628	273,921	238,782	148,659	3,120,254
Operating Income/(Loss)	10,950	(29,960)	(43,852)	(74,698)	(146,179)	(35,264)	(61,866)	(88,095)	(298,422)	(380)	(84,622)	(91,468)	(51,485)	(995,341)
Nonoperating Revenues														
Interest income	-	1,076	248	(242)	1,102	80	(516)	(1,623)	(2,124)	138	(1,225)	(422)	179	(3,329)
Investment income	-	1,112	211	(767)	1,114	(54)	(810)	(2,398)	(3,143)	124	(1,809)	(534)	64	(6,890)
Increase (Decrease) in FMV	-	(313)	18	482	(891)	(43)	374	1,302	1,430	389	724	(742)	113	2,843
Total Nonoperating Revenues	-	1,875	477	(527)	1,325	(17)	(952)	(2,719)	(3,837)	651	(2,310)	(1,698)	356	(7,376)
Change in due to/(from) members	10,950	(28,085)	(43,375)	(75,225)	(144,854)	(35,281)	(62,818)	(90,814)	(302,259)	271	(86,932)	(93,166)	(51,129)	(1,002,717)
Net position - Beginning	47,997	-	-	-	-	-	-	-	-	-	-	-	-	47,997
Due to/(from) Members - Beginning	-	59,124	12,911	(87,764)	126,230	(52,288)	(69,401)	(143,929)	(142,362)	(30,259)	(173,082)	-	(399)	(501,219)
Due to/(from) Members - Ending	\$ -	\$ 31,039	\$ (30,464)	\$ (162,989)	\$ (18,624)	\$ (87,569)	\$ (132,219)	\$ (234,743)	\$ (444,621)	\$ (29,988)	\$ (260,014)	\$ (93,166)	\$ (51,528)	\$ (1,514,886)
Net Position - Ending	\$ 58,947	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 58,947

TRINDEL INSURANCE FUND
SCHEDULE OF NET POSITION BY MEMBER

POLLUTION

AS OF JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets													
Cash	31,034	33,211	130,701	131,215	17,472	(6,615)	38,941	15,941	19,195	17,976	38,350	27,484	\$ 494,905
Prepaid expenses	-	-	-	-	33,475	38,201	-	13,219	13,401	-	-	-	98,296
Investments	652	765	(95)	(294)	(260)	(1,312)	1,110	148	410	471	(37)	620	2,178
Total Assets	31,686	33,976	130,606	130,921	50,687	30,274	40,051	29,308	33,006	18,447	38,313	28,104	595,379
Due To/(From) Members	\$ 31,686	\$ 33,976	\$ 130,606	\$ 130,921	\$ 50,687	\$ 30,274	\$ 40,051	\$ 29,308	\$ 33,006	\$ 18,447	\$ 38,313	\$ 28,104	\$ 595,379

TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER

POLLUTION

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Alpine	Colusa	DeI Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues													
Member contributions	\$ 35,825	\$ 50,222	\$ 41,233	\$ 41,233	\$ 53,690	\$ 62,536	\$ 41,233	\$ 48,288	\$ 44,476	\$ 46,646	\$ 50,000	\$ 44,104	\$ 559,486
Total Revenues	35,825	50,222	41,233	41,233	53,690	62,536	41,233	48,288	44,476	46,646	50,000	44,104	559,486
Expenses													
Program Expenses													
Insurance expense	7,878	20,803	11,815	11,813	25,344	31,744	11,815	18,714	13,713	15,754	11,816	14,687	195,896
Total Expenses	7,878	20,803	11,815	11,813	25,344	31,744	11,815	18,714	13,713	15,754	11,816	14,687	195,896
Operating Income/(Loss)	27,947	29,419	29,418	29,420	28,346	30,792	29,418	29,574	30,763	30,892	38,184	29,417	363,590
Nonoperating Revenues													
Interest income	159	139	974	987	(27)	(267)	177	(43)	111	(1)	166	97	2,472
Investment income	159	120	1,079	1,073	(95)	(424)	181	(104)	88	(51)	166	81	2,273
Increase (Decrease) in FMV	(79)	(44)	(426)	(387)	56	186	(95)	40	348	29	(203)	(31)	(606)
Total Nonoperating Revenues	239	215	1,627	1,673	(66)	(505)	263	(107)	547	(23)	129	147	4,139
Change in due to/(from) members	28,186	29,634	31,045	31,093	28,280	30,287	29,681	29,467	31,310	30,869	38,313	29,564	367,729
Due to/(from) Members - Beginning	3,500	4,342	99,561	99,828	22,407	(13)	10,370	(159)	1,696	(12,422)	-	(1,460)	227,650
Due to/(from) Members - Ending	\$ 31,686	\$ 33,976	\$ 130,606	\$ 130,921	\$ 50,687	\$ 30,274	\$ 40,051	\$ 29,308	\$ 33,006	\$ 18,447	\$ 38,313	\$ 28,104	\$ 595,379

TRINDEL INSURANCE FUND
SCHEDULE OF NET POSITION BY MEMBER
MEDICAL MALPRACTICE

AS OF JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets													
Cash	23,396	43,307	136,846	73,626	(15,691)	38,471	95,619	27,684	33,987	(153,213)	(20,366)	32,968	\$ 316,634
Investments	358	598	689	(1,567)	898	1,108	(1,787)	641	992	(3,385)	(1,133)	1,152	(1,436)
Total Assets	23,754	43,905	137,535	72,059	(14,793)	39,579	93,832	28,325	34,979	(156,598)	(21,499)	34,120	315,198
Liabilities													
Claims Liabilities	170	29,007	3,790	3,480	28,307	31,994	2,300	30,181	118	68,196	6,953	2,505	207,001
Total Liabilities	170	29,007	3,790	3,480	28,307	31,994	2,300	30,181	118	68,196	6,953	2,505	207,001
Due To/(From) Members	\$ 23,584	\$ 14,898	\$ 133,745	\$ 68,579	\$ (43,100)	\$ 7,585	\$ 91,532	\$ (1,856)	\$ 34,861	\$ (224,794)	\$ (28,452)	\$ 31,615	\$ 108,197

TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER

MEDICAL MALPRACTICE

FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues													
Member contributions	\$ 19,563	\$ 87,361	\$ 83,657	\$ 56,790	\$ 63,607	\$ 26,266	\$ 80,854	\$ 60,257	\$ 18,490	\$ 393,895	\$ 102,000	\$ 40,473	\$ 1,033,213
Total Revenues	19,563	87,361	83,657	56,790	63,607	26,266	80,854	60,257	18,490	393,895	102,000	40,473	1,033,213
Expenses													
Program Expenses													
Claims expenses	170	23,642	(12,305)	3,480	7,438	23,397	(3,472)	19,451	(5,247)	1,492	6,953	(998)	64,001
Insurance expense	6,308	63,213	71,163	48,886	57,728	14,540	59,629	45,978	5,343	473,710	121,961	33,353	1,001,812
Total Expenses	6,478	86,855	58,858	90,930	65,166	37,937	56,157	65,429	96	475,202	128,914	32,355	1,104,377
Operating Income/(Loss)	13,085	506	24,799	(34,140)	(1,559)	(11,671)	24,697	(5,172)	18,394	(81,307)	(26,914)	8,118	(71,164)
Nonoperating Revenues													
Interest income	142	105	885	474	(303)	249	478	18	276	(2,379)	(405)	184	(276)
Investment income	155	25	915	526	(471)	256	520	(40)	324	(3,586)	(514)	195	(1,695)
Increase (Decrease) in FMV	(86)	35	(294)	(542)	259	(114)	(271)	11	(25)	1,745	(619)	(99)	-
Total Nonoperating Revenues	211	165	1,506	438	(515)	391	727	(11)	575	(4,220)	(1,538)	280	(1,971)
Change in due to/(from) members	13,296	671	26,305	(33,682)	(2,074)	(11,280)	25,424	(5,183)	18,969	(85,527)	(28,452)	8,398	(73,135)
Due to/(from) Members - Beginning	10,288	14,227	107,440	102,261	(41,026)	18,865	66,108	3,327	15,892	(139,267)	-	23,217	181,332
Due to/(from) Members - Ending	\$ 23,584	\$ 14,898	\$ 133,745	\$ 68,579	\$ (43,100)	\$ 7,585	\$ 91,532	\$ (1,856)	\$ 34,861	\$ (224,794)	\$ (28,452)	\$ 31,615	\$ 108,197

TRINDEL INSURANCE FUND

SCHEDULE OF NET POSITION BY MEMBER

LEADERSHIP TRAINING

AS OF JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Assets													
Cash	120,973	165,068	129,669	95,968	125,850	83,048	86,361	125,448	80,066	32,086	68,422	62,288	\$ 1,175,247
Investments	4,415	5,789	3,925	3,402	3,956	2,221	2,402	3,685	2,150	6,746	214	1,947	40,852
Total Assets	125,388	170,857	133,594	99,370	129,806	85,269	88,763	129,133	82,216	38,832	68,636	64,235	1,216,099
Liabilities													
Accounts payable	797	228	1,100	850	-	-	99	-	(101)	560	437	301	4,271
Total Liabilities	797	228	1,100	850	-	-	99	-	(101)	560	437	301	4,271
Due To/(From) Members	\$ 124,591	\$ 170,629	\$ 132,494	\$ 98,520	\$ 129,806	\$ 85,269	\$ 88,664	\$ 129,133	\$ 82,317	\$ 38,272	\$ 68,199	\$ 63,934	\$ 1,211,828

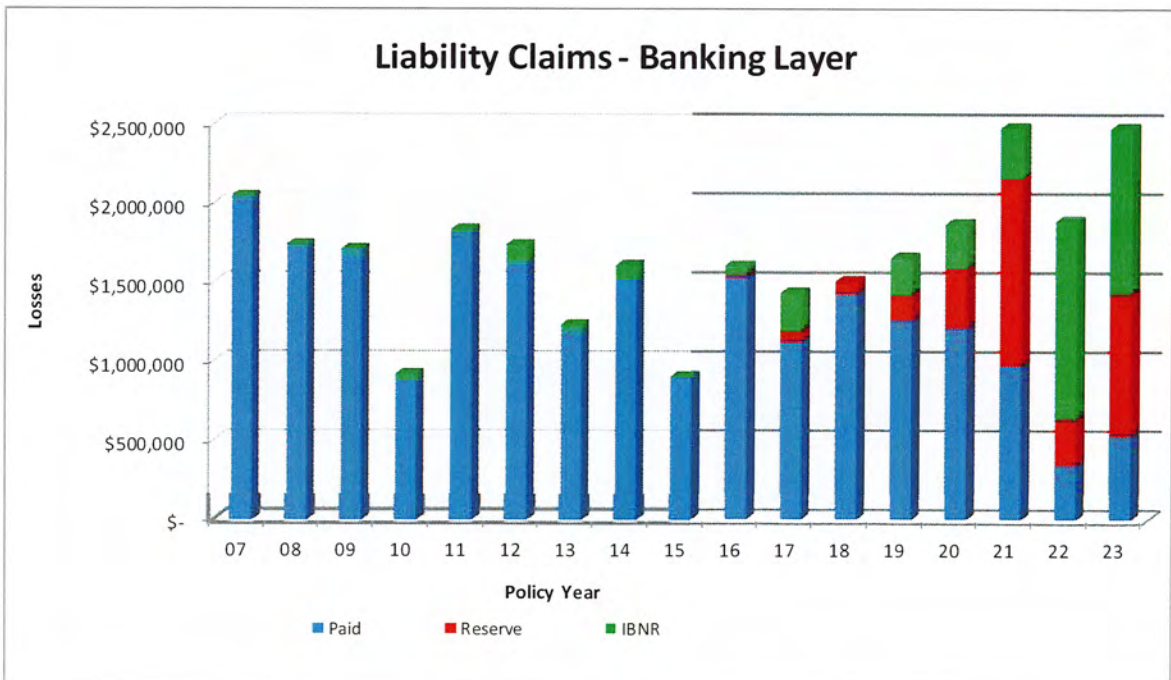
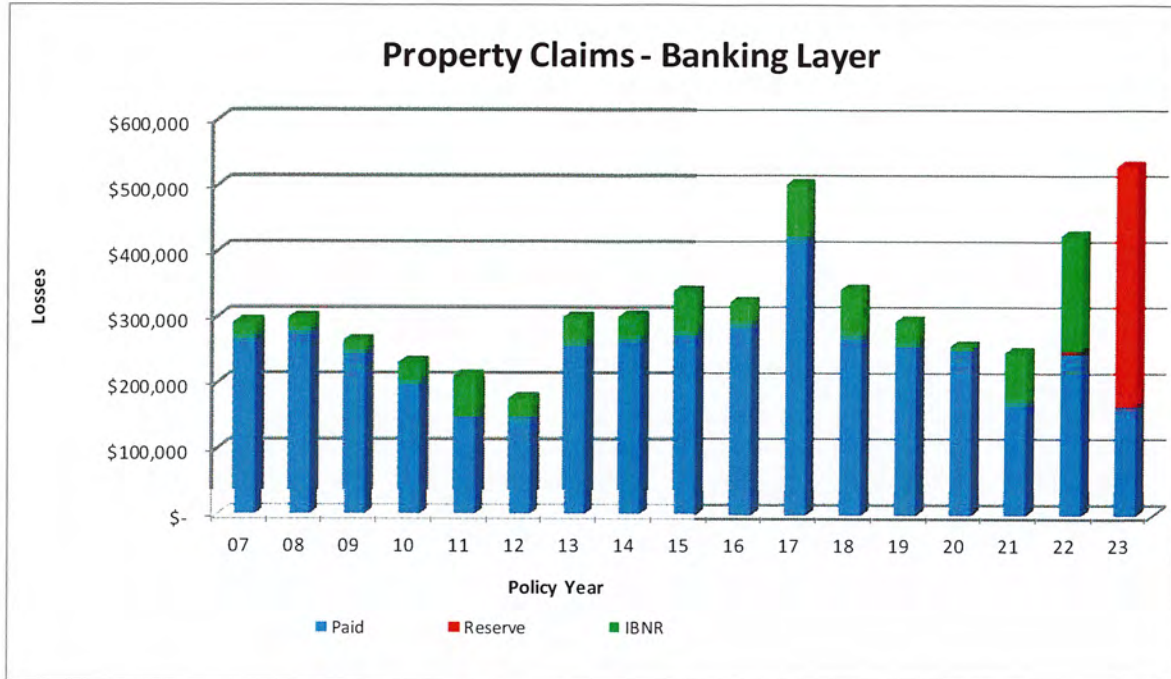
TRINDEL INSURANCE FUND
SCHEDULE REVENUES, EXPENSES, AND CHANGES IN
NET POSITION BY MEMBER

LEADERSHIP TRAINING

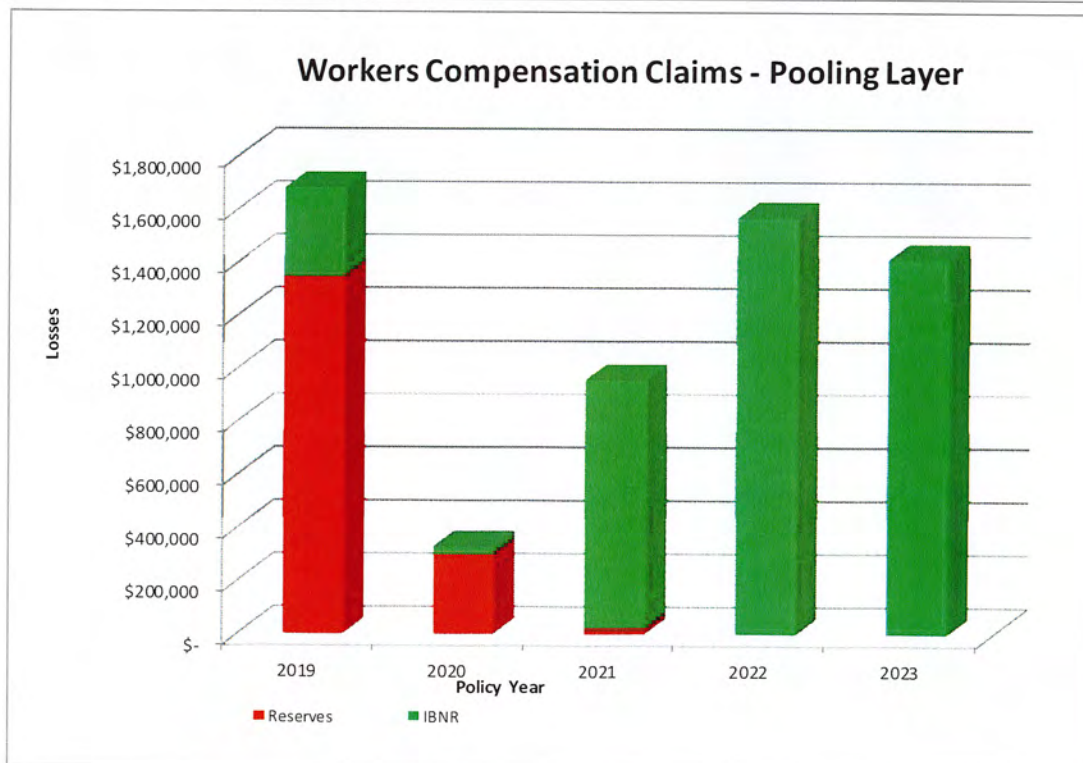
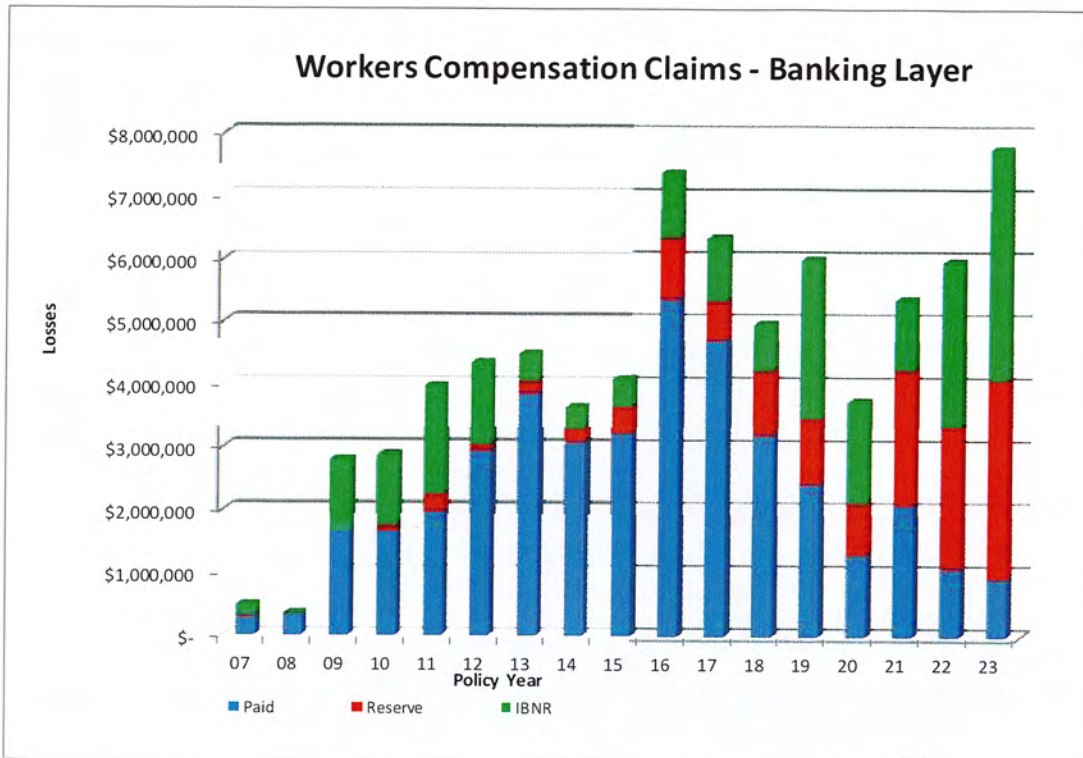
FOR THE FISCAL YEAR ENDED JUNE 30, 2023

	Alpine	Colusa	Del Norte	Lassen	Modoc	Mono	Plumas	San Benito	Sierra	Sutter	Tehama	Trinity	Total
Operating Revenues													
Member contributions	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 7,000	\$ 84,000
Total Revenues	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	84,000
Expenses													
Program Expenses													
Insurance expense	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(5,000)	(4,000)	(64,216)	(5,000)	(118,216)
Risk management	24,230	5,486	6,422	10,895	2,212	7,719	3,152	-	4,764	19,532	3,568	3,885	91,865
General & administrative	-	-	380	6,042	1,359	-	263	1,130	-	1,712	93	5,293	16,272
Total Expenses	19,230	486	1,802	11,937	(1,429)	2,719	(1,585)	(3,870)	(236)	17,244	(60,555)	4,178	(10,079)
Operating Income/(Loss)	(12,230)	6,514	5,198	(4,937)	8,429	4,281	8,585	10,870	7,236	(10,244)	67,555	2,822	94,079
Nonoperating Revenues													
Interest income	1,117	1,448	1,127	852	1,084	721	729	1,062	721	340	430	569	10,200
Investment income	1,412	1,806	1,406	1,061	1,351	898	905	1,318	893	437	431	711	12,629
Increase (Decrease) in FMV	(860)	(1,052)	(839)	(633)	(786)	(535)	(534)	(778)	(433)	(300)	(217)	(384)	(7,351)
Total Nonoperating Revenues	1,669	2,202	1,694	1,280	1,649	1,084	1,100	1,602	1,181	477	644	896	15,478
Change in due to/(from) members	(10,561)	8,716	6,892	(3,657)	10,078	5,365	9,685	12,472	8,417	(9,767)	68,199	3,718	109,557
Due to/(from) Members - Beginning	135,152	161,913	125,602	102,177	119,728	79,904	78,979	116,661	73,900	48,039	-	60,216	1,102,271
Due to/(from) Members - Ending	\$ 124,591	\$ 170,629	\$ 132,494	\$ 98,520	\$ 129,806	\$ 85,269	\$ 88,664	\$ 129,133	\$ 82,317	\$ 38,272	\$ 68,199	\$ 63,934	\$ 1,211,828

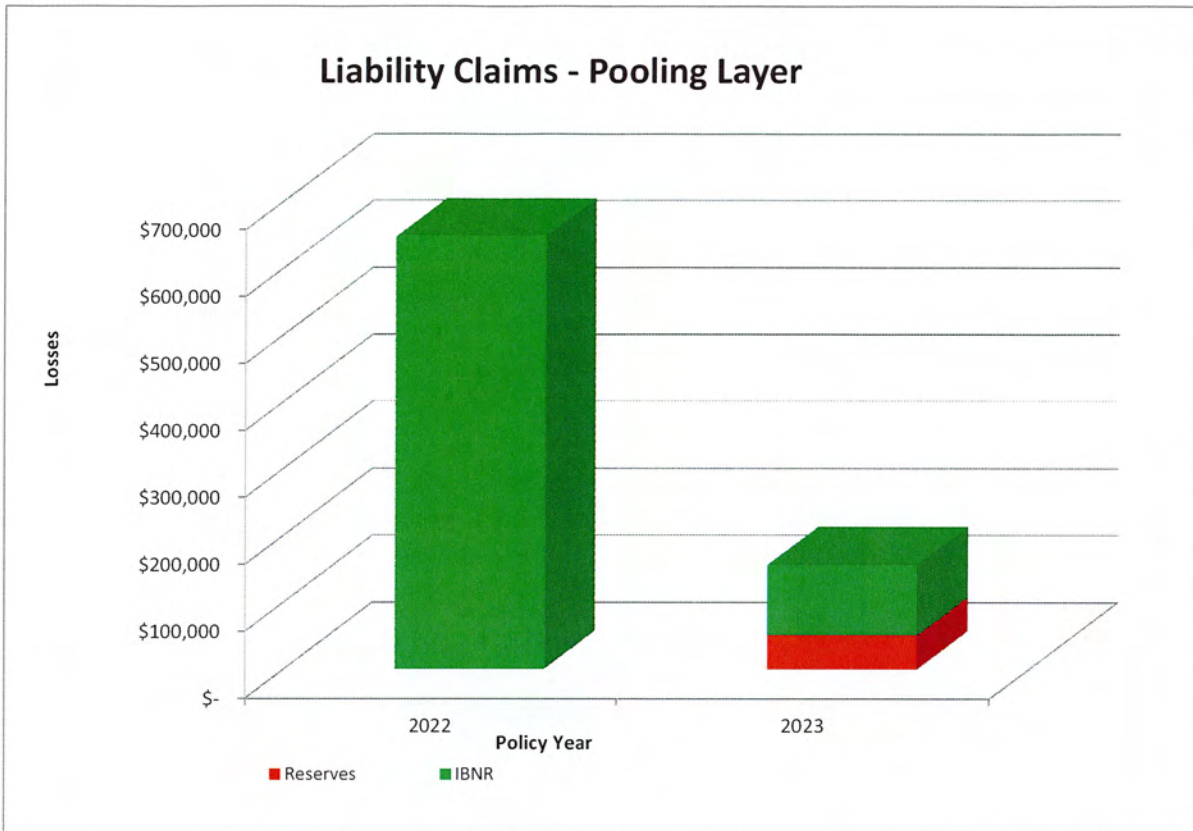
TRINDEL INSURANCE FUND
GRAPHICAL SUMMARY OF CLAIMS
AS OF JUNE 30, 2023



TRINDEL INSURANCE FUND
GRAPHICAL SUMMARY OF CLAIMS
AS OF JUNE 30, 2023



TRINDEL INSURANCE FUND
GRAPHICAL SUMMARY OF CLAIMS
AS OF JUNE 30, 2023



STATISTICAL INFORMATION

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

This part of Trindel Insurance Fund's Annual Comprehensive Financial Report presents detailed information as a context for understanding what the information in the financial statements, note disclosures, and required supplementary information says about Trindel's overall financial health. In contrast to the financial section, the statistical section information is not subject to independent audit.

Program Structures

This is a graphical representation of the schedules of coverages offered through Trindel and their associated Self-Insured Retentions (SIR's), and limits.

Risk Control Audit

Explanation and graphical representation of the Trindel Risk Control Audit to represent the financial impact it has on each member in addition to Trindel's financial performance.

Claims Administration Audit

Schedule shows the claims administration audit scores for the workers' compensation and general liability department.

Return of Funds

Schedule contains information about the return of funds the members have elected to receive over a ten-year period, and the criteria required to be able to obtain a return of funds.

Financial Trends

These schedules contain trend information to help the reader understand how the Authority's financial performance and wellbeing have changed over time, the most significant source of revenue, member contributions, in addition to expenses:

1. Comparison of assets to liability and debt ratio.
2. Revenues and changes in net position/due to members.
3. Expenses and non-operating revenue.

Demographic and Economic Information

These schedules offer demographic and economic indicators to help the reader understand the environment within which Trindel Insurance Funds activities take place.

1. Number of employees and total payroll over a 10-year period for each member county.
2. Square miles of each County
3. Population
4. Total personal income, per capita personal income, and unemployment rate.

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Program Structures:

Renewal / invoice July	Renewal / invoice July	Renewal March	Invoice July		Renewal / invoice October	
Workers Compensation	General Liability	Property		Pollution	Medical Malpractice	
		All Risk	Vehicles			
Excess Insur. Layer Statutory Limit	Excess Insur. Layer 25,000,000	Excess Insur. Layer 600,000,000	Excess Insur. Layer 600,000,000	Excess Insur. Layer 10,000,000/50,000,000	Excess Insur. Layer 21,505,000	
PRISM Pool 5,000,000	PRISM Pool 5,000,000				PRISM Pool 3,500,000	
Trindel Pool 1,000,000	Trindel Pool 1,000,000	PRISM Pool 3,000,000	PRISM Pool 3,000,000		Trindel SIR 25,000	
Trindel SIR 300,000	Trindel SIR 250,000	Trindel SIR 25,000	Trindel SIR 15,000	Trindel SIR 250,000	County Deductible 0	
County Deductible 0	County Deductible 0	County Deduct 1,000	County Deduct 1,000	County Deductible 0	County Deductible 0	
Renewal / invoice July Aircraft	Renewal / invoice July Airport	Landfill		Renewal / invoice July Bond/ Crime	Renewal / invoice July Watercraft	July CIMI
		ESJPA	Trindel			
Excess Insur. Layer 3,000,000	Excess Insur. Layer 20,000,000	Excess Insur. Layer 5,000,000/15000000	Excess Insur. Layer 5,000,000/10,000,000	Excess Insur. Layer 10,000,000	Excess Insur. Layer 1,000/1,000,000	
Trindel SIR 0	Trindel SIR 0	Trindel SIR 25,000	Trindel SIR 25,000	Trindel SIR 25,000	Trindel SIR 1,000	
County Deductible 0	County Deductible 0	County Deductible 0	County Deductible 0	County Deductible 0	County Deductible 0	10,000

Risk Control Audit

The members are audited on their loss prevention efforts, agency culture and understanding of safety practices. Each member is evaluated in key indicators of knowledgeable leaders, safety practices, and safety culture. Each member must score at least 80% or better on the audit to receive the loss prevention subsidy of \$60,000. The subsidy funds are aimed to help fund a Safety Officer position and loss prevention efforts each year. This practice along with other risk management activities has kept our loss history below the industry average which creates premium and claim cost savings.

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Trindel Risk Control Audit Scores

Members need to attain 80% or better to receive Loss Prevention Subsidy
Ten Year Score History

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Alpine	46%	64%	85%	87%	88%	91%	95%	94%	0%	90%	76%	89%
Colusa	96%	92%	95%	97%	96%	98%	97%	98%	100%	99%	100%	96%
Del Norte	64%	81%	73%	76%	83%	86%	92%	95%	100%	95%	90%	95%
Lassen	96%	89%	90%	87%	91%	89%	92%	89%	95%	90%	84%	85%
Modoc	56%	61%	56%	53%	62%	92%	95%	97%	100%	87%	92%	92%
Mono	95%	92%	93%	89%	39%	94%	98%	98%	93%	97%	97%	96%
Plumas	88%	81%	93%	86%	96%	82%	90%	80%	95%	80%	50%	94%
San Benito	85%	63%	66%	69%	90%	93%	81%	83%	91%	91%	75%	87%
Sierra	98%	90%	96%	95%	97%	96%	100%	98%	99%	100%	100%	99%
Sutter	N/A	N/A	N/A	80%	45%	80%	44%	88%	100%	98%	98%	98%
Tehama	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	99%
Trinity	90%	94%	92%	85%	95%	91%	97%	97%	100%	93%	95%	91%

Claims Administration Audits

Workers' Compensation:

Trindel PRISM WC Audit Scores		
2013		69.64%
2015		78.41%
2017		74.65%
2018		79.21%
2021		87.55%
2023		89.61%

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

General Liability:

General Liability Claims Administration Audits				
Year			Score	
2014			76.25%	
2017			96%	
2019			100%	
2021			100%	
2023			100%	

Return of Funds

TRINDEL INSURANCE FUND
HISTORY OF FUNDS RETURNED TO MEMBERS
FOR THE 10-YEAR PERIOD ENDING JUNE 30, 2023

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Workers' Compensation										
Alpine	0	0	0	0	0	0	0	0	0	0
Colusa	0	0	0	0	0	0	0	0	0	0
Del Norte	0	2,300,000	0	0	0	0	0	0	0	300,000
Lassen	983,741	567,533	461,232	35,511	0	0	0	0	0	139,700
Modoc	0	0	0	0	0	0	0	0	0	0
Mono	0	0	0	0	0	0	0	0	350,000	0
Plumas	0	500,000	500,000	0	0	0	0	0	0	0
San Benito	0	0	0	0	0	0	0	0	0	0
Sierra	0	0	0	0	0	0	0	0	0	0
Sutter	0	0	0	0	0	0	500,000	0	0	0
Tehama										
Trinity	0	0	500,000	500,000	0	0	0	0	40,000	0
General Liability										
Alpine	0	0	0	0	0	0	0	0	0	0
Colusa	0	0	0	0	0	0	0	0	748,292	116,380
Del Norte	0	16,117	0	1,270,000	0	0	0	0	0	0
Lassen	363,896	47,735	87,362	883,851	0	300,000	141,506	260,723	200,000	331,965
Modoc	0	0	0	0	0	0	0	103,900	228,000	308,872
Mono	0	0	0	0	0	0	0	0	350,000	0
Plumas	0	0	0	0	0	0	0	0	0	0
San Benito	0	0	0	31,577	0	0	0	390,814	0	0
Sierra	0	0	0	0	0	0	170,604	0	0	0
Sutter	0	0	0	0	0	0	0	0	0	0
Tehama										
Trinity	0	0	500,000	0	0	0	0	142,000	0	0
TOTAL	\$ 1,347,637	\$ 3,431,385	\$ 2,048,594	\$ 2,720,939	\$ -	\$ 300,000	\$ 812,110	\$ 897,437	\$ 1,916,292	\$ 1,196,917

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Total Funds Returned	
Alpine	\$ -
Colusa	\$ 864,672
Del Norte	\$ 3,886,117
Lassen	\$ 3,457,118
Modoc	\$ 640,772
Mono	\$ 700,000
Plumas	\$ 1,000,000
San Benito	\$ 422,391
Sierra	\$ 170,604
Sutter	\$ 500,000
Tehama	\$ -
Trinity	\$ 1,682,000
Total	\$ 13,323,674

Financial Trends

**TRINDEL INSURANCE FUND
HISTORY OF FINANCIAL RATIOS & NET POSITION
FOR THE 10-YEAR PERIOD ENDING JUNE 30, 2023**

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
CLAIMS LIABILITIES	56,521,903	42,014,628	39,332,280	38,165,392	36,895,279	28,606,000	25,608,001	21,421,001	19,256,000	16,278,000
ASSETS	92,507,940	79,140,741	72,507,105	62,725,152	54,196,334	44,029,827	40,125,070	34,608,990	30,616,929	29,489,007
Debt Ratio	0.61	0.53	0.54	0.61	0.68	0.65	0.64	0.62	0.63	0.55

Debt ratio shows the ratio of total claims liability to total assets by year. For example, as of 6/30/2023, it would require 61% of total assets to cover total claims liabilities.

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Member Contribution	29,210,932	25,289,007	25,205,889	23,343,230	21,442,968	19,218,366	17,775,961	16,366,374	15,177,813	12,774,084
Fund Balance										
Due to Members	26,395,592	31,286,281	30,492,871	22,648,708	16,470,175	15,532,844	14,480,258	13,100,432	11,134,710	13,087,223
Net Position	9,082,079	6,237,833	2,316,001	1,770,323	523,752	-	-	-	-	-
Net invested in capital assets	694,439	698,882	727,567	768,475	772,180	765,090	799,454	837,208	845,604	112,387
Unrestricted Net Position	8,387,640	5,538,951	1,588,434	1,001,848	-	-	-	-	-	-
Total Funding	35,477,671	37,524,114	32,808,872	24,419,032	16,993,927	15,532,844	14,480,258	13,100,432	11,134,710	13,087,223
OPERATING LEVERAGE For Major Programs	0.82	0.67	0.77	0.96	1.26	1.24	1.23	1.25	1.36	0.98

The Operating Leverage above shows the ratio of annual premium for all programs to net position by year.

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Operating Revenue	31,830,276	25,300,329	25,209,596	23,343,378	21,442,968	19,728,724	18,248,178	16,782,741	15,591,112	13,023,668
Non-Operating Revenue	1,091,320	(1,227,447)	162,378	1,424,661	1,110,461	65,060	75,246	228,782	147,879	104,478
Total Revenue	32,921,596	24,072,886	25,371,970	24,768,037	22,553,432	19,798,495	18,323,424	17,011,523	15,738,991	13,128,146
Total Expense	34,968,039	15,926,258	14,933,536	14,621,994	21,092,349	18,445,909	16,131,488	14,092,283	16,520,211	10,714,373
Interperiod Equity	0.94	1.51	1.70	1.69	1.07	1.07	1.14	1.21	0.95	1.23

The Interperiod Equity above shows the ratio of total revenue to total expense by year.

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Demographic and Economic Information

TRINDEL INSURANCE FUND
HISTORY OF MEMBER'S EMPLOYEE COUNT AND PAYROLL
FOR THE 10-YEAR PERIOD ENDING JUNE 30, 2023

Number of Employees

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Alpine	108	118	127	125	127	115	123	121	123	132
Colusa	432	436	430	443	438	453	475	433	471	471
Del Norte	421	521	474	516	571	537	551	521	525	525
Lassen	401	384	532	539	526	514	486	479	459	443
Modoc	308	307	305	325	332	338	348	325	359	350
Mono	341	327	307	317	328	363	361	393	405	387
Plumas	556	537	601	630	646	610	601	542	545	485
San Benito	428	551	604	598	611	607	650	679	701	749
Sierra	149	144	146	153	143	135	149	141	151	159
Sutter	1,110	1,139	1,133	1,136	1,167	1,153	1,156	1,133	1,131	1,144
Tehama	932	950	945	951	976	976	970	961	950	1,034
Trinity	355	328	327	377	361	368	369	337	379	396
Total	5,541	5,742	5,931	6,110	6,226	6,169	6,239	6,065	6,199	6,275

Total Wages

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Alpine	4,989,320	4,888,039	4,987,679	5,123,620	5,413,917	5,467,692	5,859,269	5,842,536	6,341,484	6,305,270
Colusa	20,269,869	21,206,722	22,470,481	21,619,090	22,300,544	22,744,441	23,049,043	24,029,879	24,500,336	26,524,038
Del Norte	15,800,257	16,843,030	18,424,767	20,353,010	20,423,105	20,905,339	21,989,552	23,003,589	22,854,095	23,382,623
Lassen	17,569,473	16,369,256	18,411,168	19,561,635	20,712,964	21,056,955	22,315,259	20,801,737	22,034,384	20,691,046
Modoc	9,020,803	9,300,748	9,580,693	10,371,592	10,278,081	10,835,148	11,403,684	11,392,204	11,523,419	11,755,372
Mono	18,880,157	18,400,312	17,367,320	18,933,571	20,952,070	20,928,018	21,239,253	24,424,529	26,504,250	26,861,139
Plumas	16,748,878	17,691,058	18,401,701	19,821,482	21,905,319	21,602,332	22,910,058	22,112,361	24,219,156	21,446,126
San Benito	21,670,362	24,465,385	25,232,337	26,415,838	27,795,932	28,829,508	31,256,163	35,342,573	36,117,625	38,662,054
Sierra	5,071,035	5,883,061	5,723,039	6,292,816	6,417,828	6,621,468	7,455,741	7,666,410	8,244,736	8,735,379
Sutter	53,280,441	53,318,611	54,907,137	56,175,278	59,697,023	64,298,084	63,413,376	62,204,041	62,627,428	64,862,831
Tehama	36,024,139	37,214,825	37,549,040	38,674,034	40,530,008	41,681,673	41,832,527	40,787,432	39,629,286	43,406,390
Trinity	11,708,884	10,999,406	11,648,205	14,194,301	14,705,332	15,374,056	15,627,630	16,611,026	18,420,719	22,415,171
Total	231,033,618	236,580,453	244,703,567	257,536,267	271,132,123	280,344,714	288,351,555	294,218,317	303,016,918	315,047,439

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

TRINDEL INSURANCE FUND
POPULATION AND SQUARE MILES IN SERVICE AREA
FOR THE 10-YEAR PERIOD ENDING JUNE 30, 2023

Square Miles

Alpine	738.3
Colusa	1,150.7
Del Norte	1,006.2
Lassen	4,541.2
Modoc	3,948.2
Mono	3,048.9
Plumas	2,553.1
San Benito	1,388.7
Sierra	953.2
Sutter	602.7
Tehama	2,949.1
Trinity	3,179.3
	<hr/>
	26,059.6

Population

	2010	2021
Alpine	1,175	1,344
Colusa	21,419	21,780
Del Norte	28,610	27,655
Lassen	34,895	32,949
Modoc	9,686	8,723
Mono	14,202	13,291
Plumas	20,007	19,631
San Benito	55,269	64,209
Sierra	3,240	3,079
Sutter	94,737	99,633
Tehama	63,562	65,245
Trinity	13,786	15,818
	<hr/>	<hr/>
Total	360,588	373,357

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Total Personal Income (Thousands of Dollars)

	<u>2012</u>	<u>2022</u>
Alpine	63,498	80,386
Colusa	782,405	1,216,260
Del Norte	804,556	1,182,855
Lassen	962,323	1,217,102
Modoc	338,857	481,376
Mono	565,771	847,409
Plumas	764,527	1,149,201
San Benito	2,150,991	4,169,135
Sierra	109,907	154,021
Sutter	3,316,694	5,122,683
Tehama	1,985,538	3,087,088
Trinity	384,966	573,075
Average	1,019,169	1,606,716

Personal Income-Per Capita

	<u>2012</u>	<u>2022</u>
Alpine	56,293	67,551
Colusa	36,669	55,502
Del Norte	28,596	43,677
Lassen	28,086	40,700
Modoc	36,311	56,559
Mono	40,329	65,296
Plumas	39,094	59,387
San Benito	37,878	61,693
Sierra	35,047	47,877
Sutter	34,985	52,005
Tehama	31,293	47,315
Trinity	26,857	36,314
Average	35,953	52,823

TRINDEL INSURANCE FUND

STATISTICAL SECTION

AS OF JUNE 30, 2023

Unemployment Rate

	<u>2012</u>	<u>2022</u>
Alpine	11.2%	5.4%
Colusa	21.0%	11.6%
Del Norte	13.7%	5.1%
Lassen	12.7%	4.4%
Modoc	14.6%	5.5%
Mono	10.5%	3.7%
Plumas	16.4%	6.5%
San Benito	13.3%	5.0%
Sierra	14.6%	4.2%
Sutter	17.1%	6.6%
Tehama	14.0%	4.8%
Trinity	14.9%	4.6%
<u>Average</u>	<u>14.5%</u>	<u>5.6%</u>



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 7.

SUBJECT: Presentation from Mike Harrington, Bickmore, regarding the actuarial studies they performed for fiscal years 2023-2024 and 2024-2025.

ACTION FOR CONSIDERATION: This is an action item for the Board of Directors to accept the Actuarial Studies for the Workers' Compensation, General Liability, Medical – Malpractice, and Property programs.

BACKGROUND: Bickmore Actuarial Services, and specifically Mike Harrington, have performed actuarial studies for Trindel for a number of years. They have been instrumental in the creation of our pools, exploring captive insurance options, and providing analysis to adequately fund our self-insured programs.

They are back again this year with the four major program reports but have also provided us funding options for increasing the pooling layers. This will be a good time to discuss our target funding which is 90% confidence level plus one SIR in the banking layers, and 5x-10x the pooling layers. They will also provide historical background on the financial conditions surrounding the organization when we have increased in our self-insured retentions.

FISCAL IMPACT: N/A

RECOMMENDATION: Accept the actuarial reports, and SIR Funding options.



Bickmore — Actuarial

Actuarial Review of the Self-Insured Workers' Compensation Program

*Outstanding Liabilities as of June 30, 2023 and June 30, 2024
Forecast for Program Year 2024-25*

Presented to
Trindel Insurance Fund

November 16, 2023



SCOPE AND SIGNATURE

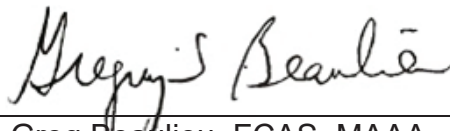
Trindel Insurance Fund (“the Fund”) has engaged Bickmore Actuarial to conduct an actuarial review of unpaid loss and loss adjustment expenses for claims that occurred on or before June 30, 2023 for its self-insured workers’ compensation program utilizing data valued as of June 30, 2023. The Fund also seeks guidance on the appropriate funding level for claims to be incurred during the upcoming program year.

The specific objectives of the study are:

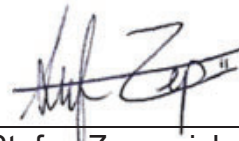
1. Estimate the Fund’s net liability for outstanding claims as of June 30, 2023 and June 30, 2024. Liabilities net of reinsurance are presented on an undiscounted basis, without reflection of investment income. The net liabilities are also presented at the expected level (i.e. without a risk margin) and with risk margins, which are quantified via confidence levels. The net liabilities include provisions for loss, allocated loss adjustment expense (ALAE), and unallocated loss adjustment expense (ULAE). ALAE and ULAE are defined in the Glossary section of this report.
2. Project ultimate claims costs for the 2024-25 program year. Similar to the liability projections, the ultimate program year costs are presented on an undiscounted basis. Projections with and without risk margins are also included.
3. Provide a statement of compliance with Governmental Accounting Standards Board Statement #10.

We appreciate the opportunity to be of service to the Fund in preparing this report. Please feel free to call Greg Beaulieu at (916) 290-4632, Stefan Zepernick at (279) 895-1461 or Mary Ann Case at (503) 419-0459 with any questions you may have concerning this report.

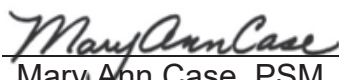
Greg Beaulieu and Stefan Zepernick meet the Casualty Actuarial Society continuing education requirements and the American Academy of Actuaries’ qualification standards to sign Statements of Actuarial Opinion.

A handwritten signature in black ink that reads "Greg Beaulieu".

Greg Beaulieu, FCAS, MAAA
Senior Actuarial Manager

A handwritten signature in black ink that reads "Stefan Zepernick".

Stefan Zepernick, ACAS, MAAA
Actuarial Manager

A handwritten signature in black ink that reads "Mary Ann Case".

Mary Ann Case, PSM
Senior Actuarial Analyst

A handwritten signature in black ink that reads "Jennifer Blythe".

Jennifer Blythe
Assistant Actuarial Analyst

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EXECUTIVE SUMMARY

Net Claim Liabilities

The following tables present our conclusions regarding the Fund's claim liabilities.

Undiscounted Loss & LAE Claim Liabilities as of June 30, 2023

Banking Layer (\$0-\$300,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$28,351	\$30,591	\$31,441	\$32,462	\$33,653	\$35,240
<u>Claims Admin. (ULAE)</u>	<u>2,358</u>	<u>2,544</u>	<u>2,615</u>	<u>2,700</u>	<u>2,799</u>	<u>2,931</u>
Total Loss & LAE	\$30,709	\$33,135	\$34,056	\$35,162	\$36,452	\$38,171
Assets ²	58,459	58,459	58,459	58,459	58,459	58,459
Surplus/(Deficit)	27,750	25,324	24,403	23,297	22,007	20,288
Short Term ³	\$5,485	\$5,919	\$6,083	\$6,281	\$6,511	\$6,818
Long Term ³	25,224	27,216	27,973	28,881	29,941	31,353

Pooling Layer (\$300,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$4,856	\$5,417	\$5,670	\$5,916	\$6,297	\$6,748
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$4,856	\$5,417	\$5,670	\$5,916	\$6,297	\$6,748
Assets ²	10,507	10,507	10,507	10,507	10,507	10,507
Surplus/(Deficit)	5,651	5,090	4,837	4,591	4,210	3,759
Short Term ³	\$725	\$809	\$847	\$883	\$940	\$1,008
Long Term ³	4,131	4,608	4,823	5,033	5,357	5,740

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$33,207	\$35,996	\$37,092	\$38,354	\$39,915	\$41,941
<u>Claims Admin. (ULAE)</u>	<u>2,358</u>	<u>2,556</u>	<u>2,634</u>	<u>2,724</u>	<u>2,834</u>	<u>2,978</u>
Total Loss & LAE	\$35,565	\$38,552	\$39,726	\$41,078	\$42,749	\$44,919
Assets ²	68,966	68,966	68,966	68,966	68,966	68,966
Surplus/(Deficit)	33,401	30,414	29,240	27,888	26,217	24,047
Short Term ³	\$6,210	\$6,732	\$6,937	\$7,173	\$7,465	\$7,844
Long Term ³	29,355	31,820	32,789	33,905	35,284	37,075

¹ Expected values represent the "best actuarial" or "central" estimate.

² Assets as of June 30, 2023 were provided by the Fund.

³ Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

Trindel Insurance Fund
Workers' Compensation Actuarial Study

The following tables present our conclusions regarding the Fund's claim liabilities.

Undiscounted Loss & LAE Claim Liabilities as of June 30, 2024

Banking Layer (\$0-\$300,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$31,571	\$34,065	\$35,012	\$36,149	\$37,475	\$39,243
<u>Claims Admin. (ULAE)</u>	<u>2,449</u>	<u>2,643</u>	<u>2,716</u>	<u>2,804</u>	<u>2,907</u>	<u>3,044</u>
Total Loss & LAE	\$34,020	\$36,708	\$37,728	\$38,953	\$40,382	\$42,287
Assets ²	63,911	63,911	63,911	63,911	63,911	63,911
Surplus/(Deficit)	29,891	27,203	26,183	24,958	23,529	21,624
Short Term ³	\$6,115	\$6,598	\$6,781	\$7,002	\$7,258	\$7,601
Long Term ³	27,905	30,110	30,947	31,951	33,124	34,686

Pooling Layer (\$300,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$5,799	\$6,455	\$6,749	\$7,037	\$7,479	\$8,003
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$5,799	\$6,455	\$6,749	\$7,037	\$7,479	\$8,003
Assets ²	12,455	12,455	12,455	12,455	12,455	12,455
Surplus/(Deficit)	6,656	6,000	5,706	5,418	4,976	4,452
Short Term ³	\$627	\$700	\$733	\$764	\$814	\$872
Long Term ³	5,172	5,755	6,016	6,273	6,665	7,131

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$37,369	\$40,508	\$41,741	\$43,161	\$44,917	\$47,197
<u>Claims Admin. (ULAE)</u>	<u>2,449</u>	<u>2,655</u>	<u>2,736</u>	<u>2,829</u>	<u>2,944</u>	<u>3,093</u>
Total Loss & LAE	\$39,818	\$43,163	\$44,477	\$45,990	\$47,861	\$50,290
Assets ²	76,366	76,366	76,366	76,366	76,366	76,366
Surplus/(Deficit)	36,548	33,203	31,889	30,376	28,505	26,076
Short Term ³	\$6,742	\$519	\$535	\$553	\$575	\$605
Long Term ³	33,076	42,644	43,942	45,437	47,286	49,685

¹ Expected values represent the "best actuarial" or "central" estimate.

² Assets as of June 30, 2024 were estimated.

³ Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the banking layer.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Banking Layer (\$0-\$300,000 per occurrence)
(\$000s)



The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the pooling layer.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Pooling Layer (\$300,000-\$1,000,000 per occurrence)
(\$000s)



The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the combined banking and pooling layers.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Combined Banking and Pooling Layers
(\$000s)



We generally recommend that risk pools maintain assets for historical liabilities at no less than the 90% confidence level. However, we understand that each entity is unique, and that proper funding levels can vary based on issues such as the organization's risk tolerance, financial circumstances, and priorities.

Per CAJPA accreditation requirements, Trindel's undiscounted outstanding liabilities as of June 30, 2023 for the pooling layer (\$300,000 to \$1,000,000) at the 98% confidence level are \$9,160,000.

Statement of Compliance with GASB #10

The outstanding liabilities presented in this section that include claims administration costs comply with the requirements promulgated by GASB #10.

Funding Projections

The following tables present our estimates of ultimate costs for the coming year.

Projected Undiscounted Ultimate Costs for Program Year 2024-25

Banking Layer (\$0-\$300,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$9,848	\$10,803	\$11,167	\$11,601	\$12,113	\$12,792
<u>Claims Admin. (ULAE)</u>	<u>892</u>	<u>979</u>	<u>1,012</u>	<u>1,051</u>	<u>1,097</u>	<u>1,159</u>
Total Loss & LAE	\$10,740	\$11,782	\$12,179	\$12,652	\$13,210	\$13,951
<u>Other Expense²</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>
Total Cost	\$12,550	\$13,592	\$13,989	\$14,462	\$15,020	\$15,761
Total Funding Rate ³	\$3.150	\$3.412	\$3.511	\$3.630	\$3.770	\$3.956

Pooling Layer (\$300,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$1,825	\$2,190	\$2,346	\$2,527	\$2,760	\$3,075
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$1,825	\$2,190	\$2,346	\$2,527	\$2,760	\$3,075
<u>Other Expense²</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Cost	\$1,825	\$2,190	\$2,346	\$2,527	\$2,760	\$3,075
Total Funding Rate ³	\$0.458	\$0.550	\$0.589	\$0.634	\$0.693	\$0.772

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$11,673	\$12,981	\$13,494	\$14,101	\$14,837	\$15,817
<u>Claims Admin. (ULAE)</u>	<u>892</u>	<u>992</u>	<u>1,032</u>	<u>1,078</u>	<u>1,134</u>	<u>1,209</u>
Total Loss & LAE	\$12,565	\$13,973	\$14,526	\$15,179	\$15,971	\$17,026
<u>Other Expense²</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>	<u>1,810</u>
Total Cost	\$14,375	\$15,782	\$16,335	\$16,989	\$17,780	\$18,836
Total Funding Rate ³	\$3.608	\$3.961	\$4.100	\$4.264	\$4.463	\$4.728

¹ Expected values represent the "best actuarial" or "central" estimate.

² Other expenses are provided by the Fund and may include excess insurance and general administrative costs.

³ Rate is per \$100 of payroll.

BACKGROUND

Trindel Insurance Fund began its self-insured workers' compensation program with two member counties, Trinity and Del Norte in 1980. Ten additional members have joined the Fund since then, with the most recent being Tehama County effective July 1, 2022.

The table below shows the year that each member joined the Fund:

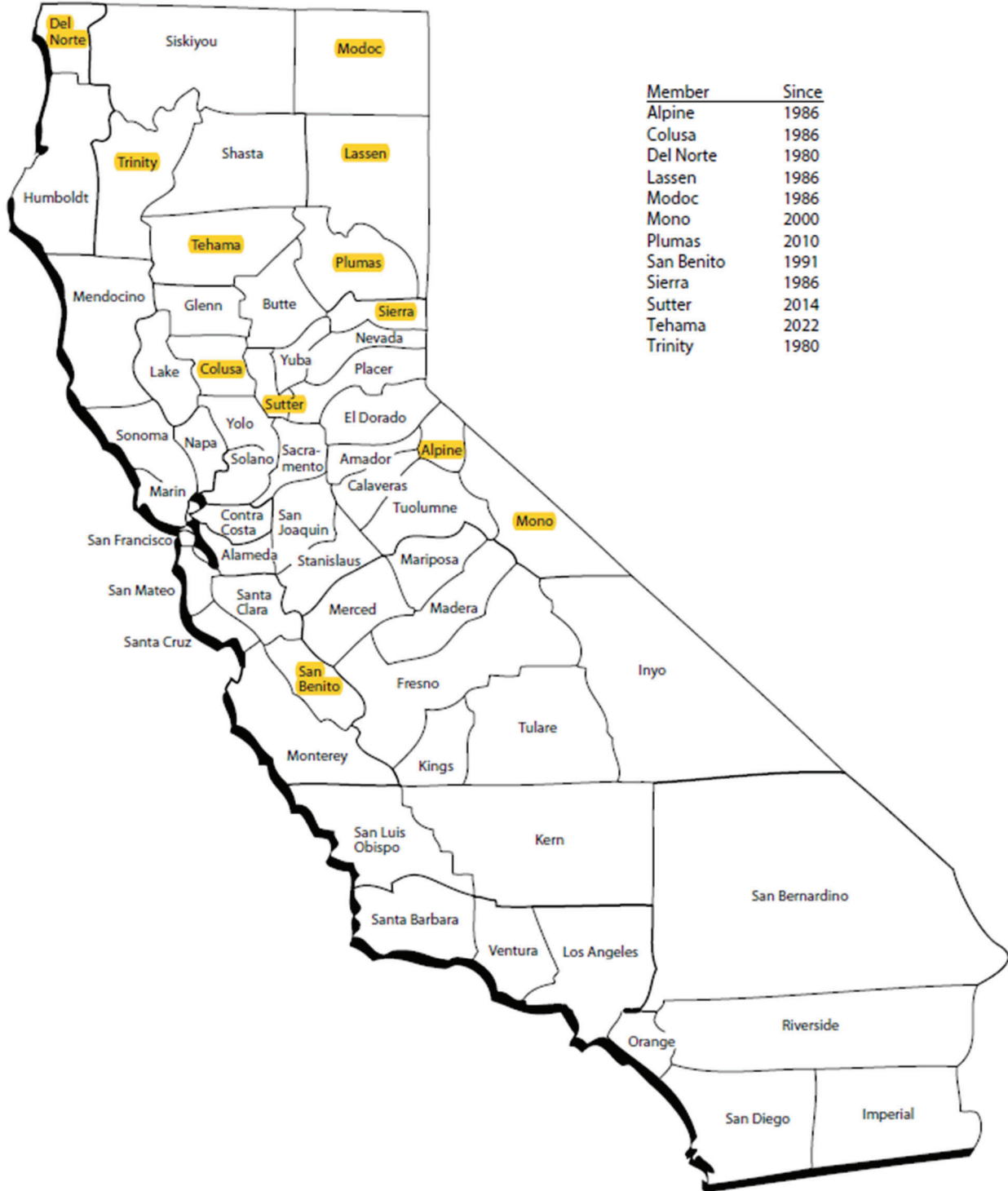
Member County	Year Joined
Alpine	1986
Colusa	1986
Del Norte	1980
Lassen	1986
Modoc	1986
Mono	2000
Plumas	2010
San Benito	1991
Sierra	1986
Sutter	2014
Tehama	2022
Trinity	1980

With the exception of Mono and Plumas Counties, the Trindel Insurance Fund was a member of the Public Risk Innovation, Solutions and Management (PRISM)'s Primary Worker's Compensation (PWC) program until 2008 when it became self-insured.

Effective July 1, 2018, Trindel incorporated a pooling layer from \$300,000 to \$ 1,000,000 in addition to its current self-insured retention of \$300,000 for the banking layer.

The Fund is a member of Public Risk Innovation Solutions and Management (PRISM), a risk sharing pool, for coverage above its self-insured retention (SIR).

Claims administration services are provided by the Trindel Insurance Fund.



OBSERVATIONS AND ANALYSIS

In this section, we present a comparison to the prior analysis as well as an overview of claims trends that we have observed. The prior report for the Fund was dated November 2, 2022 and relied on data evaluated as of June 30, 2022. The current analysis relies on data evaluated as of June 30, 2023.

Comparison of Actual and Expected Loss Development

The following tables describe how incurred and paid losses have emerged between the two points in time referenced above. We also compare how our projected ultimate loss & ALAE amounts have changed between these two points in time.

Banking Layer (\$0-\$300,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$33	(\$46)	(\$78)
2003-04	5	0	(5)
2004-05	2	0	(2)
2005-06	2	0	(2)
2006-07	1	0	(1)
2007-08	2	0	(2)
2008-09	17	(22)	(39)
2009-10	18	15	(3)
2010-11	22	115	93
2011-12	33	1	(32)
2012-13	266	94	(172)
2013-14	58	(5)	(63)
2014-15	60	(123)	(183)
2015-16	114	11	(103)
2016-17	112	(166)	(278)
2017-18	108	(1)	(109)
2018-19	214	(249)	(464)
2019-20	404	423	19
2020-21	639	1,060	421
2021-22	1,383	1,245	(138)
2022-23	3,157	3,970	813
Total	6,651	6,323	(328)

¹ Loss & ALAE are limited to the Fund's self-insured retentions.

Banking Layer (\$0-\$300,000 per Occurrence)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$45	\$8	(\$37)
2003-04	6	0	(6)
2004-05	2	0	(2)
2005-06	2	0	(2)
2006-07	4	0	(4)
2007-08	2	0	(2)
2008-09	17	0	(17)
2009-10	22	2	(19)
2010-11	47	60	13
2011-12	39	20	(19)
2012-13	347	39	(307)
2013-14	68	13	(55)
2014-15	103	7	(96)
2015-16	230	127	(104)
2016-17	213	141	(72)
2017-18	311	281	(30)
2018-19	487	434	(53)
2019-20	386	463	77
2020-21	880	736	(144)
2021-22	1,306	628	(678)
2022-23	915	948	33
Total	5,432	3,909	(1,523)

¹ Loss & ALAE are limited to the Fund's self-insured retentions.

Banking Layer (\$0-\$300,000 per Occurrence)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$14,189	\$14,148	(\$41)
2003-04	1,465	1,460	(5)
2004-05	473	471	(2)
2005-06	646	644	(2)
2006-07	503	506	3
2007-08	369	367	(2)
2008-09	2,804	2,774	(30)
2009-10	2,880	2,869	(11)
2010-11	3,984	4,039	55
2011-12	4,365	4,335	(30)
2012-13	4,497	4,333	(164)
2013-14	3,650	3,616	(34)
2014-15	4,096	3,977	(119)
2015-16	7,371	7,344	(27)
2016-17	6,341	6,134	(207)
2017-18	4,970	4,906	(64)
2018-19	5,999	5,534	(465)
2019-20	3,732	3,928	196
2020-21	5,358	5,859	501
2021-22	5,962	5,465	(497)
2022-23	7,757	8,582	825
Total	91,411	91,291	(120)

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Pooling Layer (\$300,000 - \$1,000,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$219	(\$295)	(\$514)
2019-20	(4)	70	73
2020-21	213	0	(213)
2021-22	287	0	(287)
2022-23	108	0	(108)
Total	\$822	(\$226)	(\$1,048)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$766	\$0	(\$766)
2019-20	2	0	(2)
2020-21	50	0	(50)
2021-22	126	0	(126)
2022-23	11	0	(11)
Total	\$956	\$0	(\$956)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$1,680	\$1,380	(\$300)
2019-20	330	383	53
2020-21	958	630	(328)
2021-22	1,570	883	(687)
2022-23	1,415	1,580	165
Total	\$5,953	\$4,856	(\$1,097)

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$433	(\$545)	(\$978)
2019-20	400	493	93
2020-21	852	1,060	208
2021-22	1,670	1,245	(425)
2022-23	3,265	3,970	705
Total	\$6,620	\$6,223	(\$397)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$1,253	\$434	(\$819)
2019-20	388	463	75
2020-21	930	736	(194)
2021-22	1,432	628	(804)
2022-23	926	948	22
Total	\$4,929	\$3,209	(\$1,720)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2018-19	\$7,679	\$6,914	(\$765)
2019-20	4,062	4,311	249
2020-21	6,316	6,489	173
2021-22	7,532	6,348	(1,184)
2022-23	9,172	10,162	990
Total	\$34,761	\$34,224	(\$537)

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Comparison of Liabilities: Prior vs. Current Reports

The table below compares our prior report's estimated liability for outstanding claims by component as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Banking Layer (\$0-\$300,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$10,705	\$13,119	\$2,414	22.6%
IBNR ²	13,918	15,232	1,314	9.4%
<u>Claims Administration</u>	<u>2,212</u>	<u>2,358</u>	<u>146</u>	<u>6.6%</u>
Total (Undiscounted)	26,835	30,709	3,874	14.4%

Pooling Layer (\$300,000-\$1,000,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$1,821	\$1,595	(\$226)	-12.4%
IBNR ²	2,717	3,261	544	20.0%
<u>Claims Administration</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>n/a</u>
Total (Undiscounted)	\$4,538	\$4,856	\$318	7.0%

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$12,526	\$14,714	\$2,188	17.5%
IBNR ²	16,635	18,493	1,858	11.2%
<u>Claims Administration</u>	<u>2,212</u>	<u>2,358</u>	<u>146</u>	<u>6.6%</u>
Total (Undiscounted)	\$31,373	\$35,565	\$4,192	13.4%

¹ Established by the claims administrator.

² IBNR: Incurred But Not Reported for development beyond the case reserves.

Comparison of Funding Projections: Prior vs. Current Reports

The following table compares our funding estimate for the 2023-24 year from our prior report to our funding estimate of the 2024-25 year from our current report.

Banking Layer (\$0-\$300,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$8,306	\$9,848	\$1,542	18.6%
<u>Claims Administration (ULAE)</u>	<u>944</u>	<u>892</u>	<u>(52)</u>	<u>-5.5%</u>
Total Loss & LAE (Undiscounted)	\$9,250	\$10,740	\$1,490	16.1%
Rate (Undiscounted) ²	\$2.685	\$2.696	\$0.011	0.4%

Pooling Layer (\$300,000-\$1,000,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$1,578	\$1,825	\$247	15.7%
<u>Claims Administration (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Loss & LAE (Undiscounted)	\$1,578	\$1,825	\$247	15.6%
Rate (Undiscounted) ²	\$0.458	\$0.458	(\$0.000)	0.0%

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$9,884	\$11,673	\$1,789	18.1%
<u>Claims Administration (ULAE)</u>	<u>944</u>	<u>892</u>	<u>(52)</u>	<u>-5.5%</u>
Total Loss & LAE (Undiscounted)	\$10,828	\$12,565	\$1,737	16.0%
Rate (Undiscounted) ²	\$3.143	\$3.154	\$0.011	0.3%

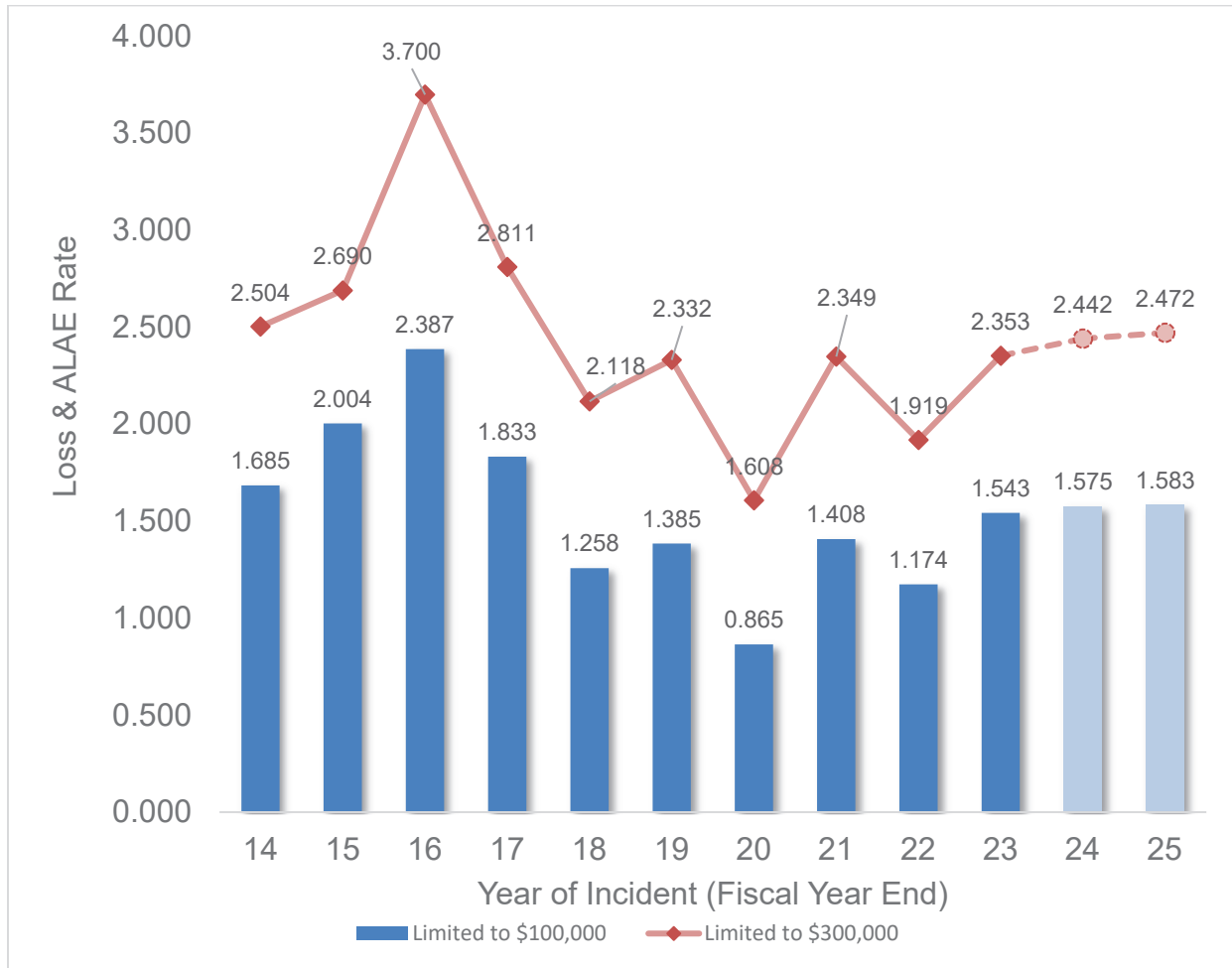
¹ The SIR in both the prior and current reports is assumed to be those listed on the Background section of this text.

² Rate is per \$100 of payroll.

Loss Rate Trend

We have evaluated the trend in the Fund's projected ultimate loss & ALAE rate. This rate equals projected ultimate loss and ALAE (limited to the banking layer) divided by payroll in \$100s, as displayed in the following graph.

Loss & ALAE Rate Trend¹
Ultimate Loss & ALAE / payroll (\$100s)

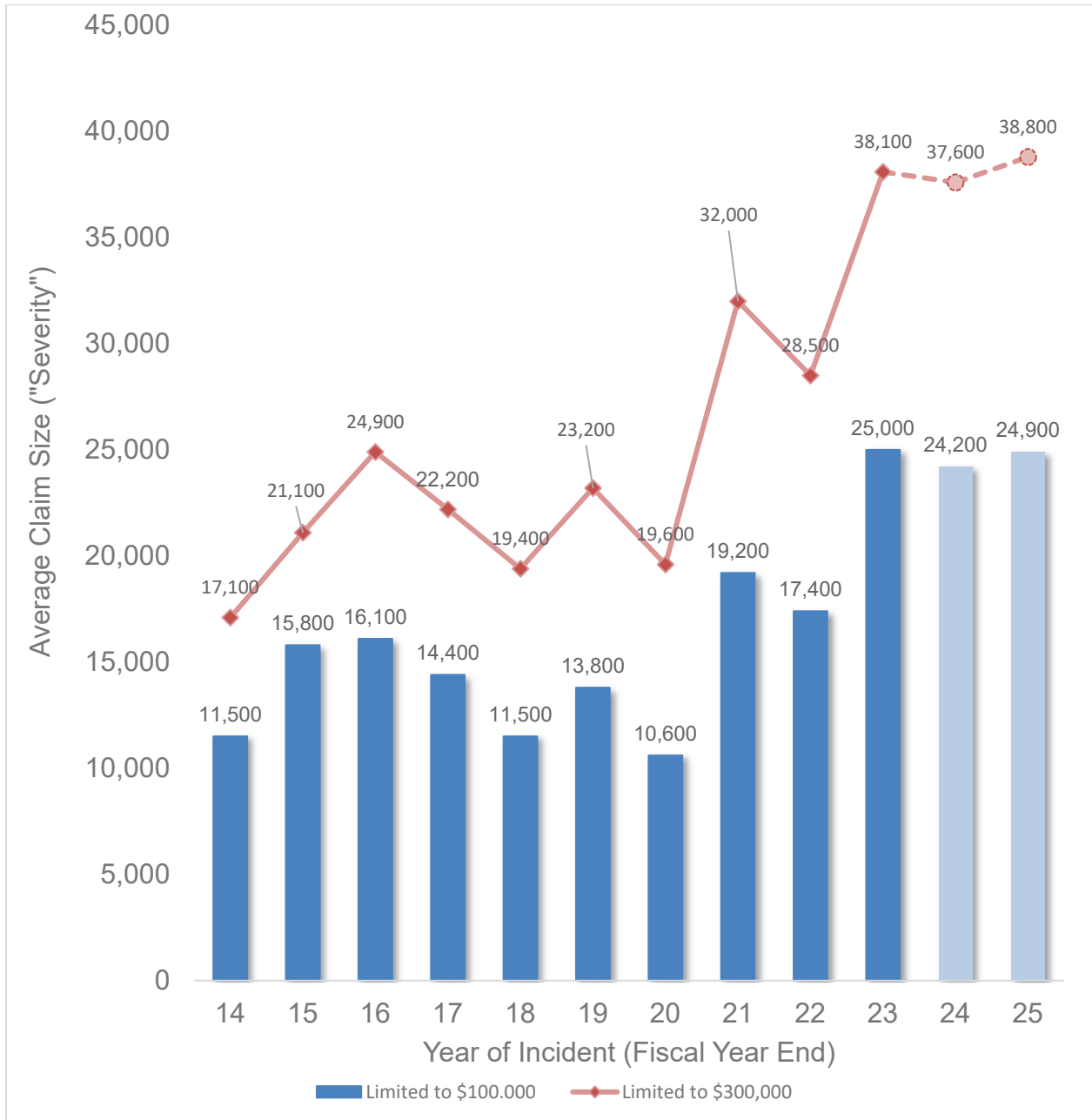


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Average Claim Size (Severity) Trend

We have evaluated the trend in the Fund's projected ultimate claim size (or "severity"). The ultimate claim size equals projected ultimate loss & ALAE (limited to the banking layer) divided by the projected ultimate number of reported claims, as displayed in the following graph.

Average Claim Size Trend¹
Ultimate Loss & ALAE / Ultimate Reported Claims

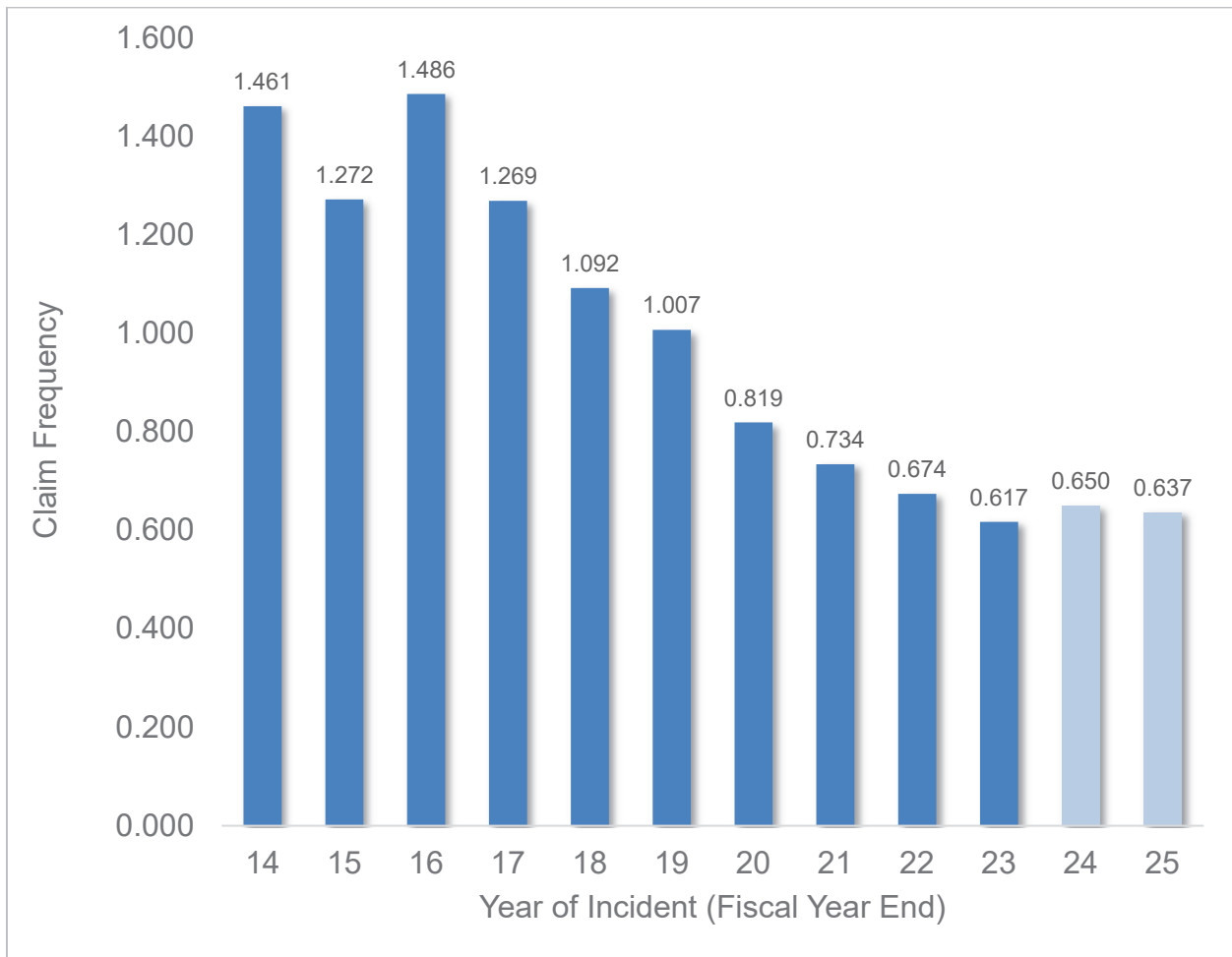


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Claim Frequency Trend

We have evaluated the trend in the Fund's claim frequency. The claim frequency equals projected ultimate number of reported claims divided by payroll in \$ millions, as displayed in the following graph.

Claim Frequency Trend
Ultimate Reported Claims / payroll (\$ Millions)



METHODOLOGY

The methodology that we have used to estimate ultimate Loss & LAE liabilities is in accordance with standard actuarial principles. The 6-step process described below outlines the methods used to calculate the liabilities.

1. Estimate Ultimate Loss & ALAE: The ultimate value of losses associated with a given policy year is usually not known until many years after the policy year has expired. One estimate of future payments for a given policy year is the case reserve. However, to accurately project future payments for a given policy year, we also calculate indicated IBNR reserves that consider the following three factors:
 - The amount that case reserves are redundant or deficient.
 - Losses that occurred during the policy period but have not yet been reported. This is called "Pure IBNR".
 - Future payments on claims which are closed but will reopen in the future.

Ultimate loss & ALAE projections are developed for costs limited to limited to the retention. Loss development factors are primarily based on the Fund's own historical experience supplemented with industry data. The following methods are used to estimate ultimate loss & ALAE:

- Reported Loss Development: Includes paid losses and case reserves.
- Paid Loss Development: Based on payments only.
- Reported Exposure Method: This calculates IBNR based on expected ultimate loss times an IBNR factor. For the first layer of losses, the expected ultimate loss is based on exposure times initial loss rates. These loss rates are based on historical losses in that layer developed to ultimate using loss development factors. The loss rates in the higher layer incorporate increased limits factors based on the Fund's historical losses and industry data. Where appropriate, historical data is adjusted for both claims and exposure trend, to reflect issues such as inflation, benefit level changes, and legal changes.
- Paid Exposure Method: This calculates unpaid costs based on expected ultimate loss times an unpaid factor. The loss rates are identical to those utilized in the reported exposure method.
- Frequency x Severity: This calculates ultimate costs based on expected ultimate severity and expected ultimate frequency derived from historical experience.

2. Select Ultimate Loss & ALAE: Based on the indicated ultimate loss and ALAE from the various methods described previously, the ultimate losses by year are selected.
3. Calculate Expected Undiscounted Unpaid Loss & ALAE: Unpaid loss & ALAE equals ultimate Loss & ALAE (calculated in step #2, above) minus payments to date.
4. Discounting/Net Present Value: Since payments associated with claims liabilities will be spread out over several years, they are discounted to reflect anticipated investment income on the assets set aside to pay these costs. The expected Loss & ALAE payout pattern is based on the paid loss development factors previously described.
5. Claims Administration: Liabilities associated with claims administration expenses are calculated based the average cost per claim method. We first develop an average cost per claim by comparing historical ULAE costs to historical claim counts. We then apply this cost per claim to open and IBNR claims to arrive at the ULAE liability.
6. Confidence Levels: The “expected” estimate of unpaid Loss & ALAE is our best estimate given current information. However, there is uncertainty inherent in the claims settlement process. This uncertainty is quantified via confidence levels. For example, we believe that future payments have a 75% chance of being less than the liabilities at the 75% confidence level and have only a 25% chance of exceeding the 75% confidence level estimates. The confidence levels are based on the Heckman Meyers approach.

CONSIDERATIONS AND KEY ASSUMPTIONS

Several considerations should be taken into account when evaluating Workers' Compensation/casualty claim liabilities and funding projections for upcoming years. The following is a list of issues that we have considered in this report, along with some key assumptions that we have made.

Data

Data Quality: Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by or on behalf of the Fund. While we have not independently audited or verified this information, we have reviewed it for reasonability and internal consistency. We have assumed that the data is accurate and complete. Any material inaccuracy or omission could invalidate the conclusions in this report and should be brought to our attention immediately.

Exposure: The exposure base utilized in this study is payroll, which was provided to us by the Fund. A list of exposure by year can be found in Appendix N.

Claims: The claims data utilized in this study was provided to us by the Fund.

Other Program Information: Key program information, including historical retentions, claims administration costs, other program costs, and program assets, were provided to us by the Fund. We relied on this information without audit.

Key Dates

Accounting Date: This study presents liabilities as of an accounting date of June 30, 2023 and June 30, 2024.

Valuation Date: The data underlying this study are valued as of June 30, 2023.

Review Date: We have not reflected any actual claims activity subsequent to the valuation date.

Accounting Standard

The accounting standards applicable to this analysis follow the guidance promulgated by the Governmental Accounting Standards Board (GASB).

Other Actuarial Considerations

Discounting to Reflect Net Present Value: At the Fund's instruction, reserves in this report are presented on an undiscounted basis. We have not reflected investment income that assets will generate over the time during which the loss liabilities are paid out.

Uncertainty & Risk Margin: There is uncertainty regarding the ultimate cost of the reserves and funding amounts that are estimated in this report. Our estimates are presented both at the expected level (also known as the actuarial central estimate) and at higher confidence levels. The projections at higher confidence levels reflect uncertainty by including a risk margin for the potential of costs coming in higher than at the expected level.

Trending: We have adjusted historical payroll and claims costs to reflect inflation as well as other changes in the claims environment. The payroll, claim frequency, and claim cost trend factors by year are in Appendices N and E, respectively. Benefit level changes are based on estimates from the California Workers' Compensation Rating Bureau (WCIRB). We have also projected payroll and claim costs to account for future changes in cost levels.

External Influences: This analysis contemplates a continuation of current social, economic, judicial, and legislative trends. Historical changes have been reflected through the use of trend factors.

Homogeneity: The accuracy of loss estimates may be improved by subdividing loss experience into groups exhibiting similar characteristics. In evaluating the Fund's loss experience, we considered all of the experience together.

Credibility: Credibility is a measure of the predictive value attached to a body of data. The degree to which consideration is given to homogeneity is related to the consideration of credibility. While making more homogeneous groupings may increase the credibility of the data, partitioning into cells too small to be reliable statistically may also decrease it. As discussed above, further subdivision of data (by individual member, for instance) would reduce the statistical credibility too greatly. This aggregation of data assumes that there has been a relatively stable distribution of exposures among various risk characteristics during the years included in this analysis.

Loss Development: The rate at which costs develop to their ultimate level was included in the calculation of loss development factors. The loss development factors are described in the Methodology section of this report.

Claim Emergence Patterns: The delay between the occurrence of claims and the recording of claims was considered in the estimation of loss development factors.

Claim Settlement Patterns: The rate at which claims are closed and the impact upon incurred losses are considered in the calculation of loss development factors.

Reopened Claim Potential: The effect of reopened claims is included in the calculation of loss development factors.

Claim Frequency and Average Claim Size: The average and potential claim frequency and average claim size have been measured and considered in the liability estimates.

Large Losses & Catastrophes: The impact of large losses and catastrophes have the potential to distort the results of actuarial analyses. This risk is mitigated by the relatively lower self-insured retentions. In addition, our net liability and funding estimates limit loss & ALAE to the appropriate SIR. Lastly, we have utilized industry size of loss curves and increased limits factors where we feel that the Fund's experience is not fully credible.

Loss Limitations: Our projections of claim costs are limited to the Fund's SIR. We have assumed that all relevant reinsurance purchased by the Fund for costs above the SIR is collectible. The retentions used in the study are displayed by year in the Background section of this report.

Recoveries: The data underlying this report are gross of recoveries.

Portfolio Transfers, Commutations, and Structured Settlements: No historical loss portfolio transfers or commutations have been reflected in this analysis. To the extent there are structured settlements, they have been reflected in the claims data utilized in this analysis.

Operational Changes: This analysis has not made special adjustment for any specific operational changes at the Fund.

Reasonableness: We have established the reasonability of our results by utilizing standard actuarial techniques and reasonable assumptions.

Claims Administration Costs (Unallocated Loss Adjustment Expense or ULAE): ULAE costs have been

- included in our estimate of outstanding liabilities, and
- included in our estimate of funding amounts for future program years.

Other Program Costs: Our estimate of the funding amounts for future program years

- includes contributions for excess insurance to cover claims or portions of claims that fall outside the program, and
- includes costs for general administrative expenses associated with the program.

CONDITIONS AND LIMITATIONS

It is important to recognize that the projections in this report are estimates at one point in time and are subject to future changes. Since the emergence and settlement of claims are subject to uncertainty, actual developments likely will vary, perhaps significantly, from the amounts carried in this report. No warranty is expressed or implied that such variance will not occur. The accuracy of the conclusions in this report depends on many factors, including the following:

Loss Activity since the Evaluation Date: The losses in this study were valued as of June 30, 2023. It is possible that there has been significant loss activity that has occurred since that date which would change the findings of this report.

Data Accuracy: This report relies on unaudited loss and exposure information provided by the Fund. The accuracy of our projections relies on the accuracy of this data.

Loss Development: The appropriateness of the Fund's historical and industry loss development patterns in projecting future loss development.

Trend Changes: The appropriateness of the trend indices used to adjust historical losses.

Discounting/Net Present Value: Our estimates that are discounted to reflect net present value assume a certain investment return on assets. This adjustment to reflect net present value is inaccurate to the extent that actual investment returns deviate from the assumed returns.

Insurance: Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the Fund's excess coverage.

Future Law Changes: We cannot predict, nor have we attempted to predict, the impact of future law changes and court rulings on claims costs.

New Classes of Claims: Our projections make no provision for the extraordinary future emergence of new classes of loss or types of loss not sufficiently represented in the Fund's historical data, or which are not yet quantifiable.

DISTRIBUTION AND USE

This report was prepared for the sole use of Trindel Insurance Fund and its auditors. This report is neither intended nor necessarily suitable for any other use. It may be forwarded to regulatory authorities as required by law. Any other distribution of this report requires the express written consent of Bickmore Actuarial. If such consent is granted, the report should be forwarded in its entirety, including all exhibits and appendices. It should also be understood that Bickmore Actuarial would be available to answer any questions regarding this report and its conclusions.

GLOSSARY OF ACTUARIAL TERMS

Accident Year – Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) – Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, utilization review, bill review, etc.)

Benefit Level Factor – Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve – The amount left to be paid on an open claim, as estimated by the claims administrator.

Claim Count Development Factor – A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency – Number of claims per \$1 million of payroll.

Confidence Level – An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor – A factor to adjust estimated loss costs to reflect net present value.

Expected Losses – The best estimate of the full, ultimate value of losses.

Exposure Base – An objective and easily measurable quantity that is correlated with loss. Commonly used exposure bases include payroll, population, revenue, number of employees (FTE), average daily attendance (ADA), number of vehicles and total insured value (TIV).

Incurred but not Reported (IBNR) Losses – This is the ultimate value of losses less any amount that has been paid to date or set up as a case reserve by the claims adjuster. It includes amounts for claims incurred but not yet received by the administrator as well as loss development on already reported claims.

Loss Adjustment Expense – The sum of Allocated Loss Adjustment Expense (ALAE) and Unallocated Loss Adjustment Expense (ULAE).

Loss Development Factor – A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled. See the Methodology section.

Loss Rate – Ultimate losses per \$100 of payroll.

Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses – Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses – Losses actually paid on all reported claims.

Program Losses – Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses – The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) – The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity – Average claim cost.

Ultimate Losses – The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims administration expenses, taxes, etc.)

EXHIBITS AND APPENDICES

Trindel Insurance Fund - Workers' Compensation
Banking and Pooled Layer
Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (From Exhibit 5 - Banking and Pooling Layers)	\$96,147,000
(B) Estimated Paid Losses through 6/30/23: (From Exhibit 5 - Banking and Pooling Layers)	62,940,000
(C) Estimated Liability for Claims Outstanding at 6/30/23: ((A) - (B))	<u>\$33,207,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (From Exhibit 1 - Banking Layer, Page 1)	2,358,000
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$35,565,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$35,565,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Exhibit 6 - Banking and Pooling Layers)	1.084	1.117	1.155	1.202	1.263
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	2,987,000	4,161,000	5,513,000	7,184,000	9,354,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$38,552,000</u>	<u>\$39,726,000</u>	<u>\$41,078,000</u>	<u>\$42,749,000</u>	<u>\$44,919,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L)	\$68,966,000	\$68,966,000	\$68,966,000	\$68,966,000	\$68,966,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$30,414,000</u>	<u>\$29,240,000</u>	<u>\$27,888,000</u>	<u>\$26,217,000</u>	<u>\$24,047,000</u>

Trindel Insurance Fund - Workers' Compensation
Banking and Pooled Layer
Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (From Exhibit 5 - Banking and Pooling Layers)	\$107,275,000
(B) Estimated Paid Losses through 6/30/24: (From Exhibit 5 - Banking and Pooling Layers)	69,906,000
(C) Estimated Liability for Claims Outstanding at 6/30/24: ((A) - (B))	<u>\$37,369,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (From Exhibit 1 - Banking Layer, Page 2)	2,449,000
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$39,818,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$39,818,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Exhibit 6 - Banking and Pooling Layers)	1.084	1.117	1.155	1.202	1.263
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	3,345,000	4,659,000	6,172,000	8,043,000	10,472,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$43,163,000</u>	<u>\$44,477,000</u>	<u>\$45,990,000</u>	<u>\$47,861,000</u>	<u>\$50,290,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L)	\$76,366,000	\$76,366,000	\$76,366,000	\$76,366,000	\$76,366,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$33,203,000</u>	<u>\$31,889,000</u>	<u>\$30,376,000</u>	<u>\$28,505,000</u>	<u>\$26,076,000</u>

Trindel Insurance Fund - Workers' Compensation
 Funding Options for Program Year 2024-2025 (SIR = \$1,000,000)
 One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: Exhibit 5 - Banking and Pooling Layers	\$11,673,000	\$2.930			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (From Exhibit 2 - Banking Layer)	892,000	0.224			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$12,565,000</u>	<u>\$3.154</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.):	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$12,565,000</u>	<u>\$3.154</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor:	1.112	1.156	1.208	1.271	1.355
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,407,000	1,960,000	2,614,000	3,405,000	4,461,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$13,972,000</u>	<u>\$14,525,000</u>	<u>\$15,179,000</u>	<u>\$15,970,000</u>	<u>\$17,026,000</u>
(I) Budgeted Non-Claims Related Expenses: (Provided by the Fund)	1,810,000	1,810,000	1,810,000	1,810,000	1,810,000
(J) Recommended Funding in 2024-2025 for Claims Costs, Other Expenses, and Non-Claims Related Expenses: ((H) + (I))	<u>\$15,782,000</u>	<u>\$16,335,000</u>	<u>\$16,989,000</u>	<u>\$17,780,000</u>	<u>\$18,836,000</u>
(K) Rate per \$100 of Payroll: ((J) / \$3,984,000)	\$3.961	\$4.100	\$4.264	\$4.463	\$4.728

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Workers' Compensation

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 6/30/24 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/24 (F)
Prior	\$14,148,000	\$13,952,437	\$195,563	14.2%	\$28,000	\$167,563
2003-2004	1,460,000	1,432,223	27,777	36.1%	10,000	17,777
2004-2005	471,000	462,951	8,049	15.2%	1,000	7,049
2005-2006	644,000	624,545	19,455	18.5%	4,000	15,455
2006-2007	506,000	496,061	9,939	15.5%	2,000	7,939
2007-2008	367,000	356,643	10,357	13.4%	1,000	9,357
2008-2009	2,774,000	2,655,139	118,861	11.7%	14,000	104,861
2009-2010	2,869,000	2,770,937	98,063	13.5%	13,000	85,063
2010-2011	4,039,000	3,947,899	91,101	11.8%	11,000	80,101
2011-2012	4,335,000	4,101,621	233,379	14.9%	35,000	198,379
2012-2013	4,333,000	4,015,547	317,453	48.7%	155,000	162,453
2013-2014	3,616,000	3,180,148	435,852	14.8%	65,000	370,852
2014-2015	3,977,000	3,525,264	451,736	13.3%	60,000	391,736
2015-2016	7,344,000	6,443,427	900,573	14.4%	130,000	770,573
2016-2017	6,134,000	5,192,876	941,124	12.2%	115,000	826,124
2017-2018	4,906,000	4,171,599	734,401	11.8%	87,000	647,401
2018-2019	6,914,000	5,867,257	1,046,743	13.8%	144,000	902,743
2019-2020	4,311,000	2,937,098	1,373,902	18.4%	253,000	1,120,902
2020-2021	6,489,000	4,375,985	2,113,015	25.9%	547,000	1,566,015
2021-2022	6,348,000	3,173,848	3,174,152	29.8%	946,000	2,228,152
2022-2023	10,162,000	3,970,005	6,191,995	33.6%	2,081,000	4,110,995
2023-2024	11,128,000			38.5%	4,284,000	6,844,000
Totals	\$107,275,000	\$77,653,510	\$18,493,490		\$8,986,000	\$20,635,490

Notes:

- (A) From Exhibit 4 - Banking and Pooling Layers, .
 (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
 (C) (A) - (B).
 (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Appendix A - Banking Layer.
 (E) ((A) - (B)) x (D).
 (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Workers' Compensation

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
Prior	\$14,050,104	\$14,245,644			\$13,968,306	14,148,000
2003-2004	1,447,977	1,470,407	1,447,009	1,466,448	1,344,343	1,460,000
2004-2005	468,969	471,365	469,272	472,148	485,898	471,000
2005-2006	634,538	652,650	634,179	650,436	602,344	644,000
2006-2007	505,486	495,275	505,255	494,917	483,750	506,000
2007-2008	364,489	368,311	365,302	369,704	393,470	367,000
2008-2009	2,721,517	2,825,068	2,720,240	2,817,891	2,713,122	2,774,000
2009-2010	2,851,294	2,886,029	2,849,303	2,880,293	2,797,792	2,869,000
2010-2011	4,078,180	3,998,079	4,075,642	3,996,238	3,991,400	4,039,000
2011-2012	4,261,584	4,407,036	4,259,553	4,383,089	4,155,905	4,335,000
2012-2013	4,332,775	4,713,162	4,365,691	4,728,783	4,796,061	4,333,000
2013-2014	3,479,082	3,751,961	3,482,225	3,703,634	3,511,040	3,616,000
2014-2015	3,913,043	4,039,572	3,951,138	4,099,159	4,303,132	3,977,000
2015-2016	7,287,516	7,400,092	7,248,115	7,283,496	6,936,335	7,344,000
2016-2017	5,982,193	6,485,406	5,970,981	6,311,688	5,897,330	6,134,000
2017-2018	4,905,800	4,749,448	4,821,195	4,612,283	4,327,565	4,906,000
2018-2019	7,398,611	5,866,090	6,993,086	5,681,334	5,911,665	6,914,000
2019-2020	3,950,397	3,792,977	4,373,913	4,696,374	5,166,200	4,311,000
2020-2021	6,616,489	5,320,447	6,362,022	5,633,422	5,077,518	6,489,000
2021-2022	5,947,791	3,867,249	6,347,686	5,973,082	5,660,352	6,348,000
2022-2023	11,782,975	8,653,849	9,763,616	8,725,716	6,954,750	10,162,000
Totals						\$96,147,000
						Projected Losses for the Year 2023-2024 (G)
						\$11,127,994
						Projected Losses for the Year 2024-2025 (H)
						\$11,673,000

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
Prior			
Ultimate Loss	\$17,229,000	\$17,229,000	\$17,229,000
Paid in Calendar Period	-	53,056	44,382
Paid to Date	16,885,103	16,938,159	16,982,541
Outstanding Liability	343,897	290,841	246,459
2007-2008			
Ultimate Loss	\$367,000	\$367,000	\$367,000
Paid in Calendar Period	-	2,170	1,573
Paid to Date	348,449	350,619	352,192
Outstanding Liability	18,551	16,381	14,808
2008-2009			
Ultimate Loss	\$2,774,000	\$2,774,000	\$2,774,000
Paid in Calendar Period	-	12,243	12,474
Paid to Date	2,655,139	2,667,382	2,679,856
Outstanding Liability	118,861	106,618	94,144
2009-2010			
Ultimate Loss	\$2,869,000	\$2,869,000	\$2,869,000
Paid in Calendar Period	-	23,091	16,349
Paid to Date	2,687,178	2,710,269	2,726,618
Outstanding Liability	181,822	158,731	142,382
2010-2011			
Ultimate Loss	\$4,039,000	\$4,039,000	\$4,039,000
Paid in Calendar Period	-	42,496	39,578
Paid to Date	3,684,865	3,727,361	3,766,939
Outstanding Liability	354,135	311,639	272,061
2011-2012			
Ultimate Loss	\$4,335,000	\$4,335,000	\$4,335,000
Paid in Calendar Period	-	36,212	33,772
Paid to Date	4,017,353	4,053,565	4,087,337
Outstanding Liability	317,647	281,435	247,663
2012-2013			
Ultimate Loss	\$4,333,000	\$4,333,000	\$4,333,000
Paid in Calendar Period	-	264,112	27,024
Paid to Date	3,831,839	4,095,951	4,122,975
Outstanding Liability	501,161	237,049	210,025
2013-2014			
Ultimate Loss	\$3,616,000	\$3,616,000	\$3,616,000
Paid in Calendar Period	-	63,654	305,301
Paid to Date	2,973,028	3,036,682	3,341,983
Outstanding Liability	642,972	579,318	274,017

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2014-2015			
Ultimate Loss	\$3,977,000	\$3,977,000	\$3,977,000
Paid in Calendar Period	-	84,990	77,443
Paid to Date	3,109,755	3,194,745	3,272,188
Outstanding Liability	867,245	782,255	704,812
2015-2016			
Ultimate Loss	\$7,344,000	\$7,344,000	\$7,344,000
Paid in Calendar Period	-	196,126	162,103
Paid to Date	5,493,758	5,689,884	5,851,987
Outstanding Liability	1,850,242	1,654,116	1,492,013
2016-2017			
Ultimate Loss	\$6,134,000	\$6,134,000	\$6,134,000
Paid in Calendar Period	-	178,371	144,087
Paid to Date	4,596,319	4,774,690	4,918,777
Outstanding Liability	1,537,681	1,359,310	1,215,223
2017-2018			
Ultimate Loss	\$4,906,000	\$4,906,000	\$4,906,000
Paid in Calendar Period	-	191,987	176,573
Paid to Date	3,191,833	3,383,820	3,560,393
Outstanding Liability	1,714,167	1,522,180	1,345,607
2018-2019			
Ultimate Loss	\$6,914,000	\$6,914,000	\$6,914,000
Paid in Calendar Period	-	912,314	303,294
Paid to Date	3,293,706	4,206,020	4,509,314
Outstanding Liability	3,620,294	2,707,980	2,404,686
2019-2020			
Ultimate Loss	\$4,311,000	\$4,311,000	\$4,311,000
Paid in Calendar Period	-	313,052	532,654
Paid to Date	1,884,241	2,197,293	2,729,947
Outstanding Liability	2,426,759	2,113,707	1,581,053
2020-2021			
Ultimate Loss	\$6,489,000	\$6,489,000	\$6,489,000
Paid in Calendar Period	-	561,464	476,275
Paid to Date	2,235,482	2,796,946	3,273,221
Outstanding Liability	4,253,518	3,692,054	3,215,779
2021-2022			
Ultimate Loss	\$6,348,000	\$6,348,000	\$6,348,000
Paid in Calendar Period	-	991,238	561,450
Paid to Date	1,103,352	2,094,590	2,656,040
Outstanding Liability	5,244,648	4,253,410	3,691,960

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023</u> <u>to</u> <u>6/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
2022-2023			
Ultimate Loss	\$10,162,000	\$10,162,000	\$10,162,000
Paid in Calendar Period	-	1,815,065	1,398,310
Paid to Date	948,471	2,763,536	4,161,846
Outstanding Liability	9,213,529	7,398,464	6,000,154
2023-2024			
Ultimate Loss	-	\$11,128,000	\$11,128,000
Paid in Calendar Period	-	1,224,080	1,951,072
Paid to Date	-	1,224,080	3,175,152
Outstanding Liability	-	9,903,920	7,952,848
2024-2025			
Ultimate Loss	-	-	\$11,673,000
Paid in Calendar Period	-	-	1,284,030
Paid to Date	-	-	1,284,030
Outstanding Liability	-	-	10,388,970
Totals			
Ultimate Loss	\$96,147,000	\$107,275,000	\$118,948,000
Paid in Calendar Period	-	6,965,721	7,547,744
Paid to Date	62,939,871	69,905,592	77,453,336
Outstanding Liability	33,207,129	37,369,408	41,494,664
Total Outstanding ULAE	2,358,173	2,449,153	2,569,129
Outstanding Liability plus ULAE	35,565,302	39,818,561	44,063,793

Notes appear on the next page.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$991,238 is expected to be paid between 7/1/23 and 6/30/24, \$2,094,590 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$4,253,410.
- Ultimate Losses for each accident year are from Exhibit 4 - Banking and Pooling Layers, .
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, \$561,450 = \$4,253,410 x 13.2%.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, \$2,656,040 = \$561,450 + \$2,094,590.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, \$4,253,410 = \$6,348,000 - \$2,094,590.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Workers' Compensation

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.489	1.361
90%	1.355	1.263
85%	1.271	1.202
80%	1.208	1.155
75%	1.156	1.117
70%	1.112	1.084
65%	1.072	1.054
60%	1.035	1.027
55%	1.000	1.002
50%	0.968	0.977
45%	0.936	0.954
40%	0.904	0.931
35%	0.873	0.908
30%	0.841	0.884
25%	0.807	0.858

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.355 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Trindel Insurance Fund - Workers' Compensation

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$68,966,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$15,945,000
Interest:	468,000
Other:	262,000
Total Income:	<u>\$16,675,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$6,965,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	500,000
Fees to Outside Administrator (TPA):	0
Excess Insurance:	1,060,000
Other:	750,000
Total Payments:	<u>\$9,275,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$76,366,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Loss and ALAE paid is estimated in Exhibit 5 - Banking and Pooling Layers.
- (D) (A) + (B) - (C).

Trindel Insurance Fund - Workers' Compensation
Banking Layer (\$0 -\$300,000)

Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (From Appendix G - Banking Layer)	\$91,291,000
(B) Estimated Paid Losses through 6/30/23: (From Appendix G - Banking Layer)	62,940,000
(C) Estimated Liability for Claims Outstanding at 6/30/23: (From Appendix G - Banking Layer)	<u>\$28,351,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (From Appendix F - Banking Layer)	2,358,000
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$30,709,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$30,709,000</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J - Banking Layer)	1.079	1.109	1.145	1.187	1.243
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	2,426,000	3,347,000	4,453,000	5,743,000	7,462,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$33,135,000</u>	<u>\$34,056,000</u>	<u>\$35,162,000</u>	<u>\$36,452,000</u>	<u>\$38,171,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L - Banking Layer)	58,459,000	58,459,000	58,459,000	58,459,000	58,459,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$25,324,000</u>	<u>\$24,403,000</u>	<u>\$23,297,000</u>	<u>\$22,007,000</u>	<u>\$20,288,000</u>

Trindel Insurance Fund - Workers' Compensation
Banking Layer (\$0 -\$300,000)

Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (From Appendix G - Banking Layer)	\$100,736,000
(B) Estimated Paid Losses through 6/30/24: (From Appendix G - Banking Layer)	69,165,000
(C) Estimated Liability for Claims Outstanding at 6/30/24: (From Appendix G - Banking Layer)	<u>\$31,571,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (From Appendix F - Banking Layer)	2,449,000
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$34,020,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$34,020,000</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J - Banking Layer)	1.079	1.109	1.145	1.187	1.243
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	2,688,000	3,708,000	4,933,000	6,362,000	8,267,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$36,708,000</u>	<u>\$37,728,000</u>	<u>\$38,953,000</u>	<u>\$40,382,000</u>	<u>\$42,287,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L - Banking Layer)	63,911,000	63,911,000	63,911,000	63,911,000	63,911,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$27,203,000</u>	<u>\$26,183,000</u>	<u>\$24,958,000</u>	<u>\$23,529,000</u>	<u>\$21,624,000</u>

Trindel Insurance Fund - Workers' Compensation
Banking Layer (\$0 - \$300,000)

Funding Options for Program Year 2024-2025 (SIR = \$300,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (From Appendix G - Banking Layer)	\$9,848,000	\$2.472			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (From Exhibit 5 - Banking Layer, Page 1, (L))	892,000	0.224			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$10,740,000</u>	<u>\$2.696</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 2, (G))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$10,740,000</u>	<u>\$2.696</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J - Banking Layer)	1.097	1.134	1.178	1.230	1.299
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,042,000	1,439,000	1,912,000	2,470,000	3,211,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$11,782,000</u>	<u>\$12,179,000</u>	<u>\$12,652,000</u>	<u>\$13,210,000</u>	<u>\$13,951,000</u>
(I) Budgeted Non Claims Related Expenses: (2023-2024 Budgeted Non-Claims Related Expenses	1,810,000	1,810,000	1,810,000	1,810,000	1,810,000
(J) Recommended Funding in 2024-2025 for Claims Costs, Other Expenses, and Non-Claims Related Expenses: ((H) + (I))	<u>\$11,782,000</u>	<u>\$12,179,000</u>	<u>\$12,652,000</u>	<u>\$13,210,000</u>	<u>\$13,951,000</u>
(K) Rate per \$100 of Payroll: ((J) / \$3,984,000)	\$2.957	\$3.057	\$3.176	\$3.316	\$3.502

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Workers' Compensation

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 6/30/24 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/24 (F)
Prior	\$14,148,000	\$13,952,437	\$195,563	15.0%	\$29,000	\$167,000
2003-2004	1,460,000	1,432,223	27,777	36.1%	10,000	18,000
2004-2005	471,000	462,951	8,049	15.2%	1,000	7,000
2005-2006	644,000	624,545	19,455	18.5%	4,000	15,000
2006-2007	506,000	496,061	9,939	15.5%	2,000	8,000
2007-2008	367,000	356,643	10,357	13.4%	1,000	9,000
2008-2009	2,774,000	2,655,139	118,861	11.7%	14,000	105,000
2009-2010	2,869,000	2,770,937	98,063	13.5%	13,000	85,000
2010-2011	4,039,000	3,947,899	91,101	11.8%	11,000	80,000
2011-2012	4,335,000	4,101,621	233,379	14.9%	35,000	198,000
2012-2013	4,333,000	4,015,547	317,453	48.7%	155,000	162,000
2013-2014	3,616,000	3,180,148	435,852	14.8%	65,000	371,000
2014-2015	3,977,000	3,525,264	451,736	13.3%	60,000	392,000
2015-2016	7,344,000	6,443,427	900,573	14.4%	130,000	771,000
2016-2017	6,134,000	5,192,876	941,124	12.2%	115,000	826,000
2017-2018	4,906,000	4,171,599	734,401	11.8%	87,000	647,000
2018-2019	5,534,000	4,572,755	961,245	13.8%	133,000	828,000
2019-2020	3,928,000	2,636,984	1,291,016	18.4%	238,000	1,053,000
2020-2021	5,859,000	4,375,985	1,483,015	25.9%	384,000	1,099,000
2021-2022	5,465,000	3,173,848	2,291,152	29.8%	683,000	1,608,000
2022-2023	8,582,000	3,970,005	4,611,995	33.6%	1,550,000	3,062,000
2023-2024	9,445,000	0	0	38.5%	3,636,000	5,809,000
Totals	\$100,736,000	\$76,058,894	\$15,232,106		\$7,356,000	\$17,321,106

Notes:

- (A) From Exhibit 4 - Banking Layer, .
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Appendix A - Banking Layer.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Workers' Compensation

Accident Year	Estimated Ultimate Losses Banking Layer					Selected Estimate of Ultimate Losses (F)	Selected Estimate of Ultimate Losses Limited to Aggregate (G)	
	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)			
Prior	\$14,050,000	\$14,246,000	\$0	\$0	\$13,968,000	\$14,148,000	\$14,148,000	
2003-2004	1,448,000	1,470,000	1,447,000	1,467,000	1,345,000	1,460,000	1,460,000	
2004-2005	469,000	471,000	469,000	472,000	487,000	471,000	471,000	
2005-2006	635,000	653,000	634,000	650,000	603,000	644,000	644,000	
2006-2007	505,000	495,000	505,000	495,000	485,000	506,000	506,000	
2007-2008	364,000	368,000	365,000	370,000	395,000	367,000	367,000	
2008-2009	2,722,000	2,825,000	2,720,000	2,818,000	2,714,000	2,774,000	2,774,000	
2009-2010	2,851,000	2,886,000	2,849,000	2,880,000	2,798,000	2,869,000	2,869,000	
2010-2011	4,078,000	3,998,000	4,076,000	3,996,000	3,993,000	4,039,000	4,039,000	
2011-2012	4,262,000	4,407,000	4,260,000	4,383,000	4,157,000	4,335,000	4,335,000	
2012-2013	4,333,000	4,713,000	4,366,000	4,729,000	4,796,000	4,333,000	4,333,000	
2013-2014	3,479,000	3,752,000	3,482,000	3,704,000	3,511,000	3,616,000	3,616,000	
2014-2015	3,913,000	4,040,000	3,951,000	4,099,000	4,303,000	3,977,000	3,977,000	
2015-2016	7,288,000	7,400,000	7,248,000	7,283,000	6,936,000	7,344,000	7,344,000	
2016-2017	5,982,000	6,485,000	5,971,000	6,312,000	5,897,000	6,134,000	6,134,000	
2017-2018	4,906,000	4,749,000	4,821,000	4,612,000	4,328,000	4,906,000	4,906,000	
2018-2019	5,533,000	5,352,000	5,403,000	5,130,000	5,183,000	5,534,000	5,534,000	
2019-2020	3,349,000	3,397,000	3,675,000	4,053,000	4,503,000	3,928,000	3,928,000	
2020-2021	6,135,000	4,674,000	5,831,000	4,883,000	4,395,000	5,859,000	5,859,000	
2021-2022	5,364,000	3,351,000	5,564,000	5,035,000	4,870,000	5,465,000	5,465,000	
2022-2023	10,310,000	7,409,000	8,562,000	7,460,000	5,944,000	8,582,000	8,582,000	
Totals						\$91,291,000	\$91,291,000	
						Projected Losses for the Year 2023-2024 (H)	\$9,445,000	\$9,445,000
						Projected Losses for the Year 2024-2025 (I)	9,848,000	9,848,000

Notes:

- (A) From Appendix A - Banking Layer, Page 1, Column (G).
- (B) From Appendix B - Banking Layer, Page 1, Column (G).
- (C) From Appendix C - Banking Layer, Page 1, Column (G).
- (D) From Appendix C - Banking Layer, Page 2, Column (G).
- (E) From Appendix D - Banking Layer, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) (F) limited to applicable aggregate.
- (H) From Exhibit 5 - Banking Layer, Page 1, Line (K).
- (I) From Exhibit 5 - Banking Layer, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Workers' Compensation

Estimated Ultimate Limited Losses Capped at \$100,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$13,184,967	\$13,230,915	\$0	\$0	\$13,185,051	\$13,185,000
2003-2004	1,247,005	1,244,257	1,247,141	1,244,593	1,248,016	1,248,000
2004-2005	450,291	453,406	450,366	453,524	450,984	451,000
2005-2006	557,239	562,185	557,356	561,819	558,011	558,000
2006-2007	447,009	433,076	447,140	433,343	448,017	448,000
2007-2008	363,063	359,599	363,198	359,738	363,990	364,000
2008-2009	2,499,188	2,540,841	2,500,197	2,540,208	2,499,930	2,500,000
2009-2010	2,572,547	2,571,411	2,573,788	2,571,127	2,573,120	2,573,000
2010-2011	3,665,401	3,522,196	3,663,973	3,527,705	3,666,040	3,666,000
2011-2012	3,810,402	3,866,016	3,809,697	3,860,922	3,810,924	3,811,000
2012-2013	3,350,702	3,451,664	3,350,922	3,444,068	3,351,021	3,351,000
2013-2014	2,433,764	2,541,827	2,434,409	2,534,233	2,434,096	2,434,000
2014-2015	2,961,778	2,958,382	2,962,922	2,958,379	2,961,940	2,962,000
2015-2016	4,737,971	4,735,066	4,735,768	4,734,340	4,737,995	4,738,000
2016-2017	3,997,029	4,013,078	3,995,227	4,011,709	3,999,880	4,000,000
2017-2018	2,913,572	2,800,911	2,912,276	2,814,848	2,913,042	2,914,000
2018-2019	3,287,808	2,971,337	3,282,501	3,008,522	3,464,783	3,286,000
2019-2020	2,013,053	1,748,033	2,061,257	2,072,715	2,987,600	2,113,000
2020-2021	3,517,970	2,785,705	3,503,071	2,950,673	2,895,792	3,511,000
2021-2022	3,290,805	2,224,358	3,393,697	3,034,688	3,185,280	3,343,000
2022-2023	6,187,813	4,827,717	5,604,504	4,847,649	3,859,875	5,629,000
Totals						\$67,085,000
			Projected Losses for the Year 2023-2024 (G)			\$6,092,000
			Projected Losses for the Year 2024-2025 (H)			\$6,306,000

Notes:

- (A) From Appendix A - Banking Layer, Page 1, Column (D).
- (B) From Appendix B - Banking Layer, Page 1, Column (D).
- (C) Based on results in Appendix C - Banking Layer, Page 1.
- (D) Based on results in Appendix C - Banking Layer, Page 2.
- (E) Based on results in Appendix D - Banking Layer, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit 5 - Banking Layer, Page 1, Line (K) / Line (G).
- (H) From Exhibit 5 - Banking Layer, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

Trindel Insurance Fund - 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)
Prior	\$0	1.087	\$0	\$0	0.000
2003-2004	1,248,000	1.074	1,340,352	564,317	2.375
2004-2005	451,000	1.395	629,145	556,304	1.131
2005-2006	558,000	1.513	844,254	573,997	1.471
2006-2007	448,000	1.435	642,880	595,189	1.080
2007-2008	364,000	1.339	487,396	600,931	0.811
2008-2009	2,500,000	1.251	3,127,500	2,328,361	1.343
2009-2010	2,573,000	1.150	2,958,950	2,297,839	1.288
2010-2011	3,666,000	1.089	3,992,274	2,133,596	1.871
2011-2012	3,811,000	1.076	4,100,636	2,023,414	2.027
2012-2013	3,351,000	1.094	3,665,994	2,011,952	1.822
2013-2014	2,434,000	1.101	2,679,834	1,848,699	1.450
2014-2015	2,962,000	1.088	3,222,656	1,846,247	1.746
2015-2016	4,738,000	1.123	5,320,774	2,419,591	2.199
2016-2017	4,000,000	1.177	4,708,000	2,594,515	1.815
2017-2018	2,914,000	1.169	3,406,466	2,686,501	1.268
2018-2019	3,286,000	1.133	3,723,038	2,685,821	1.386
2019-2020	2,113,000	1.122	2,370,786	2,696,923	0.879
2020-2021	3,511,000	1.081	3,795,391	2,686,161	1.413
2021-2022	3,343,000	1.051	3,513,493	2,993,763	1.174
2022-2023	5,629,000	1.037	5,837,273	3,739,186	1.561
Totals	\$53,900,000		\$60,367,092	\$39,883,307	\$1.514
18/19-22/23	17,882,000		19,239,981	14,801,854	1.300
20/21-22/23	12,483,000		13,146,157	9,419,110	1.396

(Fa) Initial Selected Limited Rate: \$1.500
(Fb) Rate Differential: 1.050
(Fc) Selected Limited Rate: \$1.575

Program Year:	\$300,000 SIR		\$1,000,000 SIR	
	2023-2024	2024-2025	2023-2024	2024-2025
(G) Factor to SIR:	1.550	1.562	1.827	1.851
(H) Trend Factor:	1.000	1.005	1.000	1.005
(I) Program Rate:	\$2.442	\$2.472	\$2.877	\$2.930
(J) Trended Payroll (\$00):	3,867,916	3,984,000	3,867,916	3,984,000
(K) Projected Program Losses:	9,445,000	9,848,000	11,128,000	11,673,000
(L) Projected ULAE:	837,000	892,000	837,000	892,000
(M) Projected Loss and ULAE:	\$10,282,000	\$10,740,000	\$11,965,000	\$12,565,000

Notes appear on the next page.

Trindel Insurance Fund - Workers' Compensation

Selection of Projected Limited Loss Rate
and Projection of Program Losses and ULAE

Notes:

- (A) From Exhibit 4 - \$100,000, , Column (F).
For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix E - Banking Layer, Page 1, Column (B).
- (C) (A) x (B).
- (D) From Appendix N - Banking Layer, Column (C).
- (E) (C) / (D).
- (F) Selected based on (E).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix E - Banking Layer.
- (I) (F) x (G) x (H).
- (J) From Appendix N - Banking Layer, Column (C).
- (K) (I) x (J).
- (L) WJ Method
Based on an estimated claim closing pattern and the Fund's
- (M) (K) + (L).

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.

Trindel Insurance Fund - Workers' Compensation

Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 6/30/23 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses as of 6/30/23 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$13,106,329	1.006	\$13,184,967	\$13,952,437	1.007	\$14,050,104
2003-2004	1,234,658	1.010	1,247,005	1,432,223	1.011	1,447,977
2004-2005	444,952	1.012	450,291	462,951	1.013	468,969
2005-2006	549,545	1.014	557,239	624,545	1.016	634,538
2006-2007	439,969	1.016	447,009	496,061	1.019	505,486
2007-2008	356,643	1.018	363,063	356,643	1.022	364,489
2008-2009	2,450,184	1.020	2,499,188	2,655,139	1.025	2,721,517
2009-2010	2,517,169	1.022	2,572,547	2,770,937	1.029	2,851,294
2010-2011	3,576,001	1.025	3,665,401	3,947,899	1.033	4,078,180
2011-2012	3,703,015	1.029	3,810,402	4,101,621	1.039	4,261,584
2012-2013	3,243,661	1.033	3,350,702	4,015,547	1.079	4,332,775
2013-2014	2,349,193	1.036	2,433,764	3,180,148	1.094	3,479,082
2014-2015	2,853,351	1.038	2,961,778	3,525,264	1.110	3,913,043
2015-2016	4,555,741	1.040	4,737,971	6,443,427	1.131	7,287,516
2016-2017	3,843,297	1.040	3,997,029	5,192,876	1.152	5,982,193
2017-2018	2,801,512	1.040	2,913,572	4,171,599	1.176	4,905,800
2018-2019	3,161,354	1.040	3,287,808	4,572,755	1.210	5,533,034
2019-2020	1,931,913	1.042	2,013,053	2,636,984	1.270	3,348,970
2020-2021	3,215,695	1.094	3,517,970	4,375,985	1.402	6,135,131
2021-2022	2,673,278	1.231	3,290,805	3,173,848	1.690	5,363,803
2022-2023	3,490,024	1.773	6,187,813	3,970,005	2.597	10,310,103
Totals	\$62,497,484		\$67,489,376	\$76,058,894		\$91,975,589

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix A - Banking Layer, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix A - Banking Layer, Page 4.
- (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.

Trindel Insurance Fund - Workers' Compensation
Reported Loss Development

Accident Year	Limited Losses Reported as of:									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003							4,064,830	4,086,026	4,111,016	
2003-2004						5,283,838	5,297,382	5,271,895		
2004-2005					2,136,585	2,196,828	2,365,277			
2005-2006				2,126,272	2,294,688	2,295,930				
2006-2007			2,815,929	2,981,828	2,917,626					
2007-2008		2,127,318	2,654,684	2,822,551						
2008-2009	1,702,206	2,394,938	2,681,607	2,880,390	2,801,712	2,620,516	2,508,575	2,484,811	2,511,721	2,780,575
2009-2010	1,690,024	2,163,514	2,585,236	2,483,014	2,722,152	2,697,828	2,684,469	2,682,974	2,641,243	2,503,366
2010-2011	1,522,454	2,677,355	3,232,612	3,327,527	3,478,076	3,542,732	3,512,914	3,398,652	3,441,626	3,480,324
2011-2012	1,688,257	3,002,294	3,714,182	3,559,434	3,732,931	3,615,349	3,600,714	3,614,008	3,657,786	3,685,941
2012-2013	1,474,731	2,735,630	3,031,178	3,329,320	3,537,437	3,402,762	3,335,232	3,295,296	3,254,321	3,254,234
2013-2014	1,859,875	2,166,596	2,431,312	2,733,807	2,635,709	2,426,799	2,371,616	2,379,830	2,379,830	2,349,193
2014-2015	1,726,979	2,925,460	3,044,410	2,960,109	2,933,043	2,815,785	2,921,419	2,897,499	2,853,351	
2015-2016	2,776,192	4,016,122	4,875,103	4,904,058	4,763,008	4,648,808	4,597,270	4,555,741		
2016-2017	2,628,890	3,795,066	3,869,755	4,119,830	4,126,963	3,892,630	3,843,297			
2017-2018	2,122,082	2,748,529	2,955,334	3,095,543	2,881,215	2,801,512				
2018-2019	1,746,246	2,680,319	3,149,203	3,297,473	3,161,354					
2019-2020	1,471,267	1,710,033	2,435,779	1,931,913						
2020-2021	1,974,075	3,315,999	3,215,695							
2021-2022	1,925,526	2,673,278								
2022-2023	3,490,024									

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003							1.005	1.006		
2003-2004						1.003	0.995			
2004-2005					1.028	1.077				
2005-2006				1.079	1.001					
2006-2007			1.059	0.978						
2007-2008		1.248	1.063							
2008-2009	1.407	1.120	1.074	0.973	0.935	0.957	0.991	1.011	1.107	0.899
2009-2010	1.280	1.195	0.960	1.096	0.991	0.995	0.999	0.984	0.948	1.000
2010-2011	1.759	1.207	1.029	1.045	1.019	0.992	0.967	1.013	1.011	1.007
2011-2012	1.778	1.237	0.958	1.049	0.969	0.996	1.004	1.012	1.008	1.006
2012-2013	1.855	1.108	1.098	1.063	0.962	0.980	0.988	0.988	1.000	0.997
2013-2014	1.165	1.122	1.124	0.964	0.921	0.977	1.003	1.000	0.987	
2014-2015	1.694	1.041	0.972	0.991	0.960	1.038	0.992	0.985		
2015-2016	1.447	1.214	1.006	0.971	0.976	0.989	0.991			
2016-2017	1.444	1.020	1.065	1.002	0.943	0.987				
2017-2018	1.295	1.075	1.047	0.931	0.972					
2018-2019	1.535	1.175	1.047	0.959						
2019-2020	1.162	1.424	0.793							
2020-2021	1.680	0.970								
2021-2022	1.388									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Weighted Averages	1.492	1.154	1.021	1.008	0.973	0.999	0.994	1.000	1.010	0.982
3-yr	1.434	1.142	0.975	0.967	0.964	1.000	0.994	0.990	1.000	1.003
4-yr	1.458	1.124	1.003	0.969	0.963	0.996	0.993	0.997	1.003	1.003
Comparative Factors	1.400	1.095	1.010	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Prior	1.425	1.130	1.050	1.002	1.000	1.000	1.000	1.002	1.001	1.003
Selected	1.440	1.125	1.050	1.002	1.000	1.000	1.000	1.002	1.002	1.003
Cumulated	1.773	1.231	1.094	1.042	1.040	1.040	1.040	1.040	1.038	1.036

Trindel Insurance Fund - Workers' Compensation
Reported Loss Development

Accident Year	<u>Limited Losses Reported as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	2,498,447	2,512,221	2,493,311	2,472,184	2,450,184						
2009-2010	2,503,640	2,504,521	2,502,169	2,517,169							
2010-2011	3,505,683	3,488,627	3,576,001								
2011-2012	3,706,517	3,703,015									
2012-2013	3,243,661										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Reported Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	1.006	0.992	0.992	0.991							
2009-2010	1.000	0.999	1.006								
2010-2011	0.995	1.025									
2011-2012	0.999										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average Dollar-Weighted Averages	1.000	1.005	0.999	0.991							
3-yr	0.998	1.008									
4-yr	1.000										
Comparative Factors	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001
Prior	1.004	1.004	1.004	1.003	1.003	1.002	1.002	1.002	1.002	1.003	1.006
Selected	1.004	1.004	1.003	1.002	1.002	1.002	1.002	1.002	1.002	1.004	1.006
Cumulated	1.033	1.029	1.025	1.022	1.020	1.018	1.016	1.014	1.012	1.010	1.006

Trindel Insurance Fund - Workers' Compensation
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003							1,472,882	1,469,793	1,668,583	
2003-2004						2,198,822	2,678,819	2,981,936		
2004-2005					175,962	261,782	286,539			
2005-2006				501,449	825,191	841,526				
2006-2007			887,251	772,437	1,025,387					
2007-2008		183,348	260,384	556,300						
2008-2009	118,926	267,532	440,492	632,985	1,271,939	1,597,858	1,837,922	1,905,882	1,753,852	1,393,194
2009-2010	36,489	781,056	983,414	1,348,331	2,103,688	1,899,750	1,683,109	1,688,952	1,711,888	1,589,431
2010-2011		560,715	572,083	1,261,936	1,677,272	2,377,139	2,260,016	2,178,560	2,076,347	2,181,249
2011-2012		469,135	1,501,018	1,610,479	1,995,323	1,719,649	1,811,900	1,674,414	1,623,609	1,608,877
2012-2013	133,856	523,910	671,928	1,347,194	1,127,479	945,719	833,668	789,455	750,983	726,247
2013-2014	24,447	276,590	636,435	759,830	786,870	766,229	764,534	804,653	804,872	830,956
2014-2015	112,262	558,866	689,597	651,117	680,586	538,566	651,068	780,846	708,032	
2015-2016	15,692	179,695	1,235,279	2,118,450	2,337,672	2,326,167	2,277,704	2,224,209		
2016-2017	279,223	810,583	1,189,982	1,248,989	1,615,331	1,596,623	1,549,579			
2017-2018	81,378	693,750	1,264,242	1,527,625	1,574,078	1,639,079				
2018-2019	423,500	1,213,337	1,980,358	2,129,092	1,819,256					
2019-2020	510,137	631,820	8,653	994,183						
2020-2021	132,660		1,160,290							
2021-2022	3,183	500,570								
2022-2023	479,981									

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003							0.998	1.135		
2003-2004						1.218	1.113			
2004-2005					1.488	1.095				
2005-2006				1.646	1.020					
2006-2007			0.871	1.327						
2007-2008		1.420	2.136							
2008-2009	2.250	1.647	1.437	2.009	1.256	1.150	1.037	0.920	0.794	0.949
2009-2010	21.405	1.259	1.371	1.560	0.903	0.886	1.003	1.014	0.928	1.045
2010-2011		1.020	2.206	1.329	1.417	0.951	0.964	0.953	1.051	0.963
2011-2012		3.200	1.073	1.239	0.862	1.054	0.924	0.970	0.991	0.986
2012-2013	3.914	1.283	2.005	0.837	0.839	0.882	0.947	0.951	0.967	1.144
2013-2014	11.314	2.301	1.194	1.036	0.974	0.998	1.052	1.000	1.032	
2014-2015	4.978	1.234	0.944	1.045	0.791	1.209	1.199	0.907		
2015-2016	11.451	6.874	1.715	1.103	0.995	0.979	0.977			
2016-2017	2.903	1.468	1.050	1.293	0.988	0.971				
2017-2018	8.525	1.822	1.208	1.030	1.041					
2018-2019	2.865	1.632	1.075	0.854						
2019-2020	1.239	0.014	114.895							
2020-2021										
2021-2022	157.264									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Weighted Averages	20.737	1.936	9.513	1.254	1.048	1.036	1.021	0.981	0.961	1.017
3-yr			1.430	1.021	1.006	1.004	1.032	0.953	0.996	1.000
4-yr			1.328	1.046	0.983	1.003	1.016	0.960	1.017	1.012
Comparative Factors	3.250	1.675	1.300	1.160	1.095	1.060	1.035	1.020	1.020	1.020
Prior	2.797	1.863	1.372	1.240	1.122	1.080	1.070	1.060	1.047	1.041
Selected	3.250	1.863	1.372	1.240	1.122	1.080	1.070	1.060	1.047	1.041
Cumulated	18.600	5.723	3.072	2.238	1.894	1.608	1.489	1.392	1.313	1.254

Trindel Insurance Fund - Workers' Compensation
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	1,321,808	1,300,115	1,300,115	1,494,065	1,494,065						
2009-2010	1,661,640	1,706,376	1,751,376	1,753,376							
2010-2011	2,100,039	2,128,736	2,156,091								
2011-2012	1,586,574	1,590,293									
2012-2013	830,612										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Reported Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	0.984	1.000	1.149	1.000							
2009-2010	1.027	1.026	1.001								
2010-2011	1.014	1.013									
2011-2012	1.002										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average Dollar-Weighted Averages	1.007	1.013	1.075	1.000							
3-yr	1.014	1.014									
4-yr	1.008										
Comparative Factors	1.015	1.012	1.010	1.009	1.003	1.002	1.002	1.001	1.001	1.001	1.031
Prior	1.032	1.025	1.024	1.020	1.019	1.015	1.012	1.008	1.006	1.005	1.020
Selected	1.032	1.025	1.024	1.020	1.019	1.015	1.012	1.008	1.006	1.005	1.020
Cumulated	1.205	1.167	1.138	1.112	1.090	1.069	1.053	1.041	1.032	1.025	1.020

Trindel Insurance Fund - Workers' Compensation

Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 6/30/23 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses as of 6/30/23 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$13,074,027	1.012	\$13,230,915	\$13,911,762	1.024	\$14,245,644
2003-2004	1,225,869	1.015	1,244,257	1,423,434	1.033	1,470,407
2004-2005	444,952	1.019	453,406	453,672	1.039	471,365
2005-2006	549,545	1.023	562,185	624,545	1.045	652,650
2006-2007	421,690	1.027	433,076	471,690	1.050	495,275
2007-2008	348,449	1.032	359,599	348,449	1.057	368,311
2008-2009	2,450,184	1.037	2,540,841	2,655,139	1.064	2,825,068
2009-2010	2,463,037	1.044	2,571,411	2,687,178	1.074	2,886,029
2010-2011	3,348,095	1.052	3,522,196	3,684,865	1.085	3,998,079
2011-2012	3,643,747	1.061	3,866,016	4,017,353	1.097	4,407,036
2012-2013	3,222,842	1.071	3,451,664	3,831,839	1.230	4,713,162
2013-2014	2,349,193	1.082	2,541,827	2,973,028	1.262	3,751,961
2014-2015	2,706,662	1.093	2,958,382	3,109,755	1.299	4,039,572
2015-2016	4,289,009	1.104	4,735,066	5,493,758	1.347	7,400,092
2016-2017	3,579,909	1.121	4,013,078	4,596,319	1.411	6,485,406
2017-2018	2,450,491	1.143	2,800,911	3,191,833	1.488	4,749,448
2018-2019	2,476,114	1.200	2,971,337	3,293,706	1.625	5,352,272
2019-2020	1,367,788	1.278	1,748,033	1,884,241	1.803	3,397,287
2020-2021	1,954,881	1.425	2,785,705	2,235,482	2.091	4,674,393
2021-2022	1,103,352	2.016	2,224,358	1,103,352	3.037	3,350,880
2022-2023	948,471	5.090	4,827,717	948,471	7.811	7,408,507
Totals	\$54,418,307		\$63,841,979	\$62,939,871		\$87,142,843

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix B - Banking Layer, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix B - Banking Layer, Page 4.
- (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.

Trindel Insurance Fund - Workers' Compensation
Paid Loss Development

Limited Losses Paid as of:

Accident Year	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003							3,712,093	3,826,367	3,863,934	
2003-2004						4,754,852	4,845,299	4,954,496		
2004-2005					1,903,091	1,987,471	2,206,897			
2005-2006				1,676,766	1,909,554	1,978,990				
2006-2007			2,112,824	2,329,587	2,440,040					
2007-2008		1,131,777	1,690,014	2,014,697						
2008-2009	436,908	1,288,925	1,852,766	2,073,373	2,259,705	2,358,047	2,419,085	2,424,222	2,446,850	2,698,159
2009-2010	631,165	1,438,622	1,903,057	2,056,848	2,270,943	2,436,580	2,459,878	2,463,397	2,466,250	2,456,235
2010-2011	393,760	1,365,723	2,113,789	2,466,321	2,867,641	3,058,342	3,097,568	3,145,954	3,198,914	3,242,572
2011-2012	498,240	1,664,691	2,525,222	3,103,126	3,328,247	3,399,056	3,447,040	3,516,106	3,554,522	3,565,905
2012-2013	407,781	1,303,509	2,103,373	2,508,241	2,901,841	3,142,285	3,179,156	3,205,907	3,209,284	3,210,590
2013-2014	568,754	1,343,163	1,803,789	2,048,455	2,217,367	2,298,035	2,339,512	2,349,193	2,349,193	2,349,193
2014-2015	575,072	1,539,213	2,130,906	2,337,726	2,527,987	2,655,230	2,674,126	2,700,756	2,706,662	
2015-2016	756,791	2,207,106	3,461,942	4,088,889	4,186,518	4,181,136	4,218,287	4,289,009		
2016-2017	707,039	2,190,607	2,887,301	3,250,271	3,468,918	3,521,261	3,579,909			
2017-2018	653,189	1,501,330	2,064,998	2,224,245	2,329,704	2,450,491				
2018-2019	636,400	1,399,838	2,056,577	2,361,203	2,476,114					
2019-2020	565,349	965,113	1,421,246	1,367,788						
2020-2021	480,703	1,499,788	1,954,881							
2021-2022	475,690	1,103,352								
2022-2023	948,471									

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003							1.031	1.010		
2003-2004						1.019	1.023			
2004-2005					1.044	1.110				
2005-2006				1.139	1.036					
2006-2007			1.103	1.047						
2007-2008		1.493	1.192							
2008-2009	2.950	1.437	1.119	1.090	1.044	1.026	1.002	1.009	1.103	0.906
2009-2010	2.279	1.323	1.081	1.104	1.073	1.010	1.001	1.001	0.996	1.000
2010-2011	3.468	1.548	1.167	1.163	1.067	1.013	1.016	1.017	1.014	1.005
2011-2012	3.341	1.517	1.229	1.073	1.021	1.014	1.020	1.011	1.003	1.016
2012-2013	3.197	1.614	1.192	1.157	1.083	1.012	1.008	1.001	1.000	1.004
2013-2014	2.362	1.343	1.136	1.082	1.036	1.018	1.004	1.000	1.000	
2014-2015	2.677	1.384	1.097	1.081	1.050	1.007	1.010	1.002		
2015-2016	2.916	1.569	1.181	1.024	0.999	1.009	1.017			
2016-2017	3.098	1.318	1.126	1.067	1.015	1.017				
2017-2018	2.298	1.375	1.077	1.047	1.052					
2018-2019	2.200	1.469	1.148	1.049						
2019-2020	1.707	1.473	0.962							
2020-2021	3.120	1.303								
2021-2022	2.319									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Weighted Averages	2.709	1.440	1.129	1.086	1.043	1.023	1.013	1.006	1.019	0.986
3-yr	2.345	1.406	1.074	1.056	1.017	1.011	1.012	1.001	1.001	1.009
4-yr	2.302	1.397	1.092	1.045	1.024	1.012	1.011	1.004	1.005	1.007
Comparative Factors	2.550	1.390	1.165	1.080	1.050	1.035	1.023	1.015	1.010	1.010
Prior	2.750	1.435	1.140	1.080	1.050	1.020	1.015	1.010	1.010	1.010
Selected	2.525	1.415	1.115	1.065	1.050	1.020	1.015	1.010	1.010	1.010
Cumulated	5.090	2.016	1.425	1.278	1.280	1.143	1.121	1.104	1.093	1.082

Trindel Insurance Fund - Workers' Compensation
Paid Loss Development

Limited Losses Paid as of:

Accident Year	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	2,445,698	2,450,184	2,450,184	2,450,184	2,450,184						
2009-2010	2,456,409	2,460,675	2,460,675	2,463,037							
2010-2011	3,259,088	3,288,190	3,348,095								
2011-2012	3,623,432	3,643,747									
2012-2013	3,222,842										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

Paid Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	1.002	1.000	1.000	1.000							
2009-2010	1.002	1.000	1.001								
2010-2011	1.009	1.018									
2011-2012	1.006										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average Dollar-Weighted Averages	1.005	1.006	1.001	1.000							
3-yr	1.006	1.007									
4-yr	1.005										
Comparative Factors	1.008	1.007	1.005	1.005	1.004	1.004	1.003	1.003	1.002	1.002	1.032
Prior	1.010	1.009	1.008	1.007	1.005	1.005	1.004	1.004	1.004	1.004	1.016
Selected	1.010	1.009	1.008	1.007	1.005	1.005	1.004	1.004	1.004	1.004	1.012
Cumulated	1.071	1.061	1.052	1.044	1.037	1.032	1.027	1.023	1.019	1.015	1.012

Trindel Insurance Fund - Workers' Compensation
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003							796,481	862,805	932,469	
2003-2004						1,447,197	1,614,695	1,875,575		
2004-2005					35,193	93,263	129,406			
2005-2006				96,889	151,411	226,901				
2006-2007			225,182	310,651	345,319					
2007-2008		3,219	62,544	180,621						
2008-2009		62,853	209,651	257,320	435,515	530,808	679,362	916,092	1,048,760	867,802
2009-2010		106,615	276,662	388,771	538,325	848,282	1,037,291	1,060,397	1,107,033	1,122,199
2010-2011		5,913	117,644	338,928	801,845	1,135,479	1,472,715	1,527,728	1,642,414	1,846,003
2011-2012			502,629	757,569	1,100,634	1,311,576	1,404,374	1,459,563	1,462,551	1,463,409
2012-2013		41,579	203,873	422,856	378,641	548,233	601,141	625,113	631,039	640,678
2013-2014			89,403	225,100	432,350	495,847	527,744	587,561	611,072	623,835
2014-2015		6,502	153,420	226,902	264,422	382,283	373,515	401,716	403,093	
2015-2016		8,150	511,005	879,889	1,065,841	1,114,470	1,259,746	1,315,573		
2016-2017		89,465	166,559	541,849	808,316	933,564	1,023,419			
2017-2018			286,443	426,185	581,125	771,459				
2018-2019	3,541	57,174	326,534	498,431	817,592					
2019-2020	24,686	148,876		516,454						
2020-2021			280,601							
2021-2022										
2022-2023										

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003							1.083	1.081		
2003-2004						1.116	1.162			
2004-2005					2.650	1.388				
2005-2006				1.563	1.499					
2006-2007			1.380	1.112						
2007-2008		19.430	2.888							
2008-2009		3.336	1.227	1.693	1.219	1.280	1.348	1.145	0.827	1.388
2009-2010		2.595	1.405	1.385	1.576	1.223	1.022	1.044	1.014	1.020
2010-2011		19.896	2.881	2.366	1.416	1.297	1.037	1.075	1.124	1.018
2011-2012			1.507	1.453	1.192	1.071	1.039	1.002	1.001	1.000
2012-2013		4.903	2.074	0.895	1.448	1.097	1.040	1.009	1.015	1.042
2013-2014			2.518	1.921	1.147	1.064	1.113	1.040	1.021	
2014-2015		23.596	1.479	1.165	1.446	0.977	1.076	1.003		
2015-2016		62.700	1.722	1.211	1.046	1.130	1.044			
2016-2017		1.862	3.253	1.492	1.155	1.096				
2017-2018			1.488	1.364	1.328					
2018-2019	16.146	5.711	1.526	1.640						
2019-2020	6.031									
2020-2021										
2021-2022										

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Weighted Averages	11.089	16.003	1.950	1.482	1.427	1.158	1.096	1.050	1.000	1.094
3-yr				1.505	1.148	1.093	1.067	1.019	1.009	1.015
4-yr				1.395	1.177	1.088	1.061	1.011	1.052	1.016
Comparative Factors	11.000	3.300	1.820	1.400	1.260	1.185	1.125	1.115	1.080	1.070
Prior	4.662	3.083	2.271	1.676	1.445	1.265	1.210	1.154	1.098	1.078
Selected	11.000	3.300	2.271	1.676	1.445	1.265	1.210	1.154	1.098	1.078
Cumulated	783.321	71.211	21.579	9.501	5.670	3.924	3.103	2.564	2.223	2.024

Trindel Insurance Fund - Workers' Compensation
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	1,204,576	1,202,214	1,204,955	1,257,597	1,261,496						
2009-2010	1,144,134	1,170,880	1,225,360	1,236,351							
2010-2011	1,878,846	1,909,265	1,914,083								
2011-2012	1,463,409	1,501,131									
2012-2013	667,723										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Paid Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003											
2003-2004											
2004-2005											
2005-2006											
2006-2007											
2007-2008											
2008-2009	0.998	1.002	1.044	1.003							
2009-2010	1.023	1.047	1.009								
2010-2011	1.016	1.003									
2011-2012	1.026										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average Dollar-Weighted Averages	1.016	1.017	1.027	1.003							
3-yr	1.021	1.014									
4-yr	1.016										
Comparative Factors	1.050	1.050	1.050	1.040	1.030	1.030	1.025	1.020	1.020	1.015	1.265
Prior	1.068	1.055	1.045	1.035	1.033	1.028	1.028	1.028	1.028	1.028	1.294
Selected	1.068	1.055	1.045	1.035	1.033	1.028	1.028	1.028	1.028	1.028	1.294
Cumulated	1.877	1.757	1.665	1.593	1.539	1.489	1.448	1.408	1.369	1.331	1.294

Trindel Insurance Fund - Workers' Compensation

Exposure and Development Method
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 6/30/23 (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)
Prior	\$0	\$0	1.007	0.007	1.310	\$0	\$0
2003-2004	564,317	1,432,223	1.011	0.011	2.385	14,805	1,447,028
2004-2005	556,304	462,951	1.013	0.013	0.876	6,335	469,286
2005-2006	573,997	624,545	1.016	0.016	1.051	9,652	634,197
2006-2007	595,189	496,061	1.019	0.019	0.815	9,217	505,278
2007-2008	600,931	356,643	1.022	0.022	0.657	8,686	365,329
2008-2009	2,328,361	2,655,139	1.025	0.024	1.166	65,157	2,720,296
2009-2010	2,297,839	2,770,937	1.029	0.028	1.218	78,366	2,849,303
2010-2011	2,133,596	3,947,899	1.033	0.032	1.871	127,743	4,075,642
2011-2012	2,023,414	4,101,621	1.039	0.038	2.054	157,932	4,259,553
2012-2013	2,011,952	4,015,547	1.079	0.073	2.384	350,144	4,365,691
2013-2014	1,848,699	3,180,148	1.094	0.086	1.900	302,077	3,482,225
2014-2015	1,846,247	3,525,264	1.110	0.099	2.330	425,874	3,951,138
2015-2016	2,419,591	6,443,427	1.131	0.116	2.867	804,688	7,248,115
2016-2017	2,594,515	5,192,876	1.152	0.132	2.272	778,105	5,970,981
2017-2018	2,686,501	4,171,599	1.176	0.150	1.612	649,596	4,821,195
2018-2019	2,685,821	4,572,755	1.210	0.174	1.776	829,983	5,402,738
2019-2020	2,696,923	2,636,984	1.270	0.213	1.807	1,038,021	3,675,005
2020-2021	2,686,161	4,375,985	1.402	0.287	1.888	1,455,512	5,831,497
2021-2022	2,993,763	3,173,848	1.690	0.408	1.957	2,390,388	5,564,236
2022-2023	3,739,186	3,970,005	2.597	0.615	1.997	4,592,300	8,562,305
Totals	\$39,883,307	\$62,106,457				\$14,094,581	\$76,201,038

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) From Appendix A - Banking Layer, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C - Banking Layer, 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.

Trindel Insurance Fund - Workers' Compensation

Exposure and Development Method
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 6/30/23 (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)
Prior	\$0	\$0	1.024	0.023	1.310	\$0	\$0
2003-2004	564,317	1,423,434	1.033	0.032	2.385	43,069	1,466,503
2004-2005	556,304	453,672	1.039	0.038	0.876	18,518	472,190
2005-2006	573,997	624,545	1.045	0.043	1.051	25,941	650,486
2006-2007	595,189	471,690	1.050	0.048	0.815	23,284	494,974
2007-2008	600,931	348,449	1.057	0.054	0.657	21,320	369,769
2008-2009	2,328,361	2,655,139	1.064	0.060	1.166	162,892	2,818,031
2009-2010	2,297,839	2,687,178	1.074	0.069	1.218	193,115	2,880,293
2010-2011	2,133,596	3,684,865	1.085	0.078	1.871	311,373	3,996,238
2011-2012	2,023,414	4,017,353	1.097	0.088	2.054	365,736	4,383,089
2012-2013	2,011,952	3,831,839	1.230	0.187	2.384	896,944	4,728,783
2013-2014	1,848,699	2,973,028	1.262	0.208	1.900	730,606	3,703,634
2014-2015	1,846,247	3,109,755	1.299	0.230	2.330	989,404	4,099,159
2015-2016	2,419,591	5,493,758	1.347	0.258	2.867	1,789,738	7,283,496
2016-2017	2,594,515	4,596,319	1.411	0.291	2.272	1,715,369	6,311,688
2017-2018	2,686,501	3,191,833	1.488	0.328	1.612	1,420,450	4,612,283
2018-2019	2,685,821	3,293,706	1.625	0.385	1.776	1,836,457	5,130,163
2019-2020	2,696,923	1,884,241	1.803	0.445	1.807	2,168,636	4,052,877
2020-2021	2,686,161	2,235,482	2.091	0.522	1.888	2,647,308	4,882,790
2021-2022	2,993,763	1,103,352	3.037	0.671	1.957	3,931,251	5,034,603
2022-2023	3,739,186	948,471	7.811	0.872	1.997	6,511,359	7,459,830
Totals	\$39,883,307	\$49,028,109				\$25,802,768	\$74,830,877

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Provided by the Fund. These losses exclude amounts paid above the Fund's SIR for each year.
- (C) From Appendix B - Banking Layer, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C - Banking Layer, 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.

Trindel Insurance Fund - 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)
Prior	\$0	\$0	1.087			1.237	1.059	1.310
2003-2004	564,317	1,248,000	1.074	1,340,352	2.375	2.212	1.078	2.385
2004-2005	556,304	451,000	1.395	629,145	1.131	0.811	1.080	0.876
2005-2006	573,997	558,000	1.513	844,254	1.471	0.972	1.081	1.051
2006-2007	595,189	448,000	1.435	642,880	1.080	0.753	1.082	0.815
2007-2008	600,931	364,000	1.339	487,396	0.811	0.606	1.084	0.657
2008-2009	2,328,361	2,500,000	1.251	3,127,500	1.343	1.074	1.086	1.166
2009-2010	2,297,839	2,573,000	1.150	2,958,950	1.288	1.120	1.087	1.218
2010-2011	2,133,596	3,666,000	1.089	3,992,274	1.871	1.718	1.089	1.871
2011-2012	2,023,414	3,811,000	1.076	4,100,636	2.027	1.883	1.091	2.054
2012-2013	2,011,952	3,351,000	1.094	3,665,994	1.822	1.666	1.431	2.384
2013-2014	1,848,699	2,434,000	1.101	2,679,834	1.450	1.317	1.442	1.900
2014-2015	1,846,247	2,962,000	1.088	3,222,656	1.746	1.604	1.453	2.330
2015-2016	2,419,591	4,738,000	1.123	5,320,774	2.199	1.958	1.464	2.867
2016-2017	2,594,515	3,998,000	1.177	4,705,646	1.814	1.541	1.474	2.272
2017-2018	2,686,501	2,914,000	1.169	3,406,466	1.268	1.085	1.486	1.612
2018-2019	2,685,821	3,288,000	1.133	3,725,304	1.387	1.187	1.496	1.776
2019-2020	2,696,923	2,014,000	1.122	2,259,708	0.838	1.199	1.507	1.807
2020-2021	2,686,161	3,518,000	1.081	3,802,958	1.416	1.244	1.518	1.888
2021-2022	2,993,763	3,291,000	1.051	3,458,841	1.155	1.280	1.529	1.957
2022-2023	3,739,186	5,508,000	1.037	5,711,796	1.528	1.297	1.540	1.997
Total/Avg 17/18-21/22	\$39,883,307 13,749,169	\$53,635,000 15,025,000		\$60,083,364 16,653,277	1.506 1.211			

Selected Limited Rate: \$1.345
Prior: \$1.710

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix E - Banking Layer, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2017-2018 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.

Trindel Insurance Fund - Workers' Compensation

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$9,006	1551	\$13,968,306
2003-2004	17,473	77	1,345,421
2004-2005	7,057	69	486,933
2005-2006	14,034	43	603,462
2006-2007	11,276	43	484,868
2007-2008	7,174	55	394,570
2008-2009	9,624	282	2,713,968
2009-2010	10,286	272	2,797,792
2010-2011	14,259	280	3,992,520
2011-2012	18,809	221	4,156,789
2012-2013	21,507	223	4,796,061
2013-2014	16,640	211	3,511,040
2014-2015	22,889	188	4,303,132
2015-2016	23,513	295	6,936,335
2016-2017	21,290	277	5,897,330
2017-2018	17,105	253	4,327,565
2018-2019	21,688	239	5,183,432
2019-2020	22,515	200	4,503,000
2020-2021	24,015	183	4,394,745
2021-2022	25,363	192	4,869,696
2022-2023	26,419	225	5,944,275
Total		5,379	\$85,611,240

Notes:

- (A) From Appendix D - Banking Layer, Page 2, Column (H).
- (B) From Appendix D - Banking Layer, 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.

Trindel Insurance Fund - 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)
Prior	\$13,185,000	1,551	\$8,501	1.648	\$14,010	\$8,501	1.059	\$9,006
2003-2004	1,248,000	77	16,208	1.597	25,884	16,208	1.078	17,473
2004-2005	451,000	69	6,536	2.035	13,301	6,536	1.080	7,057
2005-2006	558,000	43	12,977	2.165	28,095	12,977	1.081	14,034
2006-2007	448,000	43	10,419	2.013	20,973	10,419	1.082	11,276
2007-2008	364,000	55	6,618	1.842	12,190	6,618	1.084	7,174
2008-2009	2,500,000	282	8,865	1.686	14,946	8,865	1.086	9,624
2009-2010	2,573,000	272	9,460	1.520	14,379	9,460	1.087	10,286
2010-2011	3,666,000	280	13,093	1.410	18,461	13,093	1.089	14,259
2011-2012	3,811,000	221	17,244	1.365	23,538	17,244	1.091	18,809
2012-2013	3,351,000	223	15,027	1.361	20,452	15,027	1.431	21,507
2013-2014	2,434,000	211	11,536	1.343	15,493	11,536	1.442	16,640
2014-2015	2,962,000	188	15,755	1.301	20,497	15,755	1.453	22,889
2015-2016	4,738,000	295	16,061	1.316	21,136	16,061	1.464	23,513
2016-2017	4,000,000	277	14,440	1.352	19,523	14,440	1.474	21,290
2017-2018	2,913,000	253	11,514	1.317	15,164	11,514	1.486	17,105
2018-2019	3,286,000	239	13,749	1.252	17,214	14,497	1.496	21,688
2019-2020	2,067,000	200	10,335	1.215	12,557	14,938	1.507	22,515
2020-2021	3,511,000	183	19,186	1.147	22,006	15,824	1.518	24,015
2021-2022	3,215,000	192	16,745	1.094	18,319	16,590	1.529	25,363
2022-2023	5,227,000	225	23,231	1.058	24,578	17,155	1.540	26,419

Average Limited Severity: 18,701
Average 17/18-21/22 Limited Severity: 17,052
Average 18/19-22/23 Limited Severity: 18,935

Selected Limited Severity: \$18,150
Prior: \$18,476

Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix D - Banking Layer, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix E - Banking Layer, 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.

Trindel Insurance Fund - 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)
Prior	1551	1557	1551	0.0		0.655	
2003-2004	77	77	77	56.4	1.364	0.668	0.911
2004-2005	69	69	69	55.6	1.240	0.682	0.846
2005-2006	43	42	43	57.4	0.749	0.696	0.521
2006-2007	43	42	43	59.5	0.722	0.710	0.513
2007-2008	55	55	55	60.1	0.915	0.725	0.663
2008-2009	282	284	282	232.8	1.211	0.740	0.896
2009-2010	272	269	272	229.8	1.184	0.755	0.894
2010-2011	280	273	280	213.4	1.312	0.769	1.009
2011-2012	221	222	221	202.3	1.092	0.785	0.857
2012-2013	223	224	223	201.2	1.108	0.801	0.888
2013-2014	211	215	211	184.9	1.141	0.817	0.932
2014-2015	188	188	188	184.6	1.018	0.834	0.849
2015-2016	295	287	295	242.0	1.219	0.851	1.037
2016-2017	277	277	277	259.5	1.068	0.868	0.927
2017-2018	253	249	253	268.7	0.942	0.886	0.835
2018-2019	239	234	239	268.6	0.890	0.904	0.805
2019-2020	200	200	200	269.7	0.742	0.922	0.684
2020-2021	183	167	183	268.6	0.681	0.942	0.642
2021-2022	192	178	192	299.4	0.641	0.961	0.616
2022-2023	225	163	225	373.9	0.602	0.980	0.590
Total	5379	5272	5379	3,988.3			0.803
17/18-21/22	1067	1028	1067	1,374.9			0.714
						(H) Selected Frequency:	0.650
						Prior:	0.790
Program Year:				2023-2024		2024-2025	
(I) Trend Factor:				1.000		0.980	
(J) Selected Frequency:				0.650		0.637	
(K) Est. Payroll (\$000,000):				386.8		398.4	
(L) Ultimate Claims:				251		254	

Notes:

- (A) Appendix D - Banking Layer, Page 4, (C).
- (B) Appendix D - Banking Layer, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) Appendix N - Banking Layer, Column (C) / 10,000.
- (E) (C) / (D).
- (F) Appendix E - Banking Layer, Page 1, Column (F).
- (G) (E) x (F).
- (H) The selected frequency of 0.650 is based on (G).
- (I) Appendix E - Banking Layer, Page 1, Column (F).
- (J) (H) x (I).
- (K) Appendix N - Banking Layer, 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.

Trindel Insurance Fund - Workers' Compensation

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 6/30/2023 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	1551	1.000	1551	
2003-2004	77	1.000	77	0.911
2004-2005	69	1.000	69	0.846
2005-2006	43	1.000	43	0.521
2006-2007	43	1.000	43	0.513
2007-2008	55	1.000	55	0.664
2008-2009	282	1.000	282	0.896
2009-2010	272	1.000	272	0.894
2010-2011	280	1.000	280	1.009
2011-2012	221	1.000	221	0.857
2012-2013	223	1.000	223	0.888
2013-2014	211	1.000	211	0.932
2014-2015	188	1.000	188	0.849
2015-2016	295	1.000	295	1.038
2016-2017	277	1.001	277	0.927
2017-2018	252	1.003	253	0.834
2018-2019	238	1.005	239	0.804
2019-2020	198	1.008	200	0.684
2020-2021	181	1.013	183	0.642
2021-2022	188	1.019	192	0.616
2022-2023	210	1.070	225	0.590
Total	5354		5379	0.803

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D - Banking Layer, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix D - Banking Layer, Page 3, (D)] x [Appendix D - Banking Layer, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Fund. 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.

Trindel Insurance Fund - Workers' Compensation

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 6/30/2023 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	1542	1.010	1557	
2003-2004	76	1.011	77	0.911
2004-2005	68	1.012	69	0.846
2005-2006	41	1.013	42	0.509
2006-2007	41	1.014	42	0.501
2007-2008	54	1.016	55	0.664
2008-2009	279	1.018	284	0.903
2009-2010	264	1.020	269	0.884
2010-2011	267	1.022	273	0.984
2011-2012	217	1.025	222	0.861
2012-2013	218	1.029	224	0.892
2013-2014	208	1.033	215	0.950
2014-2015	181	1.039	188	0.849
2015-2016	274	1.048	287	1.009
2016-2017	262	1.058	277	0.927
2017-2018	232	1.074	249	0.821
2018-2019	212	1.106	234	0.788
2019-2020	176	1.139	200	0.684
2020-2021	141	1.185	167	0.586
2021-2022	141	1.262	178	0.571
2022-2023	68	2.398	163	0.427
Total	4962		5272	0.776

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D - Banking Layer, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix D - Banking Layer, Page 3, (D)] x [Appendix D - Banking Layer, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Fund. 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.

Trindel Insurance Fund - Workers' Compensation
Reported Claim Count Development

Accident Year	Claims Reported as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003							447	447	448				
2003-2004						424	424	439					
2004-2005					366	366	374						69
2005-2006				291	292	293						43	43
2006-2007			346	349	349						43	43	43
2007-2008		333	336	340						55	55	55	55
2008-2009	310	316	325	327	327	327	328	327	282	281	280	282	282
2009-2010	312	345	350	352	353	353	353	273	273	272	272	272	272
2010-2011	287	310	320	324	324	322	279	280	280	280	280	280	280
2011-2012	208	232	232	233	233	218	218	220	220	220	221	221	
2012-2013	229	251	252	251	223	223	223	223	223	223	223		
2013-2014	206	227	228	211	211	210	211	211	211	211			
2014-2015	175	194	187	188	188	188	188	188	188				
2015-2016	295	290	293	294	293	294	295	295					
2016-2017	254	278	277	276	277	277	277						
2017-2018	238	248	249	251	251	252							
2018-2019	228	235	237	237	238								
2019-2020	191	195	197	198									
2020-2021	165	180	181										
2021-2022	188	188											
2022-2023	210												

Reported Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003							1.000	1.002					
2003-2004						1.000	1.035						
2004-2005					1.000	1.022							1.000
2005-2006				1.003	1.003							1.000	1.000
2006-2007			1.009	1.000							1.000	1.000	1.000
2007-2008		1.009	1.012							1.000	1.000	1.000	1.000
2008-2009	1.019	1.028	1.006	1.000	1.000	1.003	0.997	0.862	0.996	0.996	1.007	1.000	1.000
2009-2010	1.106	1.014	1.006	1.003	1.000	1.000	0.773	1.000	0.996	1.000	1.000	1.000	1.000
2010-2011	1.080	1.032	1.013	1.000	0.994	0.866	1.004	1.000	1.000	1.000	1.000	1.000	
2011-2012	1.115	1.000	1.004	1.000	0.936	1.000	1.009	1.000	1.000	1.005	1.000		
2012-2013	1.096	1.004	0.996	0.888	1.000	1.000	1.000	1.000	1.000	1.000			
2013-2014	1.102	1.004	0.925	1.000	0.995	1.005	1.000	1.000	1.000				
2014-2015	1.109	0.964	1.005	1.000	1.000	1.000	1.000	1.000					
2015-2016	0.983	1.010	1.003	0.997	1.003	1.003	1.000						
2016-2017	1.094	0.996	0.996	1.004	1.000	1.000							
2017-2018	1.042	1.004	1.008	1.000	1.004								
2018-2019	1.031	1.009	1.000	1.004									
2019-2020	1.021	1.010	1.005										
2020-2021	1.091	1.006											
2021-2022	1.000												

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
Average Claim-Weighted Averages	1.064	1.006	0.999	0.992	0.995	0.991	0.982	0.983	0.999	1.000	1.001	1.000	1.000
3-yr	1.035	1.008	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
4-yr	1.034	1.007	1.002	1.001	1.002	1.002	1.000	1.000	1.000	1.001	1.002	1.000	1.000
Comparative Factors	1.070	1.014	1.006	1.005	1.003	1.003	1.003	1.003	1.003	1.003	1.002	1.002	1.002
Prior	1.050	1.006	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.050	1.006	1.005	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.070	1.019	1.013	1.008	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Workers' Compensation
Closed Claim Development

Accident Year	Claims Closed as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003							431	430	431				
2003-2004						395	394	411					
2004-2005					351	354	365						66
2005-2006				267	271	275						40	40
2006-2007			304	312	324						40	40	40
2007-2008		270	286	300						55	55	55	55
2008-2009	179	266	284	295	297	308	314	316	274	273	274	277	278
2009-2010	194	293	303	314	322	336	339	260	263	264	263	264	265
2010-2011	153	235	257	274	288	296	258	262	264	266	267	267	267
2011-2012	79	159	178	200	204	196	202	209	212	213	215	217	
2012-2013	86	184	210	214	195	206	209	213	215	217	218		
2013-2014	110	183	195	184	194	201	205	206	206	208			
2014-2015	75	144	150	161	165	175	177	178	181				
2015-2016	135	205	229	250	254	265	268	274					
2016-2017	113	201	222	231	238	255	262						
2017-2018	108	202	213	217	223	232							
2018-2019	79	195	202	206	212								
2019-2020	89	167	176	176									
2020-2021	68	131	141										
2021-2022	84	141											
2022-2023	68												

Closed Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003							0.998	1.002					
2003-2004						0.997	1.043						
2004-2005					1.009	1.031							1.015
2005-2006				1.015	1.015							1.000	1.000
2006-2007			1.026	1.038							1.000	1.000	1.000
2007-2008		1.059	1.049							1.000	1.000	1.000	1.000
2008-2009	1.486	1.068	1.039	1.007	1.037	1.019	1.006	0.867	0.996	1.004	1.011	1.004	1.004
2009-2010	1.510	1.034	1.036	1.025	1.043	1.009	0.767	1.012	1.004	0.996	1.004	1.004	0.996
2010-2011	1.536	1.094	1.066	1.051	1.028	0.872	1.016	1.008	1.008	1.004	1.000	1.000	
2011-2012	2.013	1.119	1.124	1.020	0.961	1.031	1.035	1.014	1.005	1.009	1.009		
2012-2013	2.140	1.141	1.019	0.911	1.056	1.015	1.019	1.009	1.009	1.005			
2013-2014	1.664	1.066	0.944	1.054	1.036	1.020	1.005	1.000	1.010				
2014-2015	1.920	1.042	1.073	1.025	1.061	1.011	1.006	1.017					
2015-2016	1.519	1.117	1.092	1.016	1.043	1.011	1.022						
2016-2017	1.779	1.104	1.041	1.030	1.071	1.027							
2017-2018	1.870	1.054	1.019	1.028	1.040								
2018-2019	2.468	1.036	1.020	1.029									
2019-2020	1.876	1.054	1.000										
2020-2021	1.926	1.076											
2021-2022	1.679												
Average Claim-Weighted Averages	1.813	1.076	1.039	1.019	1.033	1.004	0.992	0.991	1.005	1.003	1.004	1.001	1.003
3-yr	1.822	1.053	1.014	1.029	1.052	1.017	1.012	1.008	1.008	1.006	1.004	1.002	1.000
4-yr	1.981	1.053	1.021	1.025	1.053	1.018	1.014	1.010	1.008	1.003	1.006	1.002	1.000
Comparative Factors	1.525	1.076	1.054	1.040	1.031	1.020	1.020	1.015	1.010	1.009	1.008	1.006	1.004
Prior	1.900	1.065	1.045	1.030	1.030	1.015	1.010	1.009	1.006	1.004	1.004	1.003	1.002
Selected	1.900	1.065	1.040	1.030	1.030	1.015	1.010	1.009	1.006	1.004	1.004	1.003	1.002
Cumulated	2.398	1.262	1.185	1.139	1.106	1.074	1.058	1.048	1.039	1.033	1.029	1.025	1.022

Trindel Insurance Fund - Workers' Compensation

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2023-2024 Loss Rate Level (B)	Factor to 2024-2025 Loss Rate Level (C)	Factor to 2025-2026 Loss Rate Level (D)	Factor to 2026-2027 Loss Rate Level (E)	Factor to 2023-2024 Frequency Level (F)	Factor to 2024-2025 Frequency Level (G)	Factor to 2025-2026 Frequency Level (H)	Factor to 2026-2027 Frequency Level (I)	Factor to 2023-2024 Severity Level (J)
Prior	0.981	1.087	1.092	1.098	1.103	0.655	0.642	0.629	0.616	1.648
2003-2004	0.975	1.074	1.080	1.085	1.090	0.668	0.655	0.642	0.629	1.597
2004-2005	1.274	1.395	1.402	1.409	1.416	0.682	0.669	0.655	0.642	2.035
2005-2006	1.389	1.513	1.521	1.528	1.536	0.696	0.682	0.668	0.655	2.165
2006-2007	1.324	1.435	1.442	1.449	1.456	0.710	0.696	0.682	0.668	2.013
2007-2008	1.241	1.339	1.346	1.352	1.359	0.725	0.710	0.696	0.682	1.842
2008-2009	1.165	1.251	1.257	1.263	1.270	0.740	0.725	0.710	0.696	1.686
2009-2010	1.076	1.150	1.156	1.162	1.168	0.755	0.740	0.724	0.710	1.520
2010-2011	1.023	1.089	1.094	1.099	1.105	0.769	0.754	0.739	0.724	1.410
2011-2012	1.016	1.076	1.081	1.086	1.092	0.785	0.770	0.754	0.739	1.365
2012-2013	1.037	1.094	1.099	1.104	1.110	0.801	0.785	0.769	0.754	1.361
2013-2014	1.049	1.101	1.106	1.112	1.117	0.817	0.801	0.785	0.769	1.343
2014-2015	1.042	1.088	1.093	1.099	1.104	0.834	0.818	0.801	0.785	1.301
2015-2016	1.081	1.123	1.129	1.134	1.140	0.851	0.834	0.817	0.801	1.316
2016-2017	1.137	1.177	1.182	1.188	1.194	0.868	0.851	0.834	0.817	1.352
2017-2018	1.136	1.169	1.175	1.181	1.187	0.886	0.869	0.851	0.834	1.317
2018-2019	1.106	1.133	1.139	1.144	1.150	0.904	0.886	0.868	0.851	1.252
2019-2020	1.100	1.122	1.128	1.133	1.139	0.922	0.904	0.886	0.868	1.215
2020-2021	1.065	1.081	1.086	1.092	1.097	0.942	0.923	0.904	0.886	1.147
2021-2022	1.041	1.051	1.057	1.062	1.067	0.961	0.942	0.922	0.904	1.094
2022-2023	1.032	1.037	1.042	1.048	1.053	0.980	0.960	0.941	0.922	1.058
2023-2024	1.000	1.000	1.005	1.010	1.015	1.000	0.980	0.960	0.941	1.000
2024-2025	1.000	--	1.000	1.005	1.010	--	1.000	0.980	0.960	--
2025-2026	1.000	--	--	1.000	1.005	--	--	1.000	0.980	--
2026-2027	1.000	--	--	--	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.

Trindel Insurance Fund - 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)
Prior	\$13,185,000	1,551	0.981	8,343		
2003-2004	1,248,000	77	0.975	15,807	564,317	1.364
2004-2005	451,000	69	1.274	8,325	556,304	1.240
2005-2006	558,000	43	1.389	18,019	573,997	0.749
2006-2007	448,000	43	1.324	13,792	595,189	0.722
2007-2008	364,000	55	1.241	8,214	600,931	0.915
2008-2009	2,500,000	282	1.165	10,327	2,328,361	1.211
2009-2010	2,573,000	272	1.076	10,179	2,297,839	1.184
2010-2011	3,666,000	280	1.023	13,396	2,133,596	1.312
2011-2012	3,811,000	221	1.016	17,514	2,023,414	1.092
2012-2013	3,351,000	223	1.037	15,588	2,011,952	1.108
2013-2014	2,434,000	211	1.049	12,101	1,848,699	1.141
2014-2015	2,962,000	188	1.042	16,411	1,846,247	1.018
2015-2016	4,738,000	295	1.081	17,355	2,419,591	1.219
2016-2017	3,998,000	277	1.137	16,415	2,594,515	1.068
2017-2018	2,914,000	253	1.136	13,081	2,686,501	0.942
2018-2019	3,288,000	239	1.106	15,213	2,685,821	0.890
2019-2020	2,014,000	200	1.100	11,081	2,696,923	0.742
2020-2021	3,518,000	183	1.065	20,480	2,686,161	0.681
2021-2022	3,291,000	192	1.041	17,847	2,993,763	0.641
2022-2023	5,508,000	225	1.032	25,267	3,739,186	0.602

Severity Trend Factors

Frequency Trend Factors

Latest 10 x 2022-2023	1.014	0.934
Mvg 5-Yr Wtd Latest 10 x 2022-2023	1.013	0.958
Latest 5 x 2022-2023	1.096	0.902
Mvg 5-Yr Wtd Latest 5 x 2022-2023	0.998	0.921
Prior	1.030	0.990
Default	1.025	0.980
Selected Residual Trend	1.025	0.980

Notes:

- (A) Selected average of results from Appendix A - Banking Layer and Appendix B - Banking Layer
- (B) Appendix D - Banking Layer, Page 3, Column (C).
- (C) Appendix E - Banking Layer, Page 1, Column (A).
- (D) (A) x (C) / (B).
- (E) Appendix N - Banking Layer, Column (C).
- (F) (B) / (E) x 10,000.

Trindel Insurance Fund - Workers' Compensation

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/23

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2023-2024	397.0	\$1,181	1.000	\$1,181	\$468,857
2024-2025	244.8	1,181	1.050	1,240	303,552
2025-2026	195.6	1,181	1.103	1,303	254,867
2026-2027	159.2	1,181	1.158	1,368	217,786
2027-2028	129.3	1,181	1.216	1,436	185,675
2028-2029	103.6	1,181	1.277	1,508	156,229
2029-2030	81.5	1,181	1.341	1,584	129,096
2030-2031	68.6	1,181	1.408	1,663	114,082
2031-2032	57.6	1,181	1.478	1,746	100,570
2032-2033	49.9	1,181	1.552	1,833	91,467
2033-2034	42.5	1,181	1.630	1,925	81,813
2034-2035	32.6	1,181	1.712	2,022	65,917
2035-2036	26.0	1,181	1.798	2,123	55,198
2036-2037	20.0	1,181	1.888	2,230	44,600
2037-2038	14.7	1,181	1.982	2,341	34,413
2038-2039	11.0	1,181	2.081	2,458	27,038
2039-2040	6.9	1,181	2.185	2,580	17,802
2040-2041	3.4	1,181	2.294	2,709	9,211

(G) Total ULAE Outstanding as of 6/30/23: \$2,358,173

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Workers' Compensation

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/24

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2024-2025	386.0	\$1,181	1.050	\$1,240	\$478,640
2025-2026	244.9	1,181	1.103	1,303	319,105
2026-2027	196.5	1,181	1.158	1,368	268,812
2027-2028	159.0	1,181	1.216	1,436	228,324
2028-2029	126.6	1,181	1.277	1,508	190,913
2029-2030	98.8	1,181	1.341	1,584	156,499
2030-2031	82.3	1,181	1.408	1,663	136,865
2031-2032	69.0	1,181	1.478	1,746	120,474
2032-2033	59.2	1,181	1.552	1,833	108,514
2033-2034	50.4	1,181	1.630	1,925	97,020
2034-2035	39.6	1,181	1.712	2,022	80,071
2035-2036	32.1	1,181	1.798	2,123	68,148
2036-2037	25.4	1,181	1.888	2,230	56,642
2037-2038	19.6	1,181	1.982	2,341	45,884
2038-2039	15.4	1,181	2.081	2,458	37,853
2039-2040	10.8	1,181	2.185	2,580	27,864
2040-2041	6.8	1,181	2.294	2,709	18,421
2041-2042	3.2	1,181	2.409	2,845	9,104
(G) Total ULAE Outstanding as of 6/30/24:					\$2,449,153

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
Prior			
Ultimate Loss	\$17,229,000	\$17,229,000	\$17,229,000
Paid in Calendar Period	-	53,056	44,382
Paid to Date	16,885,103	16,938,159	16,982,541
Outstanding Liability	343,897	290,841	246,459
2007-2008			
Ultimate Loss	\$367,000	\$367,000	\$367,000
Paid in Calendar Period	-	2,170	1,573
Paid to Date	348,449	350,619	352,192
Outstanding Liability	18,551	16,381	14,808
2008-2009			
Ultimate Loss	\$2,774,000	\$2,774,000	\$2,774,000
Paid in Calendar Period	-	12,243	12,474
Paid to Date	2,655,139	2,667,382	2,679,856
Outstanding Liability	118,861	106,618	94,144
2009-2010			
Ultimate Loss	\$2,869,000	\$2,869,000	\$2,869,000
Paid in Calendar Period	-	23,091	16,349
Paid to Date	2,687,178	2,710,269	2,726,618
Outstanding Liability	181,822	158,731	142,382
2010-2011			
Ultimate Loss	\$4,039,000	\$4,039,000	\$4,039,000
Paid in Calendar Period	-	42,496	39,578
Paid to Date	3,684,865	3,727,361	3,766,939
Outstanding Liability	354,135	311,639	272,061
2011-2012			
Ultimate Loss	\$4,335,000	\$4,335,000	\$4,335,000
Paid in Calendar Period	-	36,212	33,772
Paid to Date	4,017,353	4,053,565	4,087,337
Outstanding Liability	317,647	281,435	247,663
2012-2013			
Ultimate Loss	\$4,333,000	\$4,333,000	\$4,333,000
Paid in Calendar Period	-	264,112	27,024
Paid to Date	3,831,839	4,095,951	4,122,975
Outstanding Liability	501,161	237,049	210,025
2013-2014			
Ultimate Loss	\$3,616,000	\$3,616,000	\$3,616,000
Paid in Calendar Period	-	63,654	305,301
Paid to Date	2,973,028	3,036,682	3,341,983
Outstanding Liability	642,972	579,318	274,017

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2014-2015			
Ultimate Loss	\$3,977,000	\$3,977,000	\$3,977,000
Paid in Calendar Period	-	84,990	77,443
Paid to Date	3,109,755	3,194,745	3,272,188
Outstanding Liability	867,245	782,255	704,812
2015-2016			
Ultimate Loss	\$7,344,000	\$7,344,000	\$7,344,000
Paid in Calendar Period	-	196,126	162,103
Paid to Date	5,493,758	5,689,884	5,851,987
Outstanding Liability	1,850,242	1,654,116	1,492,013
2016-2017			
Ultimate Loss	\$6,134,000	\$6,134,000	\$6,134,000
Paid in Calendar Period	-	178,371	144,087
Paid to Date	4,596,319	4,774,690	4,918,777
Outstanding Liability	1,537,681	1,359,310	1,215,223
2017-2018			
Ultimate Loss	\$4,906,000	\$4,906,000	\$4,906,000
Paid in Calendar Period	-	191,987	176,573
Paid to Date	3,191,833	3,383,820	3,560,393
Outstanding Liability	1,714,167	1,522,180	1,345,607
2018-2019			
Ultimate Loss	\$5,534,000	\$5,534,000	\$5,534,000
Paid in Calendar Period	-	329,323	214,029
Paid to Date	3,293,706	3,623,029	3,837,058
Outstanding Liability	2,240,294	1,910,971	1,696,942
2019-2020			
Ultimate Loss	\$3,928,000	\$3,928,000	\$3,928,000
Paid in Calendar Period	-	277,951	259,574
Paid to Date	1,884,241	2,162,192	2,421,766
Outstanding Liability	2,043,759	1,765,808	1,506,234
2020-2021			
Ultimate Loss	\$5,859,000	\$5,859,000	\$5,859,000
Paid in Calendar Period	-	529,034	420,850
Paid to Date	2,235,482	2,764,516	3,185,366
Outstanding Liability	3,623,518	3,094,484	2,673,634
2021-2022			
Ultimate Loss	\$5,465,000	\$5,465,000	\$5,465,000
Paid in Calendar Period	-	968,286	495,431
Paid to Date	1,103,352	2,071,638	2,567,069
Outstanding Liability	4,361,648	3,393,362	2,897,931

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2022-2023			
Ultimate Loss	\$8,582,000	\$8,582,000	\$8,582,000
Paid in Calendar Period	-	1,763,345	1,303,181
Paid to Date	948,471	2,711,816	4,014,997
Outstanding Liability	7,633,529	5,870,184	4,567,003
2023-2024			
Ultimate Loss	-	\$9,445,000	\$9,445,000
Paid in Calendar Period	-	1,208,960	1,902,525
Paid to Date	-	1,208,960	3,111,485
Outstanding Liability	-	8,236,040	6,333,515
2024-2025			
Ultimate Loss	-	-	\$9,848,000
Paid in Calendar Period	-	-	1,260,544
Paid to Date	-	-	1,260,544
Outstanding Liability	-	-	8,587,456
Totals			
Ultimate Loss	\$91,291,000	\$100,736,000	\$110,584,000
Paid in Calendar Period	-	6,225,407	6,896,793
Paid to Date	62,939,871	69,165,278	76,062,071
Outstanding Liability	28,351,129	31,570,722	34,521,929
Total Outstanding ULAE	2,358,173	2,449,153	2,569,129
Outstanding Liability plus ULAE	30,709,302	34,019,875	37,091,058

Notes appear on the next page.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$968,286 is expected to be paid between 7/1/23 and 6/30/24, \$2,071,638 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$3,393,362.
- Ultimate Losses for each accident year are from Exhibit 4 - Banking Layer, .
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, \$495,431 = \$3,393,362 x 14.6%.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, \$2,567,069 = \$495,431 + \$2,071,638.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, \$3,393,362 = \$5,465,000 - \$2,071,638.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Workers' Compensation

Short- and Long-Term Liabilities

		<u>Expected</u>	<u>Discounted</u>
<u>Liabilities as of 6/30/23:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,016,447	\$5,016,447
	ULAE:	468,857	468,857
	Short-Term Loss and LAE:	<u>\$5,485,304</u>	<u>\$5,485,304</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$23,334,682	\$23,334,682
	ULAE:	1,889,316	1,889,316
	Long-Term Loss and LAE:	<u>\$25,223,998</u>	<u>\$25,223,998</u>
<u>Total Liability</u>	Loss and ALAE:	\$28,351,129	\$28,351,129
	ULAE:	2,358,173	2,358,173
	Total Loss and LAE:	<u>\$30,709,302</u>	<u>\$30,709,302</u>
<u>Liabilities as of 6/30/24:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,636,249	\$5,636,249
	ULAE:	478,640	478,640
	Short-Term Loss and LAE:	<u>\$6,114,889</u>	<u>\$6,114,889</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	25342353	25342353
	ULAE:	2121365	2121365
	Long-Term Loss and LAE:	<u>27463718</u>	<u>27463718</u>
<u>Total Liability</u>	Loss and ALAE:	\$31,570,722	\$31,570,722
	ULAE:	2,449,153	2,449,153
	Total Loss and LAE:	<u>\$34,019,875</u>	<u>\$34,019,875</u>

		<u>Discounted with a Margin for Contingencies</u>				
		70%	75%	80%	85%	90%
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 6/30/23:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,412,746	\$5,563,240	\$5,743,832	\$5,954,523	\$6,235,444
	ULAE:	505,897	519,962	536,841	556,533	582,789
	Short-Term Loss and LAE:	<u>\$5,918,643</u>	<u>\$6,083,202</u>	<u>\$6,280,673</u>	<u>\$6,511,056</u>	<u>\$6,818,233</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$25,178,122	\$25,878,162	\$26,718,211	\$27,698,267	\$29,005,009
	ULAE:	2,038,572	2,095,252	2,163,267	2,242,618	2,348,420
	Long-Term Loss and LAE:	<u>\$27,216,694</u>	<u>\$27,973,414</u>	<u>\$28,881,478</u>	<u>\$29,940,885</u>	<u>\$31,353,429</u>
<u>Total Liability</u>	Loss and ALAE:	\$30,590,868	\$31,441,402	\$32,462,043	\$33,652,790	\$35,240,453
	ULAE:	2,544,469	2,615,214	2,700,108	2,799,151	2,931,209
	Total Loss and LAE:	<u>\$33,135,337</u>	<u>\$34,056,616</u>	<u>\$35,162,151</u>	<u>\$36,451,941</u>	<u>\$38,171,662</u>
<u>Liabilities as of 6/30/24:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$6,081,513	\$6,250,600	\$6,453,505	\$6,690,228	\$7,005,858
	ULAE:	516,453	530,812	548,043	568,146	594,950
	Short-Term Loss and LAE:	<u>\$6,597,966</u>	<u>\$6,781,412</u>	<u>\$7,001,548</u>	<u>\$7,258,374</u>	<u>\$7,600,808</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$27,983,296	\$28,761,331	\$29,694,972	\$30,784,219	\$32,236,549
	ULAE:	2,126,183	2,185,298	2,256,237	2,338,999	2,449,348
	Long-Term Loss and LAE:	<u>\$30,109,479</u>	<u>\$30,946,629</u>	<u>\$31,951,209</u>	<u>\$33,123,218</u>	<u>\$34,685,897</u>
<u>Total Liability</u>	Loss and ALAE:	\$34,064,809	\$35,011,931	\$36,148,477	\$37,474,447	\$39,242,407
	ULAE:	2,642,636	2,716,110	2,804,280	2,907,145	3,044,298
	Total Loss and LAE:	<u>\$36,707,445</u>	<u>\$37,728,041</u>	<u>\$38,952,757</u>	<u>\$40,381,592</u>	<u>\$42,286,705</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix G - Banking Layer that is expected to be paid out within the coming year. Totals may vary from Exhibit 1 - Banking Layer, due to rounding.

Trindel Insurance Fund - Workers' Compensation

Discount Factors to be Applied to Overall Reserves

Accident Year	Full Value of Reserve at 6/30/23 (A)	Discount Factor (B)	Discounted Reserve at 6/30/23 (C)	Full Value of Reserve at 6/30/24 (D)	Discount Factor (E)	Discounted Reserve at 6/30/24 (F)
Prior	\$236,238	1.000	\$236,238	\$201,275	1.000	\$201,275
2003-2004	36,566	1.000	36,566	26,839	1.000	26,839
2004-2005	17,328	1.000	17,328	14,746	1.000	14,746
2005-2006	19,455	1.000	19,455	16,965	1.000	16,965
2006-2007	34,310	1.000	34,310	31,016	1.000	31,016
2007-2008	18,551	1.000	18,551	16,381	1.000	16,381
2008-2009	118,861	1.000	118,861	106,618	1.000	106,618
2009-2010	181,822	1.000	181,822	158,731	1.000	158,731
2010-2011	354,135	1.000	354,135	311,639	1.000	311,639
2011-2012	317,647	1.000	317,647	281,435	1.000	281,435
2012-2013	501,161	1.000	501,161	237,049	1.000	237,049
2013-2014	642,972	1.000	642,972	579,318	1.000	579,318
2014-2015	867,245	1.000	867,245	782,255	1.000	782,255
2015-2016	1,850,242	1.000	1,850,242	1,654,116	1.000	1,654,116
2016-2017	1,537,681	1.000	1,537,681	1,359,310	1.000	1,359,310
2017-2018	1,714,167	1.000	1,714,167	1,522,180	1.000	1,522,180
2018-2019	2,240,294	1.000	2,240,294	1,910,971	1.000	1,910,971
2019-2020	2,043,759	1.000	2,043,759	1,765,808	1.000	1,765,808
2020-2021	3,623,518	1.000	3,623,518	3,094,484	1.000	3,094,484
2021-2022	4,361,648	1.000	4,361,648	3,393,362	1.000	3,393,362
2022-2023	7,633,529	1.000	7,633,529	5,870,184	1.000	5,870,184
2023-2024	0			8,236,040	1.000	8,236,040
Totals	\$28,351,129		\$28,351,129	\$31,570,722		\$31,570,722

(G) Discount Factor at 6/30/23 for Overall Reserve: 1.000
(H) Discount Factor at 6/30/24 for Overall Reserve: 1.000

Notes:

- (A) From Appendix G - Banking Layer, Outstanding Liability at 6/30/23.
- (B) Based on Appendix I - Banking Layer, Page 2, Column (F).
- (C) (A) x (B).
- (D) From Appendix G - Banking Layer, Outstanding Liability at 6/30/24.
- (E) Based on Appendix I - Banking Layer, Page 2, Column (F).
- (F) (D) x (E).
- (G) Total of (C) / Total of (A).
- (H) Total of (F) / Total of (D).

This exhibit shows the expected impact of anticipated investment income on the liability for outstanding claims at the date of evaluation and the end of the current fiscal year. For example, if the discount factor in item (G) is 1.000, the discounted liability for outstanding claims is 100.0% of the full value.

Trindel Insurance Fund - Workers' Compensation

Calculation of Discount Factors

Payment Year (A)	Payment Pattern (B)	Return on Investment (C)	Discounted Reserves (D)	Undiscounted Reserves (E)	Discount Factor (F)
22	8.9%	0.00%	0.089	0.089	1.000
21	1.0%	0.00%	0.099	0.099	1.000
20	1.0%	0.00%	0.109	0.109	1.000
19	1.0%	0.00%	0.119	0.119	1.000
18	0.9%	0.00%	0.128	0.128	1.000
17	1.0%	0.00%	0.138	0.138	1.000
16	1.1%	0.00%	0.149	0.149	1.000
15	1.2%	0.00%	0.161	0.161	1.000
14	1.5%	0.00%	0.176	0.176	1.000
13	1.6%	0.00%	0.192	0.192	1.000
12	1.9%	0.00%	0.211	0.211	1.000
11	2.0%	0.00%	0.231	0.231	1.000
10	2.2%	0.00%	0.253	0.253	1.000
9	2.7%	0.00%	0.280	0.280	1.000
8	3.3%	0.00%	0.313	0.313	1.000
7	3.5%	0.00%	0.348	0.348	1.000
6	5.5%	0.00%	0.403	0.403	1.000
5	5.8%	0.00%	0.461	0.461	1.000
4	7.3%	0.00%	0.534	0.534	1.000
3	14.3%	0.00%	0.677	0.677	1.000
2	19.6%	0.00%	0.874	0.874	1.000
1	12.6%	0.00%	1.000	1.000	1.000
(G) Discount Factor for Future Funding:			2023-2024	1.000	
			2024-2025	1.000	

Notes:

- (A) This is the year of payment relative to the accident year. For example, year 7 refers to payments made in the seventh year after the inception of the accident year. We assume that payments are made at midyear.
- (B) Percent of ultimate loss paid this year. This payment pattern is based on the paid loss development pattern selected in Appendix B - Banking Layer, Page 2.
- (C) Assumed Investment Income Rates.
- (D) Discounted Reserves at the beginning of this year is next year's Discounted Reserves discounted one year plus this year's payments discounted six months. For example, in year 2, $87.4\% = [67.7\% / 1.000] + [19.6\% / (1.000)]$.
- (E) Summation of future (B) values. This is the percent of ultimate loss unpaid at the beginning of the year.
- (F) (D) / (E).
- (G) (F) at year 1, with interest accumulated for six months. We assume that the required funding is deposited at the middle of the first year.

This exhibit shows the calculation of the effect of anticipated investment income on future claims costs. Thus, if the discount factor in item (F) is 1.00, on a discounted basis, \$1.00 must be budgeted for every \$1 that will actually be paid on claims that will be incurred in the next fiscal year.

Trindel Insurance Fund - Workers' Compensation

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.409	1.332
90%	1.299	1.243
85%	1.230	1.187
80%	1.178	1.145
75%	1.134	1.109
70%	1.097	1.079
65%	1.064	1.051
60%	1.033	1.027
55%	1.004	1.003
50%	0.976	0.981
45%	0.949	0.959
40%	0.922	0.937
35%	0.895	0.915
30%	0.868	0.893
25%	0.839	0.869

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.299 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Trindel Insurance Fund - Workers' Compensation

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
7/1/1975	6/30/2003	Prior	\$125,000	(none)
7/1/2003	6/30/2004	2003-2004	125,000	(none)
7/1/2004	6/30/2005	2004-2005	125,000	(none)
7/1/2005	6/30/2006	2005-2006	125,000	(none)
7/1/2006	6/30/2007	2006-2007	125,000	(none)
7/1/2007	6/30/2008	2007-2008	125,000	(none)
7/1/2008	6/30/2009	2008-2009	125,000	(none)
7/1/2009	6/30/2010	2009-2010	125,000	(none)
7/1/2010	6/30/2011	2010-2011	125,000	(none)
7/1/2011	6/30/2012	2011-2012	125,000	(none)
7/1/2012	6/30/2013	2012-2013	300,000	(none)
7/1/2013	6/30/2014	2013-2014	300,000	(none)
7/1/2014	6/30/2015	2014-2015	300,000	(none)
7/1/2015	6/30/2016	2015-2016	300,000	(none)
7/1/2016	6/30/2017	2016-2017	300,000	(none)
7/1/2017	6/30/2018	2017-2018	300,000	(none)
7/1/2018	6/30/2019	2018-2019	300,000	(none)
7/1/2019	6/30/2020	2019-2020	300,000	(none)
7/1/2020	6/30/2021	2020-2021	300,000	(none)
7/1/2021	6/30/2022	2021-2022	300,000	(none)
7/1/2022	6/30/2023	2022-2023	300,000	(none)
7/1/2023	6/30/2024	2023-2024	300,000	(none)
7/1/2024	6/30/2025	2024-2025	300,000	(none)

Third Party Claims Administrator	Begin Date	End Date
Trindel	4/1/2012	Current
York	8/1/2004	3/31/2012
ICS	1/1/1997	7/31/2004
RMS	7/1/1983	12/31/1996

This exhibit summarizes some of the key facts about the history of the program.

Trindel Insurance Fund - Workers' Compensation

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$58,459,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$13,257,000
Interest:	468,000
Other:	262,000
Total Income:	<u>\$13,987,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$6,225,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	500,000
Return of Funds to Members:	0
Excess Insurance:	1,060,000
Other:	750,000
Total Payments:	<u>\$8,535,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$63,911,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund.
- (D) (A) + (B) - (C).

Trindel Insurance Fund - Workers' Compensation

Incurred Losses as of 6/30/23

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)
Prior	\$17,009,342	\$0	\$647,758	\$16,361,584	\$2,409,147	\$3,255,254	\$13,106,329	\$846,108	\$13,952,437	\$13,952,437
2003-2004	2,343,659	0	19,574	2,324,085	891,862	1,089,427	1,234,658	197,565	1,432,223	1,432,223
2004-2005	467,037	0	4,086	462,951	0	17,999	444,952	17,999	462,951	462,951
2005-2006	1,278,737	0	12,960	1,265,777	641,233	716,233	549,545	75,000	624,545	624,545
2006-2007	658,439	0	13,797	644,642	148,581	204,673	439,969	56,092	496,061	496,061
2007-2008	364,324	0	7,681	356,643	0	0	356,643	0	356,643	356,643
2008-2009	4,440,854	0	190,907	4,249,947	1,594,808	1,799,763	2,450,184	204,955	2,655,139	2,655,139
2009-2010	4,441,477	0	140,619	4,300,858	1,529,921	1,783,689	2,517,169	253,767	2,770,937	2,770,937
2010-2011	6,369,245	0	137,359	6,231,885	2,283,987	2,655,884	3,576,001	371,898	3,947,899	3,947,899
2011-2012	5,472,628	0	179,320	5,293,308	1,191,687	1,590,293	3,703,015	398,606	4,101,621	4,101,621
2012-2013	4,196,925	0	122,652	4,074,273	58,726	830,612	3,243,661	771,886	4,015,547	4,015,547
2013-2014	3,313,303	0	133,154	3,180,148	0	830,956	2,349,193	830,956	3,180,148	3,180,148
2014-2015	3,720,707	0	159,324	3,561,383	36,119	708,032	2,853,351	671,913	3,525,264	3,525,264
2015-2016	7,111,776	0	187,698	6,924,078	480,651	2,368,337	4,555,741	1,887,686	6,443,427	6,443,427
2016-2017	5,799,229	0	184,171	5,615,058	422,182	1,771,761	3,843,297	1,349,579	5,192,876	5,192,876
2017-2018	4,609,749	0	169,159	4,440,591	268,992	1,639,079	2,801,512	1,370,087	4,171,599	4,171,599
2018-2019	7,694,611	0	184,615	7,509,996	2,937,241	4,348,642	3,161,354	1,411,401	4,572,755	4,572,755
2019-2020	3,043,383	0	106,286	2,937,098	300,113	1,005,185	1,931,913	705,072	2,636,984	2,636,984
2020-2021	4,576,555	0	200,570	4,375,985	0	1,160,290	3,215,695	1,160,290	4,375,985	4,375,985
2021-2022	3,352,894	0	179,046	3,173,848	0	500,570	2,673,278	500,570	3,173,848	3,173,848
2022-2023	4,105,765	0	135,760	3,970,005	0	479,981	3,490,024	479,981	3,970,005	3,970,005
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$94,370,639	\$0	\$3,116,496	\$91,254,144	\$15,195,250	\$28,756,661	\$62,497,483	\$13,561,410	\$76,058,893	\$76,058,893

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Workers' Compensation

Paid Losses as of 6/30/23

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)
Prior	\$16,594,253	\$0	\$647,758	\$15,946,495	\$2,034,733	\$2,872,469	\$13,074,027	\$837,735	\$13,911,762	\$13,911,762
2003-2004	2,334,870	0	19,574	2,315,296	891,862	1,089,427	1,225,869	197,565	1,423,434	1,423,434
2004-2005	457,758	0	4,086	453,672	0	8,720	444,952	8,720	453,672	453,672
2005-2006	1,170,448	0	12,960	1,157,488	532,943	607,943	549,545	75,000	624,545	624,545
2006-2007	634,069	0	13,797	620,272	148,581	198,581	421,690	50,000	471,690	471,690
2007-2008	356,130	0	7,681	348,449	0	0	348,449	0	348,449	348,449
2008-2009	3,905,220	0	190,907	3,714,313	1,059,173	1,264,128	2,450,184	204,955	2,655,139	2,655,139
2009-2010	3,840,007	0	140,619	3,699,388	1,012,210	1,236,351	2,463,037	224,141	2,687,178	2,687,178
2010-2011	5,455,471	0	137,359	5,318,112	1,633,247	1,970,016	3,348,095	336,769	3,684,865	3,684,865
2011-2012	5,324,198	0	179,320	5,144,878	1,127,525	1,501,131	3,643,747	373,606	4,017,353	4,017,353
2012-2013	4,013,217	0	122,652	3,890,565	58,726	667,723	3,222,842	608,998	3,831,839	3,831,839
2013-2014	3,105,270	0	132,242	2,973,028	0	623,835	2,349,193	623,835	2,973,028	2,973,028
2014-2015	3,269,079	0	159,324	3,109,755	0	403,093	2,706,662	403,093	3,109,755	3,109,755
2015-2016	5,765,093	0	160,511	5,604,582	110,824	1,315,573	4,289,009	1,204,750	5,493,758	5,493,758
2016-2017	4,772,983	0	169,655	4,603,327	7,009	1,023,419	3,579,909	1,016,410	4,596,319	4,596,319
2017-2018	3,294,508	0	72,559	3,221,950	30,116	771,459	2,450,491	741,343	3,191,833	3,191,833
2018-2019	3,302,024	0	8,318	3,293,706	0	817,592	2,476,114	817,592	3,293,706	3,293,706
2019-2020	1,890,725	0	6,483	1,884,241	0	516,454	1,367,788	516,454	1,884,241	1,884,241
2020-2021	2,243,492	0	8,011	2,235,482	0	280,601	1,954,881	280,601	2,235,482	2,235,482
2021-2022	1,104,524	0	1,173	1,103,352	0	0	1,103,352	0	1,103,352	1,103,352
2022-2023	948,471	0	0	948,471	0	0	948,471	0	948,471	948,471
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$73,781,809	\$0	\$2,194,989	\$71,586,820	\$8,646,949	\$17,168,514	\$54,418,306	\$8,521,565	\$62,939,871	\$62,939,871

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Workers' Compensation

Case Reserves as of 6/30/23

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)
Prior	\$415,089	\$0	\$0	\$415,089	\$374,413	\$382,786	\$32,303	\$8,372	\$40,675	\$40,675
2003-2004	8,789	0	0	8,789	0	0	8,789	0	8,789	8,789
2004-2005	9,279	0	0	9,279	0	9,279	0	9,279	9,279	9,279
2005-2006	108,290	0	0	108,290	108,290	108,290	0	0	0	0
2006-2007	24,371	0	0	24,371	0	6,092	18,279	6,092	24,371	24,371
2007-2008	8,194	0	0	8,194	0	0	8,194	0	8,194	8,194
2008-2009	535,635	0	0	535,635	535,635	535,635	0	0	0	0
2009-2010	601,470	0	0	601,470	517,711	547,338	54,132	29,627	83,759	83,759
2010-2011	913,774	0	0	913,774	650,740	685,868	227,905	35,128	263,034	263,034
2011-2012	148,430	0	0	148,430	64,162	89,162	59,268	25,000	84,268	84,268
2012-2013	183,708	0	0	183,708	0	162,889	20,819	162,889	183,708	183,708
2013-2014	208,033	0	913	207,120	0	207,120	0	207,120	207,120	207,120
2014-2015	451,628	0	0	451,628	36,119	304,939	146,688	268,821	415,509	415,509
2015-2016	1,346,683	0	27,186	1,319,497	369,828	1,052,764	266,733	682,936	949,669	949,669
2016-2017	1,026,246	0	14,515	1,011,730	415,173	748,342	263,388	333,169	596,557	596,557
2017-2018	1,315,241	0	96,600	1,218,641	238,876	867,620	351,021	628,744	979,765	979,765
2018-2019	4,392,587	0	176,297	4,216,290	2,937,241	3,531,051	685,240	593,810	1,279,049	1,279,049
2019-2020	1,152,659	0	99,802	1,052,856	300,113	488,732	564,125	188,618	752,743	752,743
2020-2021	2,333,063	0	192,560	2,140,503	0	879,689	1,260,814	879,689	2,140,503	2,140,503
2021-2022	2,248,370	0	177,874	2,070,496	0	500,570	1,569,926	500,570	2,070,496	2,070,496
2022-2023	3,157,293	0	135,760	3,021,533	0	479,981	2,541,552	479,981	3,021,533	3,021,533
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$20,588,830	\$0	\$921,507	\$19,667,323	\$6,548,301	\$11,588,147	\$8,079,177	\$5,039,846	\$13,119,022	\$13,119,022

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix M - Banking Layer, Page 1, Column (B) - Appendix M - Banking Layer, Page 2, Column (B).
- (C) Appendix M - Banking Layer, Page 1, Column (C) - Appendix M - Banking Layer, Page 2, Column (C).
- (D) Appendix M - Banking Layer, Page 1, Column (D) - Appendix M - Banking Layer, 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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Workers' Compensation

Claim Counts as of 6/30/23

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	2,036	0	485	1,551	2,027	0	485	1,542	9	9
2003-2004	101	0	24	77	100	0	24	76	1	1
2004-2005	83	0	14	69	82	0	14	68	1	1
2005-2006	64	0	21	43	62	0	21	41	2	2
2006-2007	71	0	28	43	69	0	28	41	2	2
2007-2008	67	0	12	55	66	0	12	54	1	1
2008-2009	327	0	45	282	324	0	45	279	3	3
2009-2010	352	0	80	272	344	0	80	264	8	8
2010-2011	323	0	43	280	310	0	43	267	13	13
2011-2012	235	0	14	221	231	0	14	217	4	4
2012-2013	251	0	28	223	246	0	28	218	5	5
2013-2014	229	0	18	211	226	0	18	208	3	3
2014-2015	199	0	11	188	192	0	11	181	7	7
2015-2016	313	0	18	295	292	0	18	274	21	21
2016-2017	298	0	21	277	283	0	21	262	15	15
2017-2018	279	0	27	252	259	0	27	232	20	20
2018-2019	253	0	15	238	227	0	15	212	26	26
2019-2020	212	0	14	198	190	0	14	176	22	22
2020-2021	202	0	21	181	162	0	21	141	40	40
2021-2022	223	0	35	188	176	0	35	141	47	47
2022-2023	224	0	14	210	82	0	14	68	142	142
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	6,342	0	988	5,354	5,950	0	988	4,962	392	392

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C)
- (D) Closed No Pay Claims
- (E) (B) + (C) - (D).
- (F) Provided by the Fund.
- (G)
- (H) Closed No Pay Claims
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

Trindel Insurance Fund - Workers' Compensation

Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2003-2004	344,516	1.638	564,317
2004-2005	348,125	1.598	556,304
2005-2006	368,183	1.559	573,997
2006-2007	391,314	1.521	595,189
2007-2008	404,940	1.484	600,931
2008-2009	1,607,984	1.448	2,328,361
2009-2010	1,626,213	1.413	2,297,839
2010-2011	1,547,205	1.379	2,133,596
2011-2012	1,504,397	1.345	2,023,414
2012-2013	1,533,500	1.312	2,011,952
2013-2014	1,444,296	1.280	1,848,699
2014-2015	1,478,180	1.249	1,846,247
2015-2016	1,984,898	1.219	2,419,591
2016-2017	2,182,098	1.189	2,594,515
2017-2018	2,315,949	1.160	2,686,501
2018-2019	2,372,633	1.132	2,685,821
2019-2020	2,442,865	1.104	2,696,923
2020-2021	2,494,114	1.077	2,686,161
2021-2022	2,848,490	1.051	2,993,763
2022-2023	3,647,986	1.025	3,739,186
2023-2024	3,867,916	1.000	3,867,916
2024-2025	3,984,000	1.000	3,984,000

Notes:

- (A) Provided by the Fund.
- (B) Based on WCIRB.
- (C) (A) x (B).

Trindel Insurance Fund - Workers' Compensation
Pooled Layer (\$300,000 - \$1,000,000)
Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23:	\$4,856,000
(B) Estimated Paid Losses through 6/30/23:	0
(C) Estimated Liability for Claims Outstanding at 6/30/23:	<u>\$4,856,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23:	0
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$4,856,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$4,856,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor:	1.116	1.168	1.218	1.297	1.390
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	561,000	814,000	1,060,000	1,441,000	1,892,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$5,417,000</u>	<u>\$5,670,000</u>	<u>\$5,916,000</u>	<u>\$6,297,000</u>	<u>\$6,748,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L)	\$10,507,000	\$10,507,000	\$10,507,000	\$10,507,000	\$10,507,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$5,090,000</u>	<u>\$4,837,000</u>	<u>\$4,591,000</u>	<u>\$4,210,000</u>	<u>\$3,759,000</u>

Trindel Insurance Fund - Workers' Compensation
Pooled Layer (\$300,000 - \$1,000,000)
Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24:	\$6,539,000
(B) Estimated Paid Losses through 6/30/24:	740,000
(C) Estimated Liability for Claims Outstanding at 6/30/24:	<u>\$5,799,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24:	0
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$5,799,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$5,799,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor:	1.113	1.164	1.213	1.290	1.380
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	656,000	950,000	1,238,000	1,680,000	2,204,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$6,455,000</u>	<u>\$6,749,000</u>	<u>\$7,037,000</u>	<u>\$7,479,000</u>	<u>\$8,003,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L)	\$12,455,000	\$12,455,000	\$12,455,000	\$12,455,000	\$12,455,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$6,000,000</u>	<u>\$5,706,000</u>	<u>\$5,418,000</u>	<u>\$4,976,000</u>	<u>\$4,452,000</u>

Trindel Insurance Fund - Workers' Compensation
 Pooled Layer (\$300,000 - \$1,000,000)
 Funding Options for Program Year 2024-2025
 One-Year Funding Plan

	<u>Dollar Amount</u>	<u>Payroll Rate</u>			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025:	\$1,825,000	\$0.458			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025:	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$1,825,000</u>	<u>\$0.458</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%):	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$1,825,000</u>	<u>\$0.458</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor:	1.200	1.285	1.385	1.512	1.685
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	365,000	521,000	702,000	935,000	1,250,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$2,190,000</u>	<u>\$2,346,000</u>	<u>\$2,527,000</u>	<u>\$2,760,000</u>	<u>\$3,075,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$3,984,000)	\$0.550	\$0.589	\$0.634	\$0.693	\$0.772

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Workers' Compensation

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 6/30/24 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/24 (F)
7/1/2018 2018-2019	1,380,000	1,294,502	85,498	12.9%	\$11,000	74,498
7/1/2019 2019-2020	383,000	300,113	82,887	18.1%	\$15,000	\$67,887
7/1/2020 2020-2021	630,000	-	630,000	25.9%	163,000	467,000
7/1/2021 2021-2022	883,000	-	883,000	29.8%	263,000	620,000
7/1/2022 2022-2023	1,580,000	-	1,580,000	33.6%	531,000	1,049,000
7/1/2023 2023-2024	1,683,000	-	1,683,000	38.5%	648,000	1,035,000
Totals	\$6,539,000	\$1,594,616	\$4,944,384		\$1,631,000	\$3,313,384

Notes:

- (A) From Exhibit 4 - Pooling Layer.
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Appendix A - Banking Layer.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Workers' Compensation

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
Prior						
2003-2004						
2004-2005						
2005-2006						
2006-2007						
2007-2008						
2008-2009						
2009-2010						
2010-2011						
2011-2012						
2012-2013						
2013-2014						
2014-2015						
2015-2016						
2016-2017						
2017-2018						
2018-2019	1,865,577	513,818	1,590,348	551,171	728,233	1,380,000
2019-2020	601,427	395,690	698,908	643,497	663,200	383,000
2020-2021	\$481,358	\$646,054	\$530,525	\$750,632	\$682,773	\$630,000
2021-2022	583,988	516,369	783,450	938,479	790,656	883,000
2022-2023	1,472,872	1,245,342	1,201,311	1,265,886	1,010,475	1,580,000
Totals						\$4,856,000
			Projected Losses for the Year 2023-2024 (G)			\$1,682,994
			Projected Losses for the Year 2024-2025 (H)			\$1,825,000

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

<u>Accident Year</u>	<u>Calendar Period</u>		
	<u>As of 6/30/2023</u>	<u>7/1/2023 to 6/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2020-2021			
Ultimate Loss	\$630,000	\$630,000	\$630,000
Paid in Calendar Period	-	32,430	55,425
Paid to Date	0	32,430	87,855
Outstanding Liability	630,000	597,570	542,145
2021-2022			
Ultimate Loss	\$883,000	\$883,000	\$883,000
Paid in Calendar Period	-	22,952	66,019
Paid to Date	0	22,952	88,971
Outstanding Liability	883,000	860,048	794,029
2022-2023			
Ultimate Loss	\$1,580,000	\$1,580,000	\$1,580,000
Paid in Calendar Period	-	51,720	95,129
Paid to Date	0	51,720	146,849
Outstanding Liability	1,580,000	1,528,280	1,433,151
2023-2024			
Ultimate Loss	-	\$1,683,000	\$1,683,000
Paid in Calendar Period	-	15,120	48,547
Paid to Date	-	15,120	63,667
Outstanding Liability	-	1,667,880	1,619,333
2024-2025			
Ultimate Loss	-	-	\$1,825,000
Paid in Calendar Period	-	-	23,486
Paid to Date	-	-	23,486
Outstanding Liability	-	-	1,801,514
Totals			
Ultimate Loss	\$4,856,000	\$6,539,000	\$8,364,000
Paid in Calendar Period	-	740,314	650,951
Paid to Date	-	740,314	1,391,265
Outstanding Liability	4,856,000	5,799,000	6,973,000

Notes appear on the next page.

Trindel Insurance Fund - Workers' Compensation

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$22,952 is expected to be paid between 7/1/23 and 6/30/24, \$22,952 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$860,048.

Trindel Insurance Fund - Workers' Compensation

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$10,507,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$2,688,000
Interest:	0
Other:	0
Total Income:	<u>\$2,688,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$740,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	0
Fees to Outside Administrator (TPA):	0
Excess Insurance:	0
Other:	0
Total Payments:	<u>\$740,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$12,455,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund. Loss and ALAE paid is estimated in Exhibit 5 - Pooling Layer.
- (D) (A) + (B) - (C).



Bickmore — Actuarial

Actuarial Review of the Self-Insured Liability Program

*Outstanding Liabilities as of June 30, 2023 and June 30, 2024
Forecast for Program Year 2024-25*

Presented to
Trindel Insurance Fund

November 17, 2023



SCOPE AND SIGNATURE

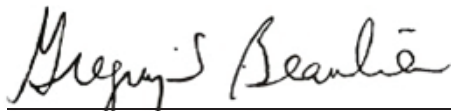
Trindel Insurance Fund (“the Fund”) has engaged Bickmore Actuarial to conduct an actuarial review of unpaid loss and loss adjustment expenses for claims that occurred on or before June 30, 2023 for its self-insured liability program utilizing data valued as of June 30, 2023. The Fund also seeks guidance on the appropriate funding level for claims to be incurred during the upcoming program year.

The specific objectives of the study are:

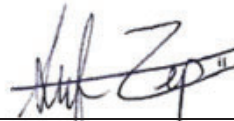
1. Estimate the Fund’s net liability for outstanding claims as of June 30, 2023 and June 30, 2024. Liabilities net of reinsurance are presented on an undiscounted basis, without reflection of investment income. The net liabilities are also presented at the expected level (i.e. without a risk margin) and with risk margins, which are quantified via confidence levels. The net liabilities include provisions for loss, allocated loss adjustment expense (ALAE), and unallocated loss adjustment expense (ULAE). ALAE and ULAE are defined in the Glossary section of this report.
2. Project ultimate claims costs for the 2024-25 program year. Similar to the liability projections, the ultimate program year costs are presented on an undiscounted basis. Projections with and without risk margins are also included.
3. Provide a statement of compliance with Governmental Accounting Standards Board Statement #10.

We appreciate the opportunity to be of service to the Fund in preparing this report. Please feel free to call Greg Beaulieu at (916) 290-4632, Stefan Zepernick at (279) 895-1461 or Mary Ann Case at (503) 419-0459 with any questions you may have concerning this report.

Greg Beaulieu and Stefan Zepernick meet the Casualty Actuarial Society continuing education requirements and the American Academy of Actuaries’ qualification standards to sign Statements of Actuarial Opinion.

A handwritten signature in black ink that reads "Greg Beaulieu".

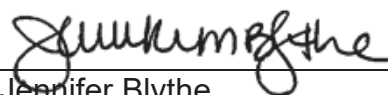
Greg Beaulieu, FCAS, MAAA
Senior Actuarial Manager

A handwritten signature in black ink that reads "Stefan Zepernick".

Stefan Zepernick, ACAS, MAAA
Actuarial Manager

A handwritten signature in black ink that reads "Mary Ann Case".

Mary Ann Case, PSM
Senior Actuarial Analyst

A handwritten signature in black ink that reads "Jennifer Blythe".

Jennifer Blythe
Assistant Actuarial Analyst

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EXECUTIVE SUMMARY

Net Claim Liabilities

The following tables present our conclusions regarding the Fund's claim liabilities.

Undiscounted Loss & LAE Claim Liabilities as of June 30, 2023

Banking Layer (\$0-\$250,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$5,764	\$6,375	\$6,640	\$6,951	\$7,343	\$7,857
<u>Claims Admin. (ULAE)</u>	<u>333</u>	<u>369</u>	<u>384</u>	<u>402</u>	<u>425</u>	<u>454</u>
Total Loss & LAE	\$6,097	\$6,744	\$7,024	\$7,353	\$7,768	\$8,311
Assets ²	16,168	16,168	16,168	16,168	16,168	16,168
Surplus/(Deficit)	10,071	9,425	9,144	8,815	8,400	7,858
Short Term ³	\$2,510	\$2,776	\$2,891	\$3,027	\$3,198	\$3,421
Long Term ³	3,587	3,967	4,133	4,326	4,570	4,889

Pooling Layer (\$250,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$1,750	\$2,014	\$2,134	\$2,276	\$2,449	\$2,691
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$1,750	\$2,014	\$2,134	\$2,276	\$2,449	\$2,691
Assets ²	1,832	1,832	1,832	1,832	1,832	1,832
Surplus/(Deficit)	82	(182)	(301)	(443)	(617)	(860)
Short Term ³	\$409	\$482	\$515	\$555	\$603	\$671
Long Term ³	1,341	1,532	1,618	1,720	1,846	2,021

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$7,514	\$8,389	\$8,774	\$9,227	\$9,792	\$10,548
<u>Claims Admin. (ULAE)</u>	<u>333</u>	<u>369</u>	<u>384</u>	<u>402</u>	<u>425</u>	<u>454</u>
Total Loss & LAE	\$7,847	\$8,758	\$9,158	\$9,629	\$10,217	\$11,002
Assets ²	18,000	18,000	18,000	18,000	18,000	18,000
Surplus/(Deficit)	10,153	9,243	8,843	8,372	7,783	6,998
Short Term ³	\$2,919	\$3,258	\$3,406	\$3,582	\$3,801	\$4,092
Long Term ³	4,928	5,499	5,751	6,046	6,416	6,910

¹ Expected values represent the "best actuarial" or "central" estimate.

² Assets as of June 30, 2023 were provided by the Fund.

³ Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

The following tables present our conclusions regarding the Fund's claim liabilities.

Undiscounted Loss & LAE Claim Liabilities as of June 30, 2024

Banking Layer (\$0-\$250,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$5,991	\$6,626	\$6,902	\$7,225	\$7,633	\$8,166
<u>Claims Admin. (ULAE)</u>	<u>359</u>	<u>397</u>	<u>414</u>	<u>433</u>	<u>457</u>	<u>489</u>
Total Loss & LAE	\$6,350	\$7,023	\$7,316	\$7,658	\$8,090	\$8,655
Assets ²	17,372	17,372	17,372	17,372	17,372	17,372
Surplus/(Deficit)	11,022	10,349	10,057	9,714	9,282	8,717
Short Term ³	\$2,591	\$2,865	\$2,984	\$3,124	\$3,300	\$3,531
Long Term ³	3,759	4,158	4,331	4,534	4,790	5,124

Pooling Layer (\$250,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$2,572	\$2,934	\$3,096	\$3,290	\$3,527	\$3,854
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$2,572	\$2,934	\$3,096	\$3,290	\$3,527	\$3,854
Assets ²	3,242	3,242	3,242	3,242	3,242	3,242
Surplus/(Deficit)	670	308	145	(47)	(285)	(612)
Short Term ³	\$848	\$973	\$1,029	\$1,095	\$1,177	\$1,290
Long Term ³	1,724	1,961	2,068	2,194	2,350	2,564

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$8,563	\$9,560	\$9,998	\$10,515	\$11,160	\$12,020
<u>Claims Admin. (ULAE)</u>	<u>359</u>	<u>397</u>	<u>414</u>	<u>433</u>	<u>457</u>	<u>489</u>
Total Loss & LAE	\$8,922	\$9,957	\$10,412	\$10,948	\$11,617	\$12,509
Assets ²	20,614	20,614	20,614	20,614	20,614	20,614
Surplus/(Deficit)	11,692	10,657	10,202	9,667	8,997	8,105
Short Term ³	\$3,439	\$3,838	\$4,013	\$4,219	\$4,477	\$4,821
Long Term ³	5,483	6,119	6,399	6,728	7,140	7,688

¹ Expected values represent the "best actuarial" or "central" estimate.

² Assets as of June 30, 2024 were estimated.

³ Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

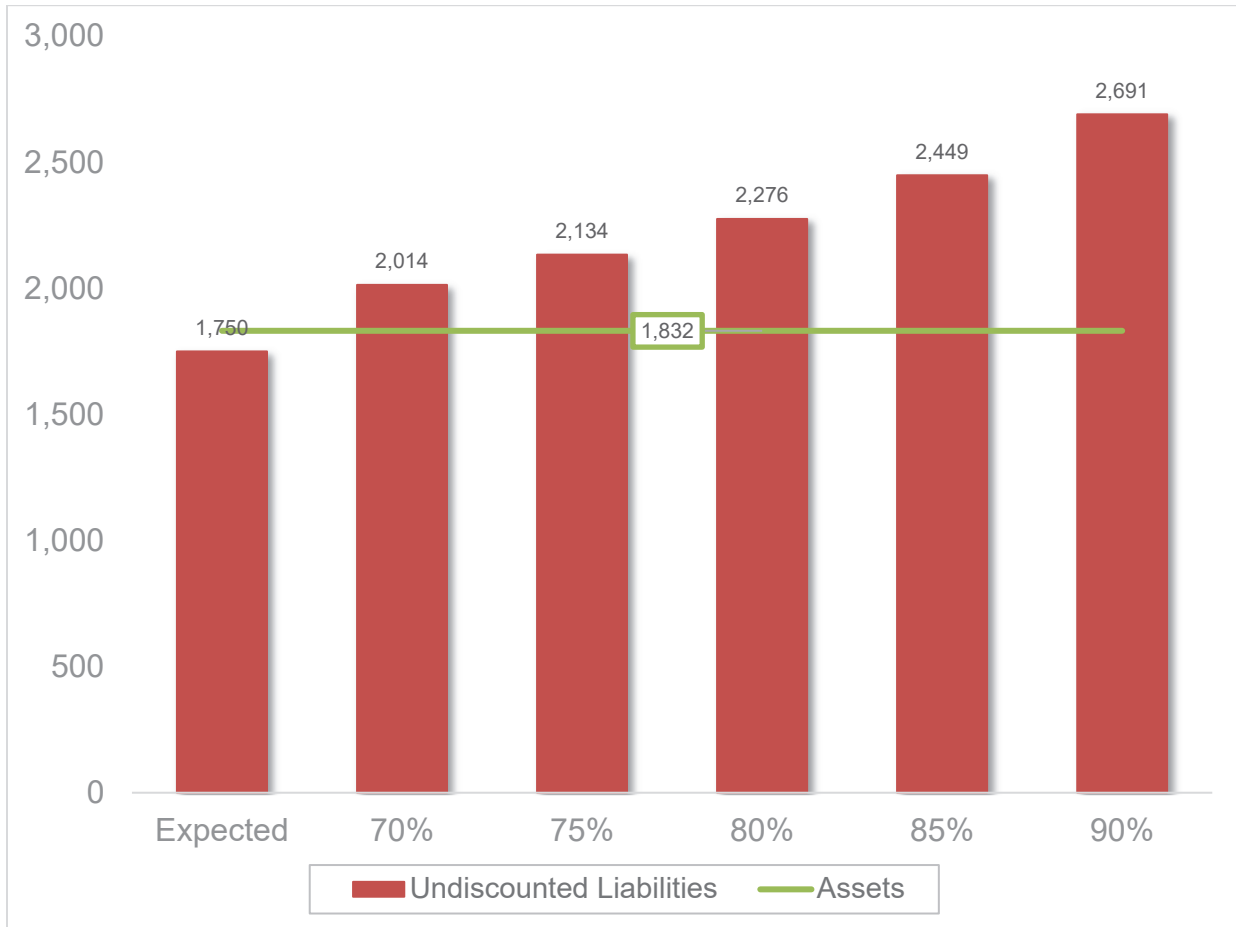
The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the banking layer.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Banking Layer (\$0-\$250,000 per occurrence)
(\$000s)



The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the pooling layer.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Pooling Layer (\$250,000-\$1,000,000 per occurrence)
(\$000s)



The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 for the combined banking and pooling layers.

Loss & LAE Claim Liabilities and Assets
As of June 30, 2023
Combined Banking and Pooling Layers
(\$000s)



We generally recommend that risk pools maintain assets for historical liabilities at no less than the 90% confidence level. However, we understand that each entity is unique, and that proper funding levels can vary based on issues such as the organization's risk tolerance, financial circumstances, and priorities.

Per CAJPA accreditation requirements, Trindel's undiscounted outstanding liabilities as of June 30, 2023 for the pooling layer (\$250,000 to \$1,000,000) at the 98% confidence level are \$3,802,000.

Statement of Compliance with GASB #10

The outstanding liabilities presented in this section that include claims administration costs comply with the requirements promulgated by GASB #10.

Funding Projections

The following tables present our estimates of ultimate costs for the coming year.

Projected Undiscounted Ultimate Costs for Program Year 2024-25

Banking Layer (\$0-\$250,000 per occurrence)

Dollars (\$000s)	Expected ¹	Confidence Level				
		← 70%	75%	80%	85%	→ 90%
Loss & ALAE	\$2,857	\$3,319	\$3,539	\$3,797	\$4,120	\$4,551
<u>Claims Admin. (ULAE)</u>	<u>312</u>	<u>363</u>	<u>387</u>	<u>415</u>	<u>450</u>	<u>497</u>
Total Loss & LAE	\$3,169	\$3,682	\$3,926	\$4,212	\$4,570	\$5,048
<u>Other Expense²</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>
Total Cost	\$9,038	\$9,551	\$9,795	\$10,081	\$10,439	\$10,917
Total Funding Rate ³	\$2.269	\$2.397	\$2.459	\$2.530	\$2.620	\$2.740

Pooling Layer (\$250,000-\$1,000,000 per occurrence)

Dollars (\$000s)	Expected ¹	Confidence Level				
		← 70%	75%	80%	85%	→ 90%
Loss & ALAE	\$1,310	\$1,563	\$1,691	\$1,844	\$2,037	\$2,289
<u>Claims Admin. (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Loss & LAE	\$1,310	\$1,563	\$1,691	\$1,844	\$2,037	\$2,289
<u>Other Expense</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Cost	\$1,310	\$1,563	\$1,691	\$1,844	\$2,037	\$2,289
Total Funding Rate ³	\$0.329	\$0.392	\$0.424	\$0.463	\$0.511	\$0.575

Combined Banking and Pooling Layers

Dollars (\$000s)	Expected ¹	Confidence Level				
		← 70%	75%	80%	85%	→ 90%
Loss & ALAE	\$4,167	\$4,882	\$5,230	\$5,641	\$6,157	\$6,840
<u>Claims Admin. (ULAE)</u>	<u>312</u>	<u>363</u>	<u>387</u>	<u>415</u>	<u>450</u>	<u>497</u>
Total Loss & LAE	\$4,479	\$5,245	\$5,617	\$6,056	\$6,607	\$7,337
<u>Other Expense²</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>	<u>5,869</u>
Total Cost	\$10,348	\$11,114	\$11,486	\$11,925	\$12,476	\$13,206
Total Funding Rate ³	\$2.597	\$2.790	\$2.883	\$2.993	\$3.132	\$3.315

¹ Expected values represent the "best actuarial" or "central" estimate.

² Other expenses are provided by the Fund and are comprised of \$5.7 million for excess insurance and \$0.2 million for administrative and general overhead expenses.

³ Rate is per \$100 of payroll.

BACKGROUND

Trindel Insurance Fund began its self-insured Liability program in 1980 with two member counties, Trinity and Del Norte. Ten additional members have joined the Fund since then, with the most recent being Tehama County effective July 1, 2022.

Tehama County joined the general liability program on both a prospective and retrospective basis, with Trindel assuming the liability for Tehama's existing claims as of July 1, 2022.

The table below shows the year that each member joined the Fund:

Member County	Year Joined
Alpine	1986
Colusa	1986
Del Norte	1980
Lassen	1986
Modoc	1986
Mono	2000
Plumas	2010
San Benito	1991
Sierra	1986
Sutter	2014
Tehama	2022
Trinity	1980

Trindel has a banking arrangement with its members wherein, over time, each member is fiscally responsible for its own losses and costs. All members share the costs of administration and the safety officer equally. Trindel acts as the cash flow mechanism for the members. Should a member be responsible for several large losses in any given year or time period, the pooled cash within the banking layer will pay the bills and the member will, over time, repay Trindel.

Effective July 1, 2021, Trindel incorporated a pooling layer from \$250,000 to \$1,000,000 in addition to its current self-insured retention of \$250,000 for the banking layer. Claim amounts that fall within this pooling layer are shared amongst the members.

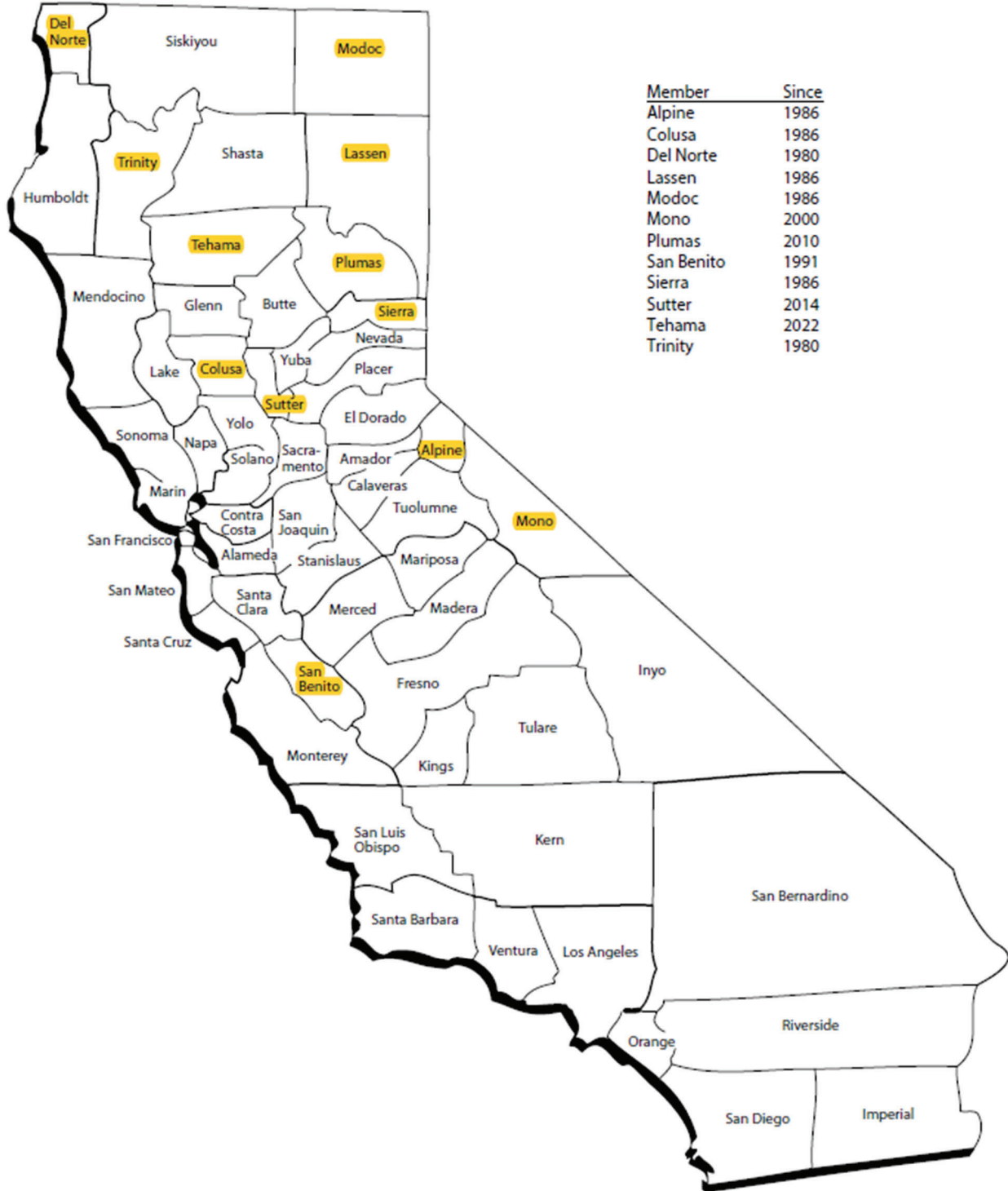
Excess coverage is provided by Public Risk Innovation, Solutions, and Management (PRISM).

Claims administration services are provided by the Trindel Insurance Fund. Additional background on the program is given in Appendix K.

The table below illustrates Trindel's structure.

Policy Year Start Date	Policy Year End Date	Per Occurrence Limit	
		Banking Layer	Pooling Layer
7/1/1980	6/30/2002	100,000	(none)
7/1/2002	6/30/2003	100,000	(none)
7/1/2003	6/30/2004	100,000	(none)
7/1/2004	6/30/2005	100,000	(none)
7/1/2005	6/30/2006	100,000	(none)
7/1/2006	6/30/2007	100,000	(none)
7/1/2007	6/30/2008	100,000	(none)
7/1/2008	6/30/2009	100,000	(none)
7/1/2009	6/30/2010	100,000	(none)
7/1/2010	6/30/2011	100,000	(none)
7/1/2011	6/30/2012	100,000	(none)
7/1/2012	6/30/2013	100,000	(none)
7/1/2013	6/30/2014	100,000	(none)
7/1/2014	6/30/2015	100,000	(none)
7/1/2015	6/30/2016	100,000	(none)
7/1/2016	6/30/2017	100,000	(none)
7/1/2017	6/30/2018	100,000	(none)
7/1/2018	6/30/2019	100,000	(none)
7/1/2019	6/30/2020	100,000	(none)
7/1/2020	6/30/2021	250,000*	(none)
7/1/2021	6/30/2022	250,000*	1,000,000
7/1/2022	6/30/2023	250,000	1,000,000
7/1/2023	6/30/2024	250,000	1,000,000

*Tehama at \$100,000



OBSERVATIONS AND ANALYSIS

In this section, we present a comparison to the prior analysis as well as an overview of claims trends that we have observed. The prior report for the Fund was dated November 8, 2022 and relied on data evaluated as of June 30, 2022. The current analysis relies on data evaluated as of June 30, 2023.

Comparison of Actual and Expected Loss Development

The following tables describe how incurred and paid losses have emerged between the two points in time referenced above. We also compare how our projected ultimate loss & ALAE amounts have changed between these two points in time.

Banking Layer (\$0-\$250,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$0	\$170	\$170
2003-04	0	0	0
2004-05	0	0	0
2005-06	0	20	20
2006-07	0	(0)	(1)
2007-08	0	0	0
2008-09	0	(5)	(5)
2009-10	0	0	0
2010-11	0	(15)	(15)
2011-12	0	(99)	(99)
2012-13	1	(31)	(32)
2013-14	0	(95)	(95)
2014-15	0	(0)	(0)
2015-16	0	(54)	(54)
2016-17	0	(188)	(188)
2017-18	6	41	35
2018-19	8	(172)	(180)
2019-20	227	(16)	(243)
2020-21	258	196	(62)
2021-22	1,087	451	(636)
2022-23	808	1,430	622
Total	\$2,396	\$1,633	(\$763)

¹ Loss & ALAE are limited to the Fund's self-insured retentions.

Banking Layer (\$0-\$250,000 per Occurrence)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Payments	Actual Payments	Actual Minus Expected Payments
Prior	\$0	\$41	\$41
2003-04	0	0	0
2004-05	0	0	0
2005-06	30	5	(25)
2006-07	1	0	(1)
2007-08	0	0	0
2008-09	0	(5)	(5)
2009-10	0	0	0
2010-11	15	0	(15)
2011-12	30	(69)	(99)
2012-13	32	0	(32)
2013-14	95	0	(95)
2014-15	0	0	(0)
2015-16	50	24	(26)
2016-17	159	0	(159)
2017-18	46	60	15
2018-19	286	131	(154)
2019-20	627	175	(452)
2020-21	793	469	(324)
2021-22	473	328	(145)
2022-23	151	539	389
Total	\$2,788	\$1,700	(\$1,088)

¹ Loss & ALAE are limited to the Fund's self-insured retentions.

Banking Layer (\$0-\$250,000 per Occurrence)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Prior Ultimate	Current Ultimate	Change in Ultimate
Prior	\$13,061	\$13,244	\$183
2003-04	2,128	2,128	0
2004-05	1,469	1,469	0
2005-06	1,891	1,913	22
2006-07	2,046	2,045	(1)
2007-08	1,739	1,739	0
2008-09	1,712	1,707	(5)
2009-10	922	922	0
2010-11	1,837	1,822	(15)
2011-12	1,738	1,640	(99)
2012-13	1,232	1,200	(32)
2013-14	1,609	1,514	(95)
2014-15	905	905	(0)
2015-16	1,605	1,551	(54)
2016-17	1,432	1,249	(183)
2017-18	1,482	1,519	37
2018-19	1,653	1,473	(180)
2019-20	1,868	1,729	(139)
2020-21	2,475	2,428	(47)
2021-22	1,886	1,256	(630)
2022-23	2,472	2,917	445
Total	\$47,162	\$46,370	(\$792)

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Pooling Layer (\$250,000 - \$1,000,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2021-22	664	0	(664)
2022-23	180	50	(130)
Total	\$844	\$50	(\$794)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Payments	Actual Payments	Actual Minus Expected Payments
2021-22	276	0	(276)
2022-23	3	0	(3)
Total	\$279	\$0	(\$279)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Prior Ultimate	Current Ultimate	Change in Ultimate
2021-22	934	478	(456)
2022-23	1,097	1,272	175
Total	\$2,031	\$1,750	(\$281)

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Actual Versus Expected Incurred Loss & ALAE (\$000's)¹

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$0	\$170	\$170
2003-04	0	0	0
2004-05	0	0	0
2005-06	0	20	20
2006-07	0	(0)	(1)
2007-08	0	0	0
2008-09	0	(5)	(5)
2009-10	0	0	0
2010-11	0	(15)	(15)
2011-12	0	(99)	(99)
2012-13	1	(31)	(32)
2013-14	0	(95)	(95)
2014-15	0	(0)	(0)
2015-16	0	(54)	(54)
2016-17	0	(188)	(188)
2017-18	6	41	35
2018-19	8	(172)	(180)
2019-20	227	(16)	(243)
2020-21	258	196	(62)
2021-22	1,751	451	(1,300)
2022-23	989	1,480	492
Total	\$3,240	\$1,683	(\$1,557)

² Loss & ALAE are limited to the Fund's self-insured retentions.

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Actual Versus Expected Paid Loss & ALAE (\$000's)¹

Fiscal Year	Expected Payments	Actual Payments	Actual Minus Expected Payments
Prior	\$0	\$41	\$41
2003-04	0	0	0
2004-05	0	0	0
2005-06	30	5	(25)
2006-07	1	0	(1)
2007-08	0	0	0
2008-09	0	(5)	(5)
2009-10	0	0	0
2010-11	15	0	(15)
2011-12	30	(69)	(99)
2012-13	32	0	(32)
2013-14	95	0	(95)
2014-15	0	0	(0)
2015-16	50	24	(26)
2016-17	159	0	(159)
2017-18	46	60	15
2018-19	286	131	(154)
2019-20	627	175	(452)
2020-21	793	469	(324)
2021-22	750	328	(422)
2022-23	153	539	386
Total	\$3,067	\$1,700	(\$1,367)

² Loss & ALAE are limited to the Fund's self-insured retentions.

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Change in Projected Ultimate Loss & ALAE (\$000's)¹

Fiscal Year	Prior Ultimate	Current Ultimate	Change in Ultimate
Prior	\$13,061	\$13,244	\$183
2003-04	2,128	2,128	0
2004-05	1,469	1,469	0
2005-06	1,891	1,913	22
2006-07	2,046	2,045	(1)
2007-08	1,739	1,739	0
2008-09	1,712	1,707	(5)
2009-10	922	922	0
2010-11	1,837	1,822	(15)
2011-12	1,738	1,640	(99)
2012-13	1,232	1,200	(32)
2013-14	1,609	1,514	(95)
2014-15	905	905	(0)
2015-16	1,605	1,551	(54)
2016-17	1,432	1,249	(183)
2017-18	1,482	1,519	37
2018-19	1,653	1,473	(180)
2019-20	1,868	1,729	(139)
2020-21	2,475	2,428	(47)
2021-22	2,820	1,734	(1,086)
2022-23	3,569	4,189	620
Total	\$49,193	\$48,120	(\$1,073)

² Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Comparison of Liabilities: Prior vs. Current Reports

The table below compares our prior report's estimated liability for outstanding claims by component as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Banking Layer (\$0-\$250,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$3,287	\$3,220	(\$67)	-2.0%
IBNR ²	2,497	2,544	47	1.9%
<u>Claims Administration</u>	<u>325</u>	<u>333</u>	<u>9</u>	<u>2.7%</u>
Total (Undiscounted)	\$6,109	\$6,097	(\$11)	-0.2%

Pooling Layer (\$250,000-\$1,000,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$0	\$50	\$50	n/a
IBNR ²	934	1,700	766	82.0%
<u>Claims Administration</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>n/a</u>
Total (Undiscounted)	\$934	\$1,750	\$816	87.4%

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Change in Claims Liabilities at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$3,287	\$3,270	(\$17)	-0.5%
IBNR ²	3,431	4,244	813	23.7%
<u>Claims Administration</u>	<u>325</u>	<u>333</u>	<u>9</u>	<u>2.7%</u>
Total (Undiscounted)	\$7,043	\$7,847	\$805	11.4%

¹ Established by the claims administrator.

² IBNR: Incurred But Not Reported for development beyond the case reserves.

Comparison of Funding Projections: Prior vs. Current Reports

The following table compares our funding estimate for the 2023-24 year from our prior report to our funding estimate of the 2024-25 year from our current report.

Banking Layer (\$0-\$250,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$2,567	\$2,857	\$290	11.3%
<u>Claims Administration (ULAE)</u>	<u>252</u>	<u>312</u>	<u>60</u>	<u>23.8%</u>
Total Loss & LAE (Undiscounted)	\$2,819	\$3,169	\$350	12.4%
Rate (Undiscounted) ²	\$0.818	\$0.795	(\$0.023)	-2.8%

Pooling Layer (\$250,000-\$1,000,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$1,174	\$1,310	\$136	11.6%
<u>Claims Administration (ULAE)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>n/a</u>
Total Loss & LAE (Undiscounted)	\$1,174	\$1,310	\$136	11.6%
Rate (Undiscounted) ²	\$0.341	\$0.329	(\$0.012)	-3.4%

Combined Banking and Pooling Layers (\$0 - \$1,000,000 per Occurrence)

Change in Funding Estimates at Expected (without Risk Margin)

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE ¹	\$3,741	\$4,167	\$426	11.4%
<u>Claims Administration (ULAE)</u>	<u>252</u>	<u>312</u>	<u>60</u>	<u>23.8%</u>
Total Loss & LAE (Undiscounted)	\$3,993	\$4,479	\$486	12.2%
Rate (Undiscounted) ²	\$1.159	\$1.124	(\$0.035)	-3.0%

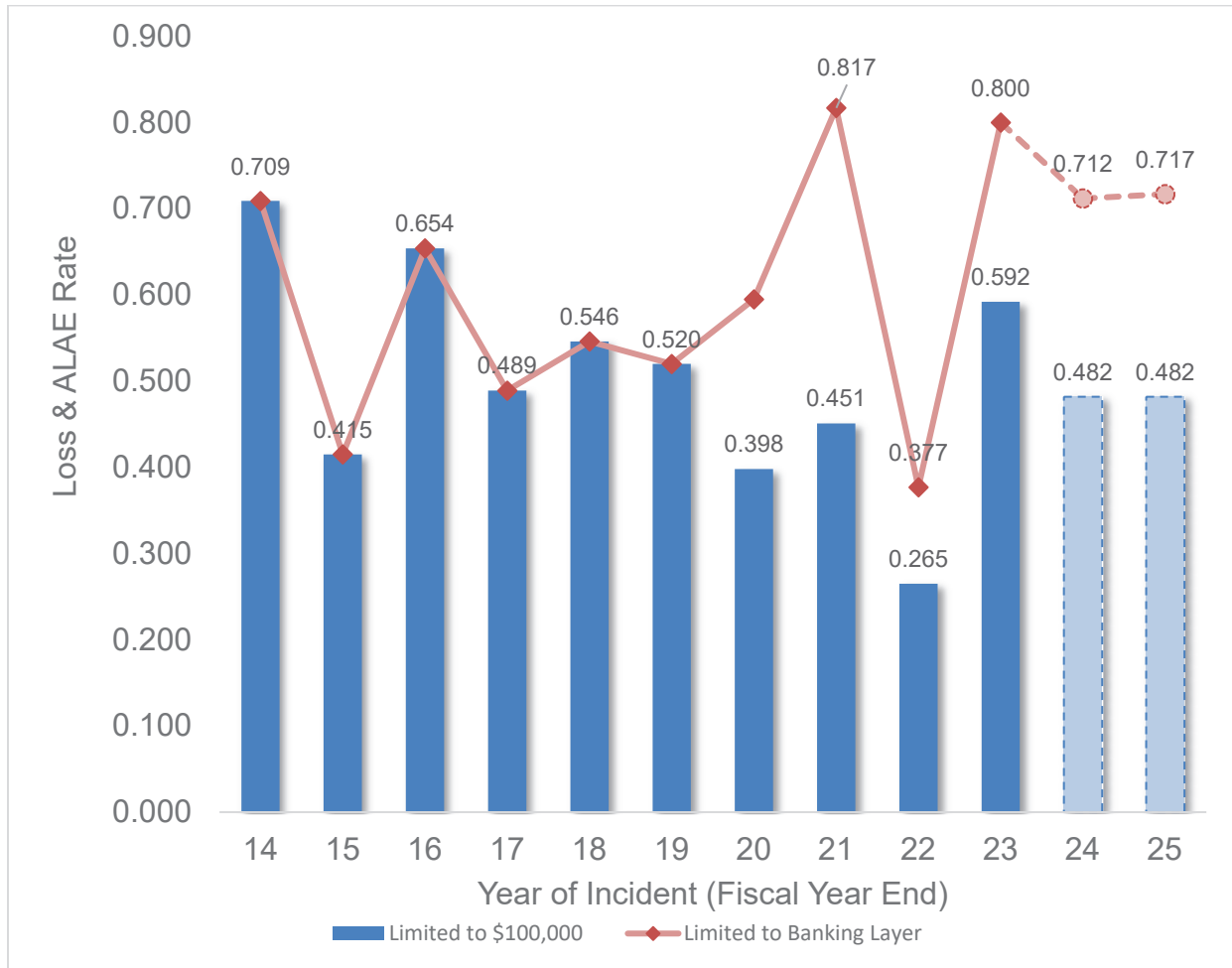
¹ The SIR in both the prior and current reports is assumed to be those listed on the Background section of this report.

² Rate is per \$100 of payroll.

Loss Rate Trend

We have evaluated the trend in the Fund's projected ultimate loss & ALAE rate. This rate equals projected ultimate loss and ALAE (limited to the banking layer) divided by payroll in \$100s, as displayed in the following graph.

Loss & ALAE Rate Trend¹
Ultimate Loss & ALAE / payroll (\$100s)

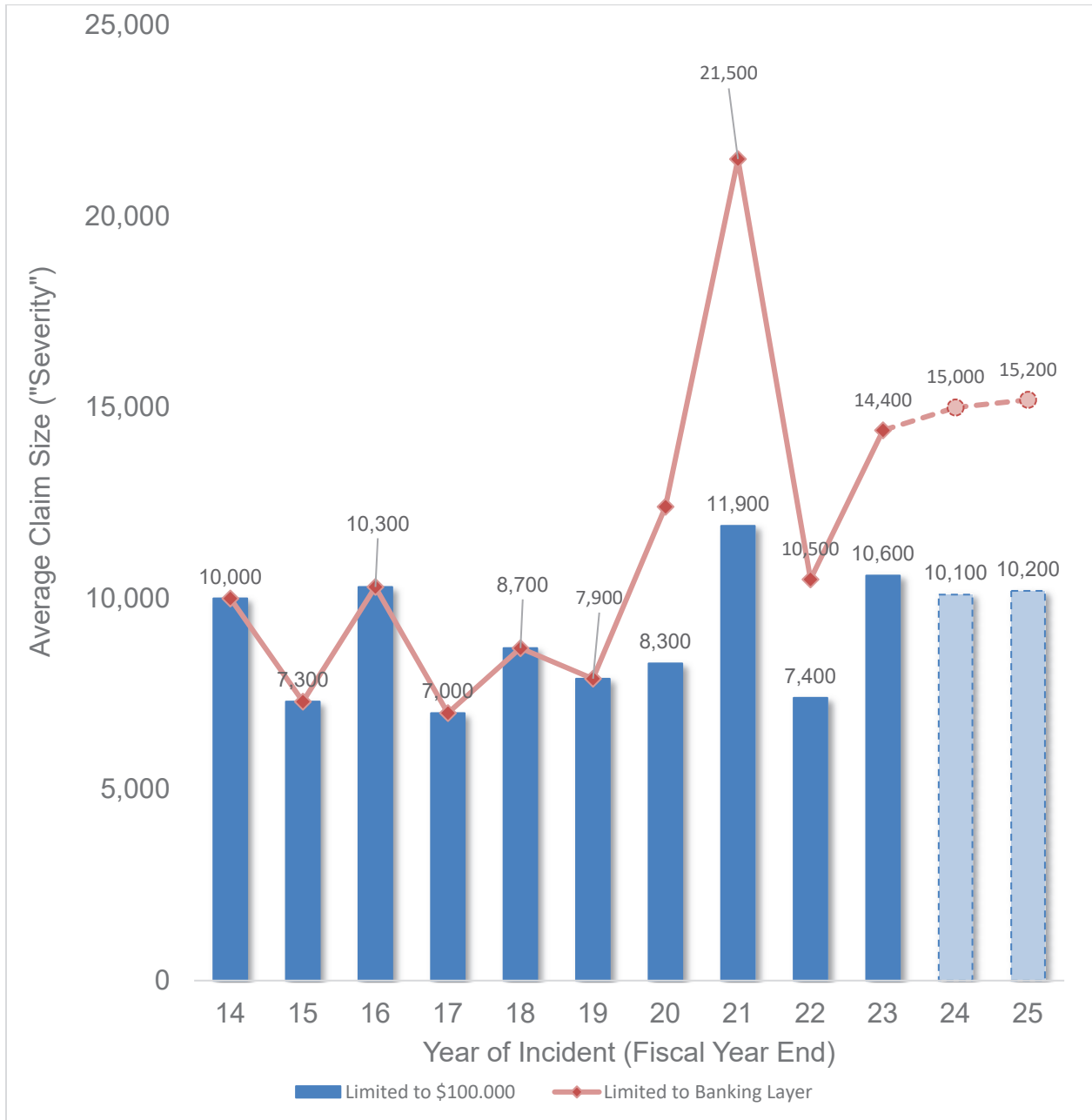


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Average Claim Size (Severity) Trend

We have evaluated the trend in the Fund’s projected ultimate claim size (or “severity”). The ultimate claim size equals projected ultimate loss & ALAE (limited to the banking layer) divided by the projected ultimate number of reported claims, as displayed in the following graph.

**Average Claim Size Trend¹
Ultimate Loss & ALAE / Ultimate Reported Claims**

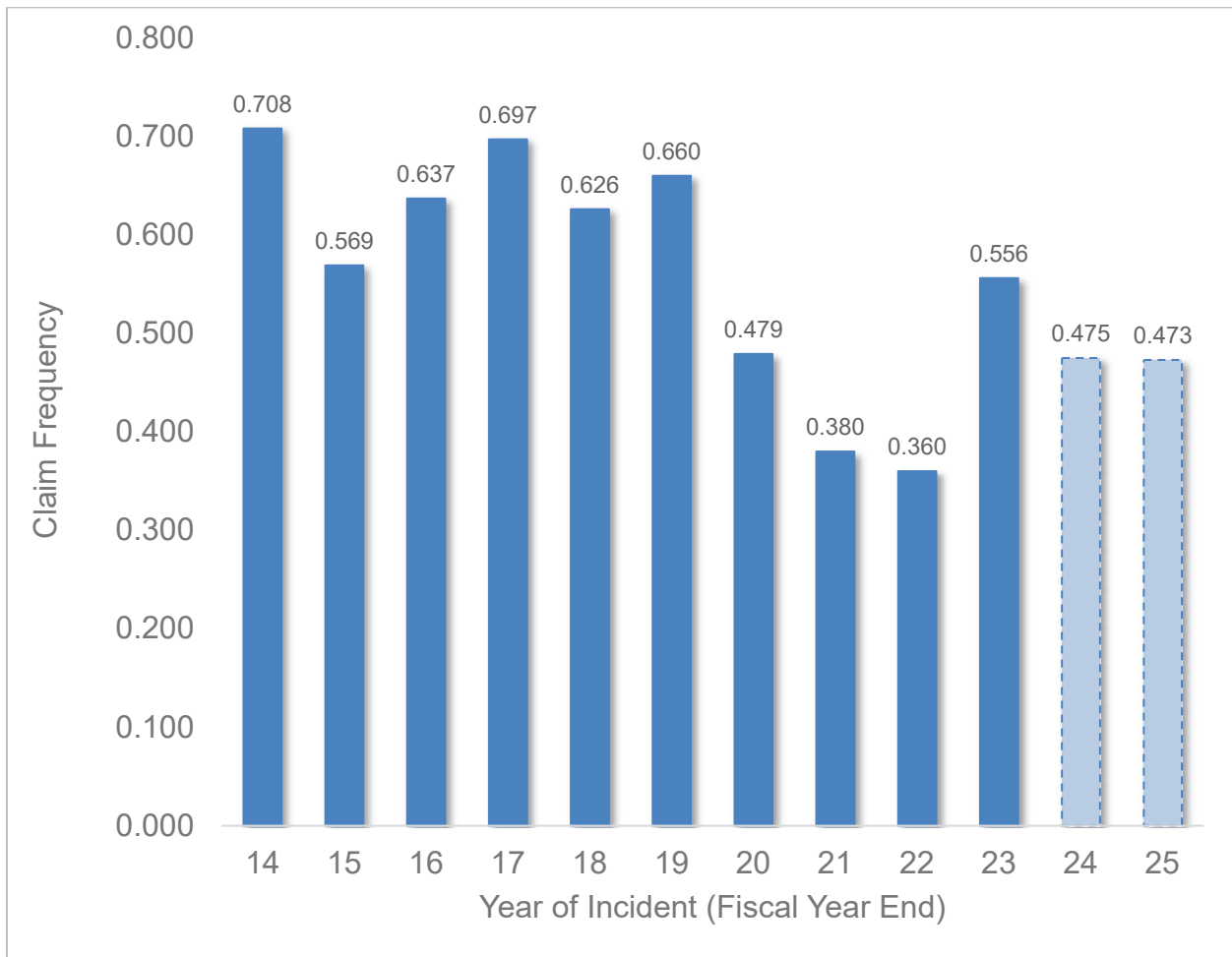


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Claim Frequency Trend

We have evaluated the trend in the Fund's claim frequency. The claim frequency equals projected ultimate number of reported claims divided by payroll in \$ millions, as displayed in the following graph.

Claim Frequency Trend
Ultimate Reported Claims / payroll (\$ Millions)



METHODOLOGY

The methodology that we have used to estimate ultimate Loss & LAE liabilities is in accordance with standard actuarial principles. The 6-step process described below outlines the methods used to calculate the liabilities.

1. Estimate Ultimate Loss & ALAE: The ultimate value of losses associated with a given policy year is usually not known until many years after the policy year has expired. One estimate of future payments for a given policy year is the case reserve. However, to accurately project future payments for a given policy year, we also calculate indicated IBNR reserves that consider the following three factors:
 - The amount that case reserves are redundant or deficient.
 - Losses that occurred during the policy period but have not yet been reported. This is called “Pure IBNR”.
 - Future payments on claims which are closed but will reopen in the future.

Ultimate loss & ALAE projections are developed for costs limited to limited to the retention. Loss development factors are primarily based on the Fund’s own historical experience supplemented with industry data. The following methods are used to estimate ultimate loss & ALAE:

- Reported Loss Development: Includes paid losses and case reserves.
- Paid Loss Development: Based on payments only.
- Reported Exposure Method: This calculates IBNR based on expected ultimate loss times an IBNR factor. For the first layer of losses, the expected ultimate loss is based on exposure times initial loss rates. These loss rates are based on historical losses in that layer developed to ultimate using loss development factors. The loss rates in the higher layer incorporate increased limits factors based on the Fund’s historical losses and industry data. Where appropriate, historical data is adjusted for both claims and exposure trend, to reflect issues such as inflation, benefit level changes, and legal changes.
- Paid Exposure Method: This calculates unpaid costs based on expected ultimate loss times an unpaid factor. The loss rates are identical to those utilized in the reported exposure method.
- Frequency x Severity: This calculates ultimate costs based on expected ultimate severity and expected ultimate frequency derived from historical experience.

2. Select Ultimate Loss & ALAE: Based on the indicated ultimate loss and ALAE from the various methods described previously, the ultimate losses by year are selected.
3. Calculate Expected Undiscounted Unpaid Loss & ALAE: Unpaid loss & ALAE equals ultimate Loss & ALAE (calculated in step #2, above) minus payments to date.
4. Discounting/Net Present Value: Since payments associated with claims liabilities will be spread out over several years, they are discounted to reflect anticipated investment income on the assets set aside to pay these costs. The expected Loss & ALAE payout pattern is based on the paid loss development factors previously described.
5. Claims Administration: Liabilities associated with claims administration expenses are calculated based on the average cost per claim method. We first develop an average cost per claim by comparing historical ULAE costs to historical claim counts. We then apply this cost per claim to open and IBNR claims to arrive at the ULAE liability.
6. Confidence Levels: The “expected” estimate of unpaid Loss & ALAE is our best estimate given current information. However, there is uncertainty inherent in the claims settlement process. This uncertainty is quantified via confidence levels. For example, we believe that future payments have a 75% chance of being less than the liabilities at the 75% confidence level and have only a 25% chance of exceeding the 75% confidence level estimates. The confidence levels are based on the Heckman Meyers approach.

CONSIDERATIONS AND KEY ASSUMPTIONS

Several considerations should be taken into account when evaluating Workers' Compensation/casualty claim liabilities and funding projections for upcoming years. The following is a list of issues that we have considered in this report, along with some key assumptions that we have made.

Data

Data Quality: Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by or on behalf of the Fund. While we have not independently audited or verified this information, we have reviewed it for reasonability and internal consistency. We have assumed that the data is accurate and complete. Any material inaccuracy or omission could invalidate the conclusions in this report and should be brought to our attention immediately.

Exposure: The exposure base utilized in this study is payroll, which was provided to us by the Fund. A list of exposure by year can be found in Appendix N – Banking Layer.

Claims: The claims data utilized in this study was provided to us by the Fund.

Other Program Information: Key program information, including historical retentions, claims administration costs, other program costs, and program assets, were provided to us by the Fund. We relied on this information without audit.

Key Dates

Accounting Date: This study presents liabilities as of an accounting date of June 30, 2023 and June 30, 2024.

Valuation Date: The data underlying this study are valued as of June 30, 2023.

Review Date: We have not reflected any actual claims activity subsequent to the valuation date.

Accounting Standard

The accounting standards applicable to this analysis follow the guidance promulgated by the Governmental Accounting Standards Board (GASB).

Other Actuarial Considerations

Discounting to Reflect Net Present Value: At the Fund's instruction, reserves in this report are presented on an undiscounted basis. We have not reflected investment income that assets will generate over the time during which the loss liabilities are paid out.

Uncertainty & Risk Margin: There is uncertainty regarding the ultimate cost of the reserves and funding amounts that are estimated in this report. Our estimates are presented both at the expected level (also known as the actuarial central estimate) and at higher confidence levels. The projections at higher confidence levels reflect uncertainty by including a risk margin for the potential of costs coming in higher than at the expected level.

Trending: We have adjusted historical payroll and claims costs to reflect inflation as well as other changes in the claims environment. The payroll, claim frequency, and claim cost trend factors by year are in Appendices N and E, respectively. We have also projected payroll and claim costs to account for future changes in cost levels.

External Influences: This analysis contemplates a continuation of current social, economic, judicial, and legislative trends. Historical changes have been reflected through the use of trend factors.

Homogeneity: The accuracy of loss estimates may be improved by subdividing loss experience into groups exhibiting similar characteristics. In evaluating the Fund's loss experience, we considered all of the experience together.

Credibility: Credibility is a measure of the predictive value attached to a body of data. The degree to which consideration is given to homogeneity is related to the consideration of credibility. While making more homogeneous groupings may increase the credibility of the data, partitioning into cells too small to be reliable statistically may also decrease it. As discussed above, further subdivision of data (by individual member, for instance) would reduce the statistical credibility too greatly. This aggregation of data assumes that there has been a relatively stable distribution of exposures among various risk characteristics during the years included in this analysis.

Loss Development: The rate at which costs develop to their ultimate level was included in the calculation of loss development factors. The loss development factors are described in the Methodology section of this report.

Claim Emergence Patterns: The delay between the occurrence of claims and the recording of claims was considered in the estimation of loss development factors.

Claim Settlement Patterns: The rate at which claims are closed and the impact upon incurred losses are considered in the calculation of loss development factors.

Reopened Claim Potential: The effect of reopened claims is included in the calculation of loss development factors.

Claim Frequency and Average Claim Size: The average and potential claim frequency and average claim size have been measured and considered in the liability estimates.

Large Losses & Catastrophes: The impact of large losses and catastrophes have the potential to distort the results of actuarial analyses. This risk is mitigated by the relatively lower self-insured retentions. In addition, our net liability and funding estimates limit loss & ALAE to the appropriate SIR. Lastly, we have utilized industry size of loss curves and increased limits factors where we feel that the Fund's experience is not fully credible.

Loss Limitations: Our projections of claim costs are limited to the Fund's SIR. We have assumed that all relevant reinsurance purchased by the Fund for costs above the SIR is collectible. The retentions used in the study are displayed by year in the Background section of this report.

Recoveries: The data underlying this report are gross of recoveries.

Portfolio Transfers, Commutations, and Structured Settlements: No historical loss portfolio transfers or commutations have been reflected in this analysis. To the extent there are structured settlements, they have been reflected in the claims data utilized in this analysis.

Operational Changes: This analysis has not made special adjustment for any specific operational changes at the Fund.

Reasonableness: We have established the reasonability of our results by utilizing standard actuarial techniques and reasonable assumptions.

Claims Administration Costs (Unallocated Loss Adjustment Expense or ULAE): ULAE costs have been

- included in our estimate of outstanding liabilities, and
- included in our estimate of funding amounts for future program years.

Other Program Costs: Our estimate of the funding amounts for future program years

- includes contributions for excess insurance to cover claims or portions of claims that fall outside the program, and
- includes costs for general administrative expenses associated with the program.

CONDITIONS AND LIMITATIONS

It is important to recognize that the projections in this report are estimates at one point in time and are subject to future changes. Since the emergence and settlement of claims are subject to uncertainty, actual developments likely will vary, perhaps significantly, from the amounts carried in this report. No warranty is expressed or implied that such variance will not occur. The accuracy of the conclusions in this report depends on many factors, including the following:

Loss Activity since the Evaluation Date: The losses in this study were valued as of June 30, 2023. It is possible that there has been significant loss activity that has occurred since that date which would change the findings of this report.

Data Accuracy: This report relies on unaudited loss and exposure information provided by the Fund. The accuracy of our projections relies on the accuracy of this data.

Loss Development: The appropriateness of the Fund's historical and industry loss development patterns in projecting future loss development.

Trend Changes: The appropriateness of the trend indices used to adjust historical losses.

Discounting/Net Present Value: Our estimates that are discounted to reflect net present value assume a certain investment return on assets. This adjustment to reflect net present value is inaccurate to the extent that actual investment returns deviate from the assumed returns.

Insurance: Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the Fund's excess coverage.

Future Law Changes: We cannot predict, nor have we attempted to predict, the impact of future law changes and court rulings on claims costs.

New Classes of Claims: Our projections make no provision for the extraordinary future emergence of new classes of loss or types of loss not sufficiently represented in the Fund's historical data, or which are not yet quantifiable.

DISTRIBUTION AND USE

This report was prepared for the sole use of Trindel Insurance Fund and its auditors. This report is neither intended nor necessarily suitable for any other use. It may be forwarded to regulatory authorities as required by law. Any other distribution of this report requires the express written consent of Bickmore Actuarial. If such consent is granted, the report should be forwarded in its entirety, including all exhibits and appendices. It should also be understood that Bickmore Actuarial would be available to answer any questions regarding this report and its conclusions.

GLOSSARY OF ACTUARIAL TERMS

Accident Year – Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) – Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, utilization review, bill review, etc.)

Benefit Level Factor – Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve – The amount left to be paid on an open claim, as estimated by the claims administrator.

Claim Count Development Factor – A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency – Number of claims per \$1 million of payroll.

Confidence Level – An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor – A factor to adjust estimated loss costs to reflect net present value.

Expected Losses – The best estimate of the full, ultimate value of losses.

Exposure Base – An objective and easily measurable quantity that is correlated with loss. Commonly used exposure bases include payroll, population, revenue, number of employees (FTE), average daily attendance (ADA), number of vehicles and total insured value (TIV).

Incurred but not Reported (IBNR) Losses – This is the ultimate value of losses less any amount that has been paid to date or set up as a case reserve by the claims adjuster. It includes amounts for claims incurred but not yet received by the administrator as well as loss development on already reported claims.

Loss Adjustment Expense – The sum of Allocated Loss Adjustment Expense (ALAE) and Unallocated Loss Adjustment Expense (ULAE).

Loss Development Factor – A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled. See the Methodology section.

Loss Rate – Ultimate losses per \$100 of payroll.

Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses – Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses – Losses actually paid on all reported claims.

Program Losses – Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses – The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) – The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity – Average claim cost.

Ultimate Losses – The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims administration expenses, taxes, etc.)

EXHIBITS AND APPENDICES

Trindel Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (Exhibit 4 - Banking and Pooling Layers)	\$48,119,625
(B) Estimated Paid Losses through 6/30/23: (Exhibit 4 - Banking and Pooling Layers)	40,605,717
(C) Estimated Liability for Claims Outstanding at 6/30/23: ((A) - (B))	<u>\$7,513,908</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (Exhibit 1 - Banking Layer, Page 1, (D))	333,318
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$7,847,226</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))*	<u>\$7,847,226</u>

Confidence Level of Adequacy:	Marginally Acceptable	75%	Recommended	85%	Conservative
	70%		80%		90%
(H) Confidence Level Factor:	1.116	1.167	1.227	1.302	1.402
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	910,000	1,310,000	1,781,000	2,370,000	3,155,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$8,757,000</u>	<u>\$9,157,000</u>	<u>\$9,628,000</u>	<u>\$10,217,000</u>	<u>\$11,002,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L - Banking and Pooling Layers)	18,000,000	18,000,000	18,000,000	18,000,000	18,000,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$9,243,000</u>	<u>\$8,843,000</u>	<u>\$8,372,000</u>	<u>\$7,783,000</u>	<u>\$6,998,000</u>

* May differ from (E) x (F) due to rounding.

Trindel Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (Exhibit 3 - Banking and Pooling Layers)	\$52,099,625
(B) Estimated Paid Losses through 6/30/24:	43,536,240
(C) Estimated Liability for Claims Outstanding at 6/30/24: ((A) - (B))	<u>\$8,563,385</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (Exhibit 1 - Banking Layer, Page 2, (D))	359,063
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$8,922,448</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))*	<u>\$8,922,448</u>

Confidence Level of Adequacy:	Marginally Acceptable	75%	Recommended	85%	Conservative
	70%		80%		90%
(H) Confidence Level Factor:	1.116	1.167	1.227	1.302	1.402
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	1,035,000	1,490,000	2,025,000	2,695,000	3,587,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$9,957,000</u>	<u>\$10,412,000</u>	<u>\$10,947,000</u>	<u>\$11,617,000</u>	<u>\$12,509,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L - Banking and Pooling Layers)	20,614,000	20,614,000	20,614,000	20,614,000	20,614,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$10,657,000</u>	<u>\$10,202,000</u>	<u>\$9,667,000</u>	<u>\$8,997,000</u>	<u>\$8,105,000</u>

* May differ from (E) x (F) due to rounding.

Trindel Insurance Fund - Liability

Funding Options for Program Year 2024-2025 (SIR = \$1,000,000)
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (Exhibit 5 - Banking Layer, Page 1, (K))	\$4,167,000	\$1.046			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (Exhibit 5 - Banking Layer, Page 1, (L))	312,000	0.078			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$4,479,000</u>	<u>\$1.124</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.00%.):	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$4,479,000</u>	<u>\$1.124</u>			
	Marginally Acceptable		Recommended		Conservative
(F) Confidence Level Factor:	70%	75%	80%	85%	90%
	1.171	1.254	1.352	1.475	1.638
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	766,000	1,138,000	1,577,000	2,128,000	2,858,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$5,245,000</u>	<u>\$5,617,000</u>	<u>\$6,056,000</u>	<u>\$6,607,000</u>	<u>\$7,337,000</u>
(I) Budgeted Non Claims Related Expenses: (Provided by the Fund)	5,869,000	5,869,000	5,869,000	5,869,000	5,869,000
(J) Recommended Funding in 2024-2025 for Claims Costs, Other Expenses, and Non Claims Related Expenses: ((H) + (I))	<u>\$11,114,000</u>	<u>\$11,486,000</u>	<u>\$11,925,000</u>	<u>\$12,476,000</u>	<u>\$13,206,000</u>
(K) Rate per \$100 of Payroll: ((J) / \$3,984,000)	\$2.790	\$2.883	\$2.993	\$3.132	\$3.315

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Liability

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 06/30/2024 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 06/30/2024 (F)
Prior	\$13,244,000	\$13,230,733	\$13,267	15.0%	\$2,000	\$11,267
2003-2004	2,128,270	2,128,270	0	0.0%	0	0
2004-2005	1,468,924	1,468,924	0	0.0%	0	0
2005-2006	1,913,000	1,910,659	2,341	0.0%	0	2,341
2006-2007	2,045,331	2,045,331	0	0.0%	0	0
2007-2008	1,739,450	1,739,450	0	0.0%	0	0
2008-2009	1,706,578	1,706,578	0	0.0%	0	0
2009-2010	921,562	921,562	0	0.0%	0	0
2010-2011	1,821,636	1,821,636	0	0.0%	0	0
2011-2012	1,639,669	1,639,669	0	0.0%	0	0
2012-2013	1,200,053	1,200,053	0	0.0%	0	0
2013-2014	1,513,746	1,513,746	0	0.0%	0	0
2014-2015	905,240	905,240	0	0.0%	0	0
2015-2016	1,551,166	1,551,166	0	50.0%	0	0
2016-2017	1,249,000	1,243,970	5,030	49.9%	3,000	2,030
2017-2018	1,519,000	1,508,090	10,910	42.7%	5,000	5,910
2018-2019	1,473,000	1,456,208	16,792	36.1%	6,000	10,792
2019-2020	1,729,000	1,591,887	137,113	84.6%	116,000	21,113
2020-2021	2,428,000	2,173,967	254,033	36.0%	91,000	163,033
2021-2022	1,734,000	638,378	1,095,622	65.9%	722,000	373,622
2022-2023	4,189,000	1,480,260	2,708,740	57.3%	1,552,000	1,156,740
2023-2024	3,980,000	0	0	24.2%	963,000	3,017,000
Totals	\$52,099,625	\$43,875,777	\$4,243,848		\$3,460,000	\$4,763,848

Notes:

- (A) From Exhibit 4 - Banking and Pooling Layers, Page 2.
 (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
 (C) (A) - (B).
 (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Not Included.
 (E) ((A) - (B)) x (D).
 (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Liability

Ultimate Program Losses Adjusted For Expected Impact of Legislation

Accident Year	Pre-Ruling Selected Ultimate (A)	Paid Losses as of 6/30/23 (B)	Outstanding Losses as of 6/30/23 (C)	Percentage Impact From Legislation (D)	Post-Ruling Adjusted Ultimate (E)
Prior	\$13,244,000	\$13,101,903	\$142,097	0.00%	\$13,244,000
2003-2004	2,128,270	2,128,270	0	0.00%	2,128,270
2004-2005	1,468,924	1,468,924	0	0.00%	1,468,924
2005-2006	1,913,000	1,865,627	47,373	0.00%	1,913,000
2006-2007	2,045,331	2,045,331	0	0.00%	2,045,331
2007-2008	1,739,450	1,739,450	0	0.00%	1,739,450
2008-2009	1,706,578	1,706,578	0	0.00%	1,706,578
2009-2010	921,562	921,562	0	0.00%	921,562
2010-2011	1,821,636	1,821,636	0	0.00%	1,821,636
2011-2012	1,639,669	1,639,669	0	0.00%	1,639,669
2012-2013	1,200,053	1,200,053	0	0.00%	1,200,053
2013-2014	1,513,746	1,513,746	0	0.00%	1,513,746
2014-2015	905,240	905,240	0	0.00%	905,240
2015-2016	1,551,166	1,538,119	13,047	0.00%	1,551,166
2016-2017	1,249,000	1,175,424	73,576	0.00%	1,249,000
2017-2018	1,519,000	1,439,672	79,328	0.00%	1,519,000
2018-2019	1,473,000	1,293,337	179,663	0.00%	1,473,000
2019-2020	1,729,000	1,215,841	513,159	0.00%	1,729,000
2020-2021	2,428,000	995,091	1,432,909	0.00%	2,428,000
2021-2022	1,734,000	350,949	1,383,051	0.00%	1,734,000
2022-2023	4,189,000	539,295	3,649,705	0.00%	4,189,000
Totals	\$48,119,625	\$40,605,717	\$7,513,908		\$48,119,625
2023-2024	\$3,980,000	\$0	\$3,980,000	0.00%	\$3,980,000
2024-2025	4,167,000	0	4,167,000	0.00%	4,167,000

Notes:

- (A) From Exhibit 4 - Banking and Pooling Layers, Page 2.
- (B) Provided by the Fund.
- (C) (A) - (B).
- (D) Not Applicable
- (E) (B) + (C) * [1 + (D)].

Trindel Insurance Fund - Liability

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	Selected Estimate of Ultimate Losses Limited to Aggregate (G)	
Prior	\$13,243,964	\$13,115,005	\$0	\$0	\$13,179,606	\$13,244,000	\$13,244,000	
2003-2004	2,130,398	2,130,398	0	0	2,128,350	2,128,270	2,128,270	
2004-2005	1,470,393	1,470,393	0	0	1,468,941	1,468,924	1,468,924	
2005-2006	1,912,570	1,867,493	0	0	1,891,091	1,913,000	1,913,000	
2006-2007	2,047,376	2,047,376	0	0	2,045,331	2,045,331	2,045,331	
2007-2008	1,741,189	1,741,189	0	0	1,739,472	1,739,450	1,739,450	
2008-2009	1,708,285	1,708,285	0	0	1,706,588	1,706,578	1,706,578	
2009-2010	922,484	922,484	0	0	921,600	921,562	921,562	
2010-2011	1,823,458	1,823,458	0	0	1,821,568	1,821,636	1,821,636	
2011-2012	1,641,309	1,641,309	1,641,310	1,641,310	1,639,617	1,639,669	1,639,669	
2012-2013	1,201,253	1,201,253	1,201,252	1,201,252	1,200,132	1,200,053	1,200,053	
2013-2014	1,515,260	1,515,260	1,515,259	1,515,259	1,513,775	1,513,746	1,513,746	
2014-2015	906,145	907,050	906,146	907,053	905,200	905,240	905,240	
2015-2016	1,554,268	1,545,810	1,554,270	1,545,880	1,551,223	1,551,166	1,551,166	
2016-2017	1,248,946	1,187,178	1,248,844	1,187,608	1,218,944	1,249,000	1,249,000	
2017-2018	1,518,647	1,475,664	1,518,570	1,475,603	1,497,966	1,519,000	1,519,000	
2018-2019	1,472,226	1,352,831	1,472,609	1,358,943	1,778,744	1,473,000	1,473,000	
2019-2020	1,712,870	1,519,801	1,743,753	1,643,633	1,904,439	1,729,000	1,729,000	
2020-2021	2,443,539	1,651,851	2,410,567	1,851,155	1,567,649	2,428,000	2,428,000	
2021-2022	943,523	1,382,739	1,723,233	2,856,526	2,390,880	1,734,000	1,734,000	
2022-2023	6,117,915	11,236,211	4,246,540	4,013,567	4,133,486	4,189,000	4,189,000	
Totals						\$48,119,625	\$48,119,625	
						Projected Losses for the Year 2023-2024 (H)	\$3,980,000	\$3,980,000
						Projected Losses for the Year 2024-2025 (I)	4,167,000	4,167,000

Notes:

- (A) From Not Included, Page 1, Column (G).
- (B) From Not Included, Page 1, Column (G).
- (C) From Not Included, Page 1, Column (G).
- (D) From Not Included, Page 2, Column (G).
- (E) From Not Included, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) (F) limited to applicable aggregate.
- (H) From Not Included, Page 1, Line (K).
- (I) From Not Included, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Liability

Estimated Ultimate Limited Losses Capped at \$100,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$13,243,964	\$13,115,005			\$13,179,606	\$13,244,000
2003-2004	2,130,398	2,130,398	0	0	2,128,350	2,128,270
2004-2005	1,470,393	1,470,393	0	0	1,468,941	1,468,924
2005-2006	1,912,570	1,867,493	0	0	1,891,091	1,913,000
2006-2007	2,047,376	2,047,376	0	0	2,045,331	2,045,331
2007-2008	1,741,189	1,741,189	0	0	1,739,472	1,739,450
2008-2009	1,708,285	1,708,285	0	0	1,706,588	1,706,578
2009-2010	922,484	922,484	0	0	921,600	921,562
2010-2011	1,823,458	1,823,458	0	0	1,821,568	1,821,636
2011-2012	1,641,309	1,641,309	1,641,310	1,641,310	1,639,617	1,639,669
2012-2013	1,201,253	1,201,253	1,201,252	1,201,252	1,200,132	1,200,053
2013-2014	1,515,260	1,515,260	1,515,259	1,515,259	1,513,775	1,513,746
2014-2015	906,145	907,050	906,146	907,053	905,200	905,240
2015-2016	1,554,268	1,545,810	1,554,270	1,545,880	1,551,223	1,551,166
2016-2017	1,248,946	1,187,178	1,248,844	1,187,608	1,218,944	1,249,000
2017-2018	1,518,647	1,475,664	1,518,570	1,475,603	1,497,966	1,519,000
2018-2019	1,472,226	1,352,831	1,472,609	1,358,943	1,778,744	1,473,000
2019-2020	1,151,395	976,794	1,157,122	1,028,935	1,328,701	1,155,000
2020-2021	1,336,704	1,058,597	1,340,039	1,171,879	1,085,478	1,339,000
2021-2022	700,939	786,828	783,169	1,252,231	1,158,360	881,000
2022-2023	3,520,719	4,286,170	2,329,006	1,991,424	1,969,303	2,161,000
Totals						\$43,575,625
						Projected Losses for the Year 2023-2024 (G) \$1,865,000
						Projected Losses for the Year 2024-2025 (H) 1,921,000

Notes:

- (A) From Not Included, Page 1, Column (D).
- (B) From Not Included, Page 1, Column (D).
- (C) Based on results in Not Included, Page 1.
- (D) Based on results in Not Included, Page 2.
- (E) Based on results in Not Included, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Not Included, Page 1, Line (K) / Line (G).
- (H) From Not Included, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

Trindel Insurance Fund - Liability

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$18,000,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$11,412,000
Interest:	124,000
Other:	42,000
Total Income:	<u>\$11,578,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$2,931,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	164,000
Fees to Outside Administrator (TPA):	0
Excess Insurance:	5,651,000
Other:	218,000
Total Payments:	<u>\$8,964,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$20,614,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund. Loss and ALAE paid is estimated in Appendix G - Banking Layer and Exhibit 5 - Pooling Layer.
- (D) (A) + (B) - (C).

Trindel Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (From Appendix G - Banking Layer)	\$46,369,625
(B) Estimated Paid Losses through 6/30/23: (From Appendix G - Banking Layer)	40,605,717
(C) Estimated Liability for Claims Outstanding at 6/30/23: (From Appendix G - Banking Layer)	<u>\$5,763,908</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (From Appendix F - Banking Layer)	333,318
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$6,097,226</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))*	<u>\$6,097,226</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%		80%		90%
(H) Confidence Level Factor: (From Appendix J - Banking Layer)	1.106	1.152	1.206	1.274	1.363
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	646,000	927,000	1,256,000	1,671,000	2,213,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$6,743,000</u>	<u>\$7,024,000</u>	<u>\$7,353,000</u>	<u>\$7,768,000</u>	<u>\$8,310,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L - Banking Layer)	16,168,000	16,168,000	16,168,000	16,168,000	16,168,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$9,425,000</u>	<u>\$9,144,000</u>	<u>\$8,815,000</u>	<u>\$8,400,000</u>	<u>\$7,858,000</u>

* May differ from (E) x (F) due to rounding.

Trindel Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (From Appendix G - Banking Layer)	\$49,123,625
(B) Estimated Paid Losses through 6/30/24: (From Appendix G - Banking Layer)	43,132,364
(C) Estimated Liability for Claims Outstanding at 6/30/24: (From Appendix G - Banking Layer)	<u>\$5,991,261</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (From Appendix F - Banking Layer)	359,063
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$6,350,324</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))*	<u>\$6,350,324</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%		80%		90%
(H) Confidence Level Factor: (From Appendix J - Banking Layer)	1.106	1.152	1.206	1.274	1.363
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	673,000	965,000	1,308,000	1,740,000	2,305,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$7,023,000</u>	<u>\$7,315,000</u>	<u>\$7,658,000</u>	<u>\$8,090,000</u>	<u>\$8,655,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L - Banking Layer)	17,372,000	17,372,000	17,372,000	17,372,000	17,372,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$10,349,000</u>	<u>\$10,057,000</u>	<u>\$9,714,000</u>	<u>\$9,282,000</u>	<u>\$8,717,000</u>

* May differ from (E) x (F) due to rounding.

Trindel Insurance Fund - Liability

Funding Options for Program Year 2024-2025 (SIR = \$250,000)
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (From Appendix G - Banking Layer)	\$2,857,000	\$0.717			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (From Exhibit 5 - Banking Layer, Page 1, (L))	312,000	0.078			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$3,169,000</u>	<u>\$0.795</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.00%.): (Appendix I - Banking Layer, Page 2, (G))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$3,169,000</u>	<u>\$0.795</u>			
	Marginally Acceptable	Recommended		Conservative	
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix J - Banking Layer)	1.162	1.239	1.329	1.442	1.593
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	513,000	757,000	1,043,000	1,401,000	1,879,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$3,682,000</u>	<u>\$3,926,000</u>	<u>\$4,212,000</u>	<u>\$4,570,000</u>	<u>\$5,048,000</u>
(I) Budgeted Non Claims Related Expenses: (Provided by the Fund)	5,869,000	5,869,000	5,869,000	5,869,000	5,869,000
(J) Recommended Funding in 2024-2025 for Claims Costs, Other Expenses, and Non Claims Related Expenses: ((H) + (I))	<u>\$9,551,000</u>	<u>\$9,795,000</u>	<u>\$10,081,000</u>	<u>\$10,439,000</u>	<u>\$10,917,000</u>
(K) Rate per \$100 of Payroll: ((J) / \$3,984,000)	\$2.397	\$2.459	\$2.530	\$2.620	\$2.740

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Liability

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 06/30/2024 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 06/30/2024 (F)
Prior	\$13,244,000	\$13,230,733	\$13,267	15.0%	\$2,000	\$11,267
2003-2004	2,128,270	2,128,270	0	0.0%	0	0
2004-2005	1,468,924	1,468,924	0	0.0%	0	0
2005-2006	1,913,000	1,910,659	2,341	0.0%	0	2,341
2006-2007	2,045,331	2,045,331	0	0.0%	0	0
2007-2008	1,739,450	1,739,450	0	0.0%	0	0
2008-2009	1,706,578	1,706,578	0	0.0%	0	0
2009-2010	921,562	921,562	0	0.0%	0	0
2010-2011	1,821,636	1,821,636	0	0.0%	0	0
2011-2012	1,639,669	1,639,669	0	0.0%	0	0
2012-2013	1,200,053	1,200,053	0	0.0%	0	0
2013-2014	1,513,746	1,513,746	0	0.0%	0	0
2014-2015	905,240	905,240	0	0.0%	0	0
2015-2016	1,551,166	1,551,166	0	50.0%	0	0
2016-2017	1,249,000	1,243,970	5,030	49.9%	3,000	2,030
2017-2018	1,519,000	1,508,090	10,910	42.7%	5,000	5,910
2018-2019	1,473,000	1,456,208	16,792	36.1%	6,000	10,792
2019-2020	1,729,000	1,591,887	137,113	84.6%	116,000	21,113
2020-2021	2,428,000	2,173,967	254,033	36.0%	91,000	163,033
2021-2022	1,256,000	638,378	617,622	52.3%	323,000	294,622
2022-2023	2,917,000	1,430,260	1,486,740	68.0%	1,011,000	475,740
2023-2024	2,754,000	0	0	27.7%	763,000	1,991,000
Totals	\$49,123,625	\$43,825,777	\$2,543,848		\$2,320,000	\$2,977,848

Notes:

- (A) From Exhibit 4 - Banking Layer, Page 1.
(B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
(C) (A) - (B).
(D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Appendix A - Banking Layer.
(E) ((A) - (B)) x (D).
(F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Liability

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	Selected Estimate of Ultimate Losses Limited to Aggregate (G)	
Prior	\$13,243,964	\$13,115,005			\$13,243,920	\$13,244,000	\$13,244,000	
2003-2004	2,130,398	2,130,398			2,128,350	2,128,270	2,128,270	
2004-2005	1,470,393	1,470,393			1,468,941	1,468,924	1,468,924	
2005-2006	1,912,570	1,867,493			1,913,056	1,913,000	1,913,000	
2006-2007	2,047,376	2,047,376			2,045,331	2,045,331	2,045,331	
2007-2008	1,741,189	1,741,189			1,739,472	1,739,450	1,739,450	
2008-2009	1,708,285	1,708,285			1,706,588	1,706,578	1,706,578	
2009-2010	922,484	922,484			921,600	921,562	921,562	
2010-2011	1,823,458	1,823,458			1,821,568	1,821,636	1,821,636	
2011-2012	1,641,309	1,641,309	\$1,641,310	\$1,641,310	1,639,617	1,639,669	1,639,669	
2012-2013	1,201,253	1,201,253	\$1,201,252	\$1,201,252	1,200,132	1,200,053	1,200,053	
2013-2014	1,515,260	1,515,260	1,515,259	1,515,259	1,513,775	1,513,746	1,513,746	
2014-2015	906,145	907,050	906,146	907,053	905,200	905,240	905,240	
2015-2016	1,554,268	1,545,810	1,554,270	1,545,880	1,551,223	1,551,166	1,551,166	
2016-2017	1,248,946	1,187,178	1,248,965	1,187,912	1,249,026	1,249,000	1,249,000	
2017-2018	1,518,647	1,475,664	1,518,728	1,476,145	1,519,020	1,519,000	1,519,000	
2018-2019	1,472,226	1,352,831	1,472,609	1,358,943	1,778,744	1,473,000	1,473,000	
2019-2020	1,712,870	1,519,801	1,743,753	1,643,633	1,904,439	1,729,000	1,729,000	
2020-2021	2,443,539	1,651,851	2,410,567	1,851,155	1,567,649	2,428,000	2,428,000	
2021-2022	830,530	1,065,481	1,185,518	1,940,260	1,685,400	1,256,000	1,256,000	
2022-2023	5,163,239	7,920,086	3,274,000	2,916,011	2,886,457	2,917,000	2,917,000	
Totals						\$46,369,625	\$46,369,625	
						Projected Losses for the Year 2023-2024 (H)	\$2,754,000	\$2,754,000
						Projected Losses for the Year 2024-2025 (I)	2,857,000	2,857,000

Notes:

- (A) From Appendix A - Banking Layer, Page 1, Column (G).
- (B) From Appendix B - Banking Layer, Page 1, Column (G).
- (C) From Appendix C - Banking Layer, Page 1, Column (G).
- (D) From Appendix C - Banking Layer, Page 2, Column (G).
- (E) From Appendix D - Banking Layer, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) (F) limited to applicable aggregate.
- (H) From Exhibit 5 - Banking Layer, Page 1, Line (K).
- (I) From Exhibit 5 - Banking Layer, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Liability

Estimated Ultimate Limited Losses Capped at \$100,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)	
Prior	\$13,243,964	\$13,115,005			\$13,243,920	\$13,244,000	
2003-2004	2,130,398	2,130,398			2,128,350	2,128,270	
2004-2005	1,470,393	1,470,393			1,468,941	1,468,924	
2005-2006	1,912,570	1,867,493			1,913,056	1,913,000	
2006-2007	2,047,376	2,047,376			2,045,331	2,045,331	
2007-2008	1,741,189	1,741,189			1,739,472	1,739,450	
2008-2009	1,708,285	1,708,285			1,706,588	1,706,578	
2009-2010	922,484	922,484			921,600	921,562	
2010-2011	1,823,458	1,823,458			1,821,568	1,821,636	
2011-2012	1,641,309	1,641,309	\$1,641,310	\$1,641,310	1,639,617	1,639,669	
2012-2013	1,201,253	1,201,253	1,201,252	1,201,252	1,200,132	1,200,053	
2013-2014	1,515,260	1,515,260	1,515,259	1,515,259	1,513,775	1,513,746	
2014-2015	906,145	907,050	906,146	907,053	905,200	905,240	
2015-2016	1,554,268	1,545,810	1,554,270	1,545,880	1,551,223	1,551,166	
2016-2017	1,248,946	1,187,178	1,248,965	1,187,912	1,249,026	1,249,000	
2017-2018	1,518,647	1,475,664	1,518,728	1,476,145	1,519,020	1,519,000	
2018-2019	1,472,226	1,352,831	1,472,609	1,358,943	1,778,744	1,473,000	
2019-2020	1,151,395	976,794	1,157,122	1,028,935	1,328,701	1,155,000	
2020-2021	1,336,704	1,058,597	1,340,039	1,171,879	1,085,478	1,339,000	
2021-2022	700,939	786,828	783,169	1,252,231	1,158,360	881,000	
2022-2023	3,520,719	4,286,170	2,329,006	1,991,424	1,969,303	2,161,000	
Totals						\$43,575,625	
						Projected Losses for the Year 2023-2024 (G)	\$1,865,000
						Projected Losses for the Year 2024-2025 (H)	1,921,000

Notes:

- (A) From Appendix A - Banking Layer, Page 1, Column (D).
- (B) From Appendix B - Banking Layer, Page 1, Column (D).
- (C) Based on results in Appendix C - Banking Layer, Page 1.
- (D) Based on results in Appendix C - Banking Layer, Page 2.
- (E) Based on results in Appendix D - Banking Layer, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit 5 - Banking Layer, Page 1, Line (K) / Line (G).
- (H) From Exhibit 5 - Banking Layer, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

Trindel Insurance Fund - 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	\$1,639,669	1.000	\$1,639,669	\$2,868,402	\$0.572
2012-2013	1,200,053	1.000	1,200,053	2,861,993	0.419
2013-2014	1,513,746	1.000	1,513,746	2,731,543	0.554
2014-2015	905,240	1.000	905,240	2,721,856	0.333
2015-2016	1,551,166	1.000	1,551,166	2,890,518	0.537
2016-2017	1,249,000	1.000	1,249,000	3,038,388	0.411
2017-2018	1,519,000	1.000	1,519,000	3,226,526	0.471
2018-2019	1,473,000	1.000	1,473,000	3,206,528	0.459
2019-2020	1,155,000	1.000	1,155,000	3,206,835	0.360
2020-2021	1,339,000	1.000	1,339,000	3,200,764	0.418
2021-2022	881,000	1.000	881,000	3,498,628	0.252
2022-2023	2,161,000	1.000	2,161,000	3,739,186	0.578
Totals	\$16,586,874		\$16,586,874	37,191,167	\$0.446
17/18-21/22	6,367,000		6,367,000	16,339,281	0.390
18/19-22/23	7,009,000		7,009,000	16,851,941	0.416

(F) Selected Limited Rate: \$0.482
Prior: \$0.482

\$250,000 SIR

Program Year:	2023-2024	2024-2025
(G) Factor to SIR:	1.477	1.487
(H) Trend Factor:	1.000	1.000
(I) Program Rate:	\$0.712	\$0.717
(J) Trended Payroll (\$00):	3,867,916	3,984,000
(K) Projected Program Losses:	2,754,000	2,857,000
(L) Projected ULAE:	291,000	312,000
(M) Projected Loss and ULAE:	\$3,045,000	\$3,169,000

\$1,000,000 SIR

Program Year:	2023-2024	2024-2025
(G) Factor to SIR:	2.134	2.170
(H) Trend Factor:	1.000	1.000
(I) Program Rate:	\$1.029	\$1.046
(J) Trended Payroll (\$00):	3,867,916	3,984,000
(K) Projected Program Losses:	3,980,000	4,167,000
(L) Projected ULAE:	291,000	312,000
(M) Projected Loss and ULAE:	\$4,271,000	\$4,479,000

Trindel Insurance Fund - Liability

Selection of Projected Limited Loss Rate
and Projection of Program Losses and ULAE

Notes:

- (A) From Exhibit 4 - Banking Layer, Page 2, Column (F).
For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix E - Banking Layer, Page 1, Column (B).
- (C) (A) x (B).
- (D) Appendix N - Banking Layer, 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 - Banking Layer.
- (I) (F) x (G) x (H).
- (J) Appendix N - Banking Layer, Column (C).
- (K) (I) x (J).
- (L) Based on an estimated claim closing pattern and the Fund's historical claims administration expenses.
- (M) (K) + (L).

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.

Trindel Insurance Fund - Liability

Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 6/30/23 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses as of 6/30/23 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$13,230,733	1.001	\$13,243,964	\$13,230,733	1.001	\$13,243,964
2003-2004	2,128,270	1.001	2,130,398	2,128,270	1.001	2,130,398
2004-2005	1,468,924	1.001	1,470,393	1,468,924	1.001	1,470,393
2005-2006	1,910,659	1.001	1,912,570	1,910,659	1.001	1,912,570
2006-2007	2,045,331	1.001	2,047,376	2,045,331	1.001	2,047,376
2007-2008	1,739,450	1.001	1,741,189	1,739,450	1.001	1,741,189
2008-2009	1,706,578	1.001	1,708,285	1,706,578	1.001	1,708,285
2009-2010	921,562	1.001	922,484	921,562	1.001	922,484
2010-2011	1,821,636	1.001	1,823,458	1,821,636	1.001	1,823,458
2011-2012	1,639,669	1.001	1,641,309	1,639,669	1.001	1,641,309
2012-2013	1,200,053	1.001	1,201,253	1,200,053	1.001	1,201,253
2013-2014	1,513,746	1.001	1,515,260	1,513,746	1.001	1,515,260
2014-2015	905,240	1.001	906,145	905,240	1.001	906,145
2015-2016	1,551,166	1.002	1,554,268	1,551,166	1.002	1,554,268
2016-2017	1,243,970	1.004	1,248,946	1,243,970	1.004	1,248,946
2017-2018	1,508,090	1.007	1,518,647	1,508,090	1.007	1,518,647
2018-2019	1,456,208	1.011	1,472,226	1,456,208	1.011	1,472,226
2019-2020	1,133,263	1.016	1,151,395	1,591,887	1.076	1,712,870
2020-2021	1,302,830	1.026	1,336,704	2,173,967	1.124	2,443,539
2021-2022	638,378	1.098	700,939	638,378	1.301	830,530
2022-2023	1,165,801	3.020	3,520,719	1,430,260	3.610	5,163,239
Totals	\$42,231,557		\$44,767,927	\$43,825,777		\$48,208,348

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix A - Banking Layer, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix A - Banking Layer, Page 4.
- (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.

Trindel Insurance Fund - Liability
Reported Loss Development

Accident Year	Limited Losses Reported as of:									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003	982,800	1,650,608	1,917,154	1,882,814	1,984,235	1,950,374	1,947,035	1,946,972	1,936,496	1,936,496
2003-2004	1,019,395	1,262,801	1,573,759	1,722,192	1,813,133	1,720,821	1,753,630	1,726,534	1,728,034	1,690,858
2004-2005	748,168	1,418,872	1,382,448	1,323,482	1,556,819	1,608,192	1,707,138	1,674,425	1,674,425	1,615,096
2005-2006	1,063,464	1,791,818	1,434,099	1,908,015	1,972,383	2,047,476	1,999,691	1,868,596	1,675,126	1,843,661
2006-2007	855,210	1,736,904	1,773,000	1,856,174	1,954,655	1,980,186	2,067,686	1,951,527	1,953,030	1,954,401
2007-2008	1,045,967	1,779,023	1,980,131	1,803,939	1,865,055	1,814,483	1,762,910	1,744,259	1,744,227	1,744,627
2008-2009	1,024,507	1,685,914	1,805,524	1,844,580	1,883,285	1,748,561	1,695,761	1,696,342	1,691,891	1,691,891
2009-2010	988,150	1,568,674	1,084,591	1,046,535	972,317	900,553	893,491	890,136	890,136	890,136
2010-2011	1,055,985	1,500,874	1,782,714	1,762,156	1,807,469	1,842,087	1,821,636	1,821,636	1,836,636	1,836,636
2011-2012	1,656,624	1,979,364	1,834,496	1,698,108	1,586,285	1,560,509	1,640,034	1,670,034	1,669,669	1,669,669
2012-2013	740,089	1,449,560	1,437,648	1,254,294	1,228,213	1,220,279	1,230,877	1,230,877	1,231,053	1,231,053
2013-2014	1,494,217	1,974,336	1,483,679	1,505,410	1,492,616	1,581,685	1,607,760	1,608,746	1,608,746	1,513,746
2014-2015	815,576	1,013,866	905,740	1,005,242	975,874	965,149	903,278	905,278	905,240	
2015-2016	435,195	1,229,615	1,674,047	1,705,591	1,717,260	1,643,061	1,604,987	1,551,166		
2016-2017	474,870	1,357,060	1,571,021	1,400,243	1,400,243	1,414,631	1,431,899			
2017-2018	622,044	1,519,508	1,444,186	1,548,059	1,466,980	1,508,090				
2018-2019	638,920	1,275,944	1,640,274	1,628,227	1,456,208					
2019-2020	205,801	1,407,934	1,102,550	1,133,263						
2020-2021	533,133	1,148,143	1,302,830							
2021-2022	187,582	638,378								
2022-2023	1,165,801									

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003	1.679	1.161	0.982	1.054	0.983	0.998	1.000	0.995	1.000	1.000
2003-2004	1.239	1.246	1.094	1.053	0.949	1.019	0.985	1.001	0.978	0.995
2004-2005	1.896	0.974	0.957	1.176	1.033	1.062	0.981	1.000	0.965	1.003
2005-2006	1.685	0.800	1.330	1.034	1.038	0.977	0.934	0.896	1.101	1.016
2006-2007	2.031	1.021	1.047	1.053	1.013	1.044	0.944	1.001	1.001	1.008
2007-2008	1.701	1.113	0.911	1.034	0.973	0.972	0.989	1.000	1.000	0.996
2008-2009	1.646	1.071	1.022	1.021	0.928	0.970	1.000	0.997	1.000	1.000
2009-2010	1.587	0.691	0.965	0.929	0.926	0.992	0.996	1.000	1.000	1.035
2010-2011	1.421	1.188	0.988	1.026	1.019	0.989	1.000	1.008	1.000	1.000
2011-2012	1.195	0.927	0.926	0.934	0.984	1.051	1.018	1.000	1.000	1.000
2012-2013	1.959	0.992	0.872	0.979	0.994	1.009	1.000	1.000	1.000	0.975
2013-2014	1.321	0.751	1.015	0.992	1.060	1.016	1.001	1.000	0.941	
2014-2015	1.243	0.893	1.110	0.971	0.989	0.936	1.002	1.000		
2015-2016	2.825	1.361	1.019	1.007	0.957	0.977	0.966			
2016-2017	2.858	1.158	0.891	1.010	1.012	0.869				
2017-2018	2.443	0.950	1.072	0.948	1.028					
2018-2019	1.997	1.286	0.993	0.894						
2019-2020	6.841	0.783	1.028							
2020-2021	2.154	1.135								
2021-2022	3.403									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average	2.156	1.026	1.012	1.007	0.993	0.992	0.987	0.992	0.999	1.003
Dollar-Wtd. Avgs.										
Total	1.772	1.013	1.007	1.009	0.993	0.994	0.985	0.991	0.999	1.002
3-yr	3.448	1.056	1.029	0.948	0.997	0.929	0.988	1.000	0.979	0.993
4-yr	2.856	1.026	0.992	0.964	0.995	0.953	0.990	1.000	0.985	1.000
Comparative Factors										
Prior	1.846	1.071	1.010	1.001	1.001	1.003	1.005	1.004	1.005	1.002
Selected	2.200	1.070	1.010	1.005	1.004	1.003	1.002	1.001	1.000	1.000
Cumulated	2.750	1.070	1.010	1.005	1.004	1.003	1.002	1.001	1.000	1.000
Cumulated	3.020	1.098	1.026	1.016	1.011	1.007	1.004	1.002	1.001	1.001

Trindel Insurance Fund - Liability
Reported Loss Development

Accident Year	<u>Limited Losses Reported as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003	1,936,496	1,855,015	1,794,973	1,794,973	1,794,973	1,794,973	1,794,973	1,697,541			
2003-2004	1,682,670	1,737,983	1,748,768	1,748,768	1,748,768	1,748,768	1,488,469	1,488,469	2,128,270	1,970,082	1,970,082
2004-2005	1,619,867	1,623,532	1,623,532	1,623,532	1,623,532	1,542,198	1,381,442	1,468,924	1,468,924		
2005-2006	1,872,321	1,872,321	1,897,381	1,922,856	1,890,659	1,890,659	1,890,659	1,910,659			
2006-2007	1,970,129	1,945,331	2,045,331	2,045,331	2,045,331	2,045,531	2,045,331				
2007-2008	1,736,910	1,736,910	1,739,450	1,739,450	1,739,450	1,739,450					
2008-2009	1,691,891	1,706,579	1,706,579	1,711,583	1,706,578						
2009-2010		921,563	921,562	921,562							
2010-2011	1,836,636	1,836,636	1,821,636								
2011-2012	1,669,669	1,639,669									
2012-2013	1,200,053										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Reported Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003	0.958	0.968	1.000	1.000	1.000	1.000	0.946			1.000	
2003-2004	1.033	1.006	1.000	1.000	1.000	0.851	1.000	1.430	1.000		
2004-2005	1.002	1.000	1.000	1.000	0.950	0.896	1.063	1.000			
2005-2006	1.000	1.013	1.013	0.983	1.000	1.000	1.011				
2006-2007	0.987	1.051	1.000	1.000	1.000	1.000					
2007-2008	1.000	1.001	1.000	1.000	1.000						
2008-2009	1.009	1.000	1.003	0.997							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	0.992									
2011-2012	0.982										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	0.997	1.003	1.002	0.997	0.992	0.949	1.005	1.215	1.000	1.000	
Dollar-Wtd. Avgs											
Total	0.996	1.004	1.002	0.997	0.993	0.953	1.002	1.216			
3-yr	0.993	0.997	1.001	0.999	1.000	0.971	1.023				
4-yr	0.997	0.998	1.001	0.995	0.989	0.942	1.002				
Comparative Factors											
Prior	1.003	1.002	1.003	1.002	1.002	1.002	1.001	1.001	1.002	1.001	1.002
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001

Trindel Insurance Fund - Liability
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										436,953
2010-2011									2,090,664	1,113,570
2011-2012								1,919,286	1,220,865	1,987,950
2012-2013							1,036,520	73,865	1,187,434	1,187,434
2013-2014						1,182,017	1,003,485	1,220,865	1,220,865	1,220,865
2014-2015					95,400	178,323				
2015-2016				740,454	1,191,806	1,331,235	1,368,143	1,472,624		
2016-2017			575,616	937,003	539,514	537,998	254,823			
2017-2018		289,427	898,932	1,226,401	1,254,902	1,279,902				
2018-2019	800,000	1,075,922	822,125	821,347	568,776					
2019-2020		876,505	755,458	708,624						
2020-2021		1,020,000	992,540							
2021-2022										
2022-2023	314,459									

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										4.707
2010-2011									0.533	1.877
2011-2012								0.636	1.628	1.000
2012-2013							0.071	16.076	1.000	0.975
2013-2014						0.849	1.217	1.000	1.000	
2014-2015					1.869					
2015-2016				1.610	1.117	1.028	1.076			
2016-2017			1.628	0.576	0.997	0.474				
2017-2018		3.106	1.364	1.023	1.020					
2018-2019	1.345	0.764	0.999	0.692						
2019-2020		0.862	0.938							
2020-2021		0.973								
2021-2022										

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average	1.345	1.426	1.232	0.975	1.251	0.784	0.788	5.904	1.040	2.140
Dollar-Wtd. Avgs.										
Total	1.345	1.064	1.210	0.954	1.080	0.861	0.812	1.129	0.963	1.543
3-yr		0.865	1.113	0.792	1.055				1.211	1.221
4-yr		1.064	1.210	0.954	1.080				0.963	1.543
Comparative Factors										
Prior	2.759	1.508	1.193	1.056	1.025	1.017	1.014	1.013	1.003	1.003
Selected	2.839	1.528	1.151	1.092	1.045	1.035	1.015	1.010	1.005	1.004
Cumulated	2.839	1.528	1.151	1.092	1.045	1.035	1.015	1.010	1.005	1.004
	6.220	2.191	1.434	1.246	1.141	1.092	1.055	1.039	1.029	1.024

Trindel Insurance Fund - Liability
Reported between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>											
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months	
2002-2003							181,692	1,367,813			1,028,698	1,028,698
2003-2004							1,146,873	1,352,891	1,504,972	1,504,972		
2004-2005					1,271,484	1,556,964	1,432,240	1,432,240	1,432,240			
2005-2006				979,260	1,015,998	1,146,873	1,146,873	1,146,873				
2006-2007			1,530,829	923,776	1,521,834	1,521,834	1,521,834					
2007-2008		1,055,504	553,572	1,055,498	1,055,498	1,055,498						
2008-2009	254,699	2,090,530	717,794	712,789	712,789							
2009-2010	2,056,621	514,073	514,073	514,073								
2010-2011	2,090,530	2,090,530	2,090,530									
2011-2012	1,987,950	1,919,279										
2012-2013	1,157,434											
2013-2014												
2014-2015												
2015-2016												
2016-2017												
2017-2018												
2018-2019												
2019-2020												
2020-2021												
2021-2022												
2022-2023												

Reported Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003							7.528			1.000	
2003-2004							1.180	1.112	1.000		
2004-2005					1.225	0.920	1.000	1.000			
2005-2006				1.038	1.129	1.000	1.000				
2006-2007			0.603	1.647	1.000	1.000					
2007-2008		0.524	1.907	1.000	1.000						
2008-2009	8.208	0.343	0.993	1.000							
2009-2010	0.250	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	0.965										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	2.606	0.717	1.126	1.171	1.089	0.973	2.677	1.056	1.000	1.000	
Dollar-Wtd. Avgs											
Total	1.035	0.674	0.967	1.173	1.086	0.970	1.356	1.055			
3-yr	0.737	0.708	1.278	1.222	1.036	0.970	1.055				
4-yr	1.035	0.674	0.967	1.173	1.086		1.356				
Comparative											
Factors	1.005	1.002	1.005	1.005	1.002	1.001	1.002	1.002	1.005	1.001	1.003
Prior	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
Selected	1.004	1.003	1.003	1.002	1.002	1.001	1.001	1.001	1.001	1.001	1.001
Cumulated	1.020	1.016	1.013	1.010	1.008	1.006	1.005	1.004	1.003	1.002	1.001

Trindel Insurance Fund - Liability

Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 6/30/23 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses as of 6/30/23 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$13,101,903	1.001	\$13,115,005	\$13,101,903	1.001	\$13,115,005
2003-2004	2,128,270	1.001	2,130,398	2,128,270	1.001	2,130,398
2004-2005	1,468,924	1.001	1,470,393	1,468,924	1.001	1,470,393
2005-2006	1,865,627	1.001	1,867,493	1,865,627	1.001	1,867,493
2006-2007	2,045,331	1.001	2,047,376	2,045,331	1.001	2,047,376
2007-2008	1,739,450	1.001	1,741,189	1,739,450	1.001	1,741,189
2008-2009	1,706,578	1.001	1,708,285	1,706,578	1.001	1,708,285
2009-2010	921,562	1.001	922,484	921,562	1.001	922,484
2010-2011	1,821,636	1.001	1,823,458	1,821,636	1.001	1,823,458
2011-2012	1,639,669	1.001	1,641,309	1,639,669	1.001	1,641,309
2012-2013	1,200,053	1.001	1,201,253	1,200,053	1.001	1,201,253
2013-2014	1,513,746	1.001	1,515,260	1,513,746	1.001	1,515,260
2014-2015	905,240	1.002	907,050	905,240	1.002	907,050
2015-2016	1,538,119	1.005	1,545,810	1,538,119	1.005	1,545,810
2016-2017	1,175,424	1.010	1,187,178	1,175,424	1.010	1,187,178
2017-2018	1,439,672	1.025	1,475,664	1,439,672	1.025	1,475,664
2018-2019	1,293,337	1.046	1,352,831	1,293,337	1.046	1,352,831
2019-2020	876,835	1.114	976,794	1,215,841	1.250	1,519,801
2020-2021	778,953	1.359	1,058,597	995,091	1.660	1,651,851
2021-2022	350,949	2.242	786,828	350,949	3.036	1,065,481
2022-2023	424,836	10.089	4,286,170	539,295	14.686	7,920,086
Totals	\$39,936,114		\$44,760,824	\$40,605,717		\$49,809,654

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$100,000 per occurrence.
- (C) From Appendix B - Banking Layer, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$100,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix B - Banking Layer, Page 4.
- (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.

Trindel Insurance Fund - Liability
Paid Loss Development

Accident Year	<u>Limited Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003	115,334	579,601	1,093,662	1,624,359	1,793,059	1,896,700	1,947,035	1,946,972	1,936,496	1,936,496
2003-2004	135,806	670,545	1,325,609	1,536,313	1,717,478	1,653,698	1,715,414	1,673,101	1,689,676	1,690,858
2004-2005	208,775	755,968	1,559,323	1,142,549	1,291,948	1,396,637	1,668,991	1,674,425	1,674,425	1,615,096
2005-2006	196,447	546,826	1,126,543	1,527,534	1,806,654	1,880,195	1,929,381	1,868,596	1,675,088	1,843,661
2006-2007	120,496	482,478	1,103,478	1,488,493	1,765,716	1,821,475	1,941,992	1,951,527	1,953,030	1,954,401
2007-2008	104,717	684,664	1,197,826	1,543,596	1,664,337	1,814,099	1,762,830	1,743,943	1,744,227	1,744,627
2008-2009	244,305	651,409	1,265,663	1,605,347	1,749,265	1,695,074	1,695,761	1,696,342	1,691,891	1,691,891
2009-2010	155,866	456,621	770,325	898,703	920,941	857,349	890,136	890,136	890,136	890,136
2010-2011	161,089	608,059	1,217,800	1,608,666	1,778,344	1,811,006	1,821,636	1,821,636	1,821,636	1,821,636
2011-2012	266,409	821,009	1,295,668	1,463,203	1,547,590	1,549,789	1,640,034	1,640,034	1,639,669	1,639,669
2012-2013	141,387	611,543	927,619	1,121,003	1,176,619	1,195,279	1,199,877	1,199,877	1,200,053	1,200,053
2013-2014	192,608	744,332	1,291,226	1,492,825	1,492,616	1,501,685	1,512,760	1,513,746	1,513,746	1,513,746
2014-2015	114,812	391,202	640,567	779,718	855,473	891,899	903,240	905,240	905,240	
2015-2016	93,822	572,142	1,055,204	1,407,421	1,491,231	1,464,566	1,513,726	1,538,119		
2016-2017	98,002	579,402	942,697	1,093,896	1,151,699	1,175,027	1,175,424			
2017-2018	164,355	756,653	1,013,330	1,312,720	1,379,480	1,439,672				
2018-2019	267,201	724,691	964,543	1,161,900	1,293,337					
2019-2020	21,200	373,947	746,379	876,835						
2020-2021	121,517	464,467	778,953							
2021-2022	22,981	350,949								
2022-2023	424,836									

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003	5.025	1.887	1.485	1.104	1.058	1.027	1.000	0.995	1.000	1.000
2003-2004	4.938	1.977	1.159	1.118	0.963	1.037	0.975	1.010	1.001	0.995
2004-2005	3.621	2.063	0.733	1.131	1.081	1.195	1.003	1.000	0.965	1.003
2005-2006	2.784	2.060	1.356	1.183	1.041	1.026	0.968	0.896	1.101	1.016
2006-2007	4.004	2.287	1.349	1.186	1.032	1.066	1.005	1.001	1.001	1.008
2007-2008	6.538	1.750	1.289	1.078	1.090	0.972	0.989	1.000	1.000	0.996
2008-2009	2.666	1.943	1.268	1.090	0.969	1.000	1.000	0.997	1.000	1.000
2009-2010	2.930	1.687	1.167	1.025	0.931	1.038	1.000	1.000	1.000	1.035
2010-2011	3.775	2.003	1.321	1.105	1.018	1.006	1.000	1.000	1.000	1.000
2011-2012	3.082	1.578	1.129	1.058	1.001	1.058	1.000	1.000	1.000	1.000
2012-2013	4.325	1.517	1.208	1.050	1.016	1.004	1.000	1.000	1.000	1.000
2013-2014	3.864	1.735	1.156	1.000	1.006	1.007	1.001	1.000	1.000	
2014-2015	3.407	1.637	1.217	1.097	1.043	1.013	1.002	1.000		
2015-2016	6.098	1.844	1.334	1.060	0.982	1.034	1.016			
2016-2017	5.912	1.627	1.160	1.053	1.020	1.000				
2017-2018	4.604	1.339	1.295	1.051	1.044					
2018-2019	2.712	1.331	1.205	1.113						
2019-2020	17.639	1.996	1.175							
2020-2021	3.822	1.677								
2021-2022	15.271									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average	5.351	1.786	1.223	1.088	1.018	1.032	0.997	0.992	1.006	1.005
Dollar-Wtd. Avgs.										
Total	4.013	1.770	1.212	1.091	1.020	1.032	0.996	0.991	1.006	1.004
3-yr	7.178	1.593	1.230	1.072	1.014	1.017	1.007	1.000	1.000	1.000
4-yr	4.421	1.510	1.212	1.068	1.019	1.014	1.005	1.000	1.000	1.006
Comparative Factors	3.644	1.803	1.244	1.065	1.024	1.017	1.013	1.010	1.009	1.006
Prior	4.500	1.750	1.240	1.065	1.020	1.015	1.005	1.003	1.001	1.000
Selected	4.500	1.650	1.220	1.065	1.020	1.015	1.005	1.003	1.001	1.000
Cumulated	10.089	2.242	1.359	1.114	1.046	1.025	1.010	1.005	1.002	1.001

Trindel Insurance Fund - Liability
Paid Loss Development

Accident Year	<u>Limited Losses Paid as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003	1,936,496	1,855,015	1,794,973	1,794,973	1,794,973	1,794,973	1,794,973	1,697,541			
2003-2004	1,682,670	1,737,730	1,748,768	1,748,768	1,748,768	1,748,768	1,488,469	1,488,469	2,128,270	1,970,082	1,970,082
2004-2005	1,619,867	1,623,532	1,623,532	1,623,532	1,623,532	1,542,198	1,381,442	1,468,924	1,468,924		
2005-2006	1,872,321	1,872,321	1,882,381	1,892,856	1,860,659	1,860,659	1,860,659	1,865,627			
2006-2007	1,970,129	1,945,331	2,045,331	2,045,331	2,045,331	2,045,331	2,045,331				
2007-2008	1,736,910	1,736,910	1,739,450	1,739,450	1,739,450	1,739,450					
2008-2009	1,691,891	1,706,579	1,706,579	1,711,583	1,706,578						
2009-2010	921,563	921,563	921,562	921,562							
2010-2011	1,821,636	1,821,636	1,821,636								
2011-2012	1,639,669	1,639,669									
2012-2013	1,200,053										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

Paid Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003	0.958	0.968	1.000	1.000	1.000	1.000	0.946			1.000	
2003-2004	1.033	1.006	1.000	1.000	1.000	0.851	1.000	1.430	1.000		
2004-2005	1.002	1.000	1.000	1.000	0.950	0.896	1.063	1.000			
2005-2006	1.000	1.005	1.006	0.983	1.000	1.000	1.003				
2006-2007	0.987	1.051	1.000	1.000	1.000	1.000					
2007-2008	1.000	1.001	1.000	1.000	1.000						
2008-2009	1.009	1.000	1.003	0.997							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	1.000										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	0.999	1.003	1.001	0.997	0.992	0.949	1.003	1.215	1.000	1.000	
Dollar-Wtd. Avgs											
Total	0.998	1.004	1.001	0.997	0.992	0.953	0.999	1.216			
3-yr	1.000	1.000	1.001	0.999	1.000	0.970	1.020				
4-yr	1.002	1.000	1.001	0.995	0.989	0.941	0.999				
Comparative											
Factors	1.006	1.005	1.004	1.004	1.003	1.003	1.001	1.002	1.002	1.001	1.003
Prior	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Cumulated	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.001

Trindel Insurance Fund - Liability
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										436,953
2010-2011									1,729,127	1,113,570
2011-2012								1,919,286	1,220,865	1,987,950
2012-2013							1,000,434	43,865	1,157,434	1,157,434
2013-2014						1,001,477	975,996	1,220,865	1,220,865	1,220,865
2014-2015						178,323				
2015-2016				428,351	651,507	907,932	1,041,515	1,405,134		
2016-2017			164,828	342,612	255,141	284,125	254,823			
2017-2018			544,257	313,079	684,110	925,271				
2018-2019		117,945	196,728	292,732	457,230					
2019-2020			544,257	589,006						
2020-2021		62,024	237,540							
2021-2022										
2022-2023	114,459									

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										4.707
2010-2011									0.644	1.563
2011-2012								0.636	1.628	1.000
2012-2013							0.044	26.387	1.000	1.000
2013-2014						0.975	1.251	1.000	1.000	
2014-2015										
2015-2016				1.521	1.394	1.147	1.349			
2016-2017			2.079	0.745	1.114	0.897				
2017-2018			0.575	2.185	1.353					
2018-2019		1.668	1.488	1.562						
2019-2020			1.082							
2020-2021		3.830								
2021-2022										

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average		2.749	1.306	1.503	1.287	1.006	0.881	9.341	1.068	2.068
Dollar-Wtd. Avgs.										
Total		2.413	1.060	1.488	1.331	1.036	0.885	1.130	1.028	1.478
3-yr			0.930	1.472	1.331				1.213	1.147
4-yr			1.060	1.488					1.028	1.478
Comparative										
Factors	37.806	3.685	1.867	1.257	1.156	1.071	1.033	1.030	1.025	1.009
Prior	49.380	4.131	1.903	1.255	1.090	1.075	1.070	1.020	1.015	1.010
Selected	49.380	4.131	1.903	1.255	1.090	1.075	1.070	1.020	1.015	1.010
Cumulated	675.616	13.682	3.312	1.740	1.387	1.273	1.184	1.106	1.084	1.068

Trindel Insurance Fund - Liability
Paid between \$100,000 and \$500,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>											
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months	
2002-2003							923,351	1,367,813			1,028,698	1,028,698
2003-2004						940,127	1,146,873	1,352,891	1,504,972	1,504,972		
2004-2005					1,271,484	1,556,964	1,432,240	1,432,240	1,432,240			
2005-2006				979,260	1,015,998	1,146,873	1,146,873	1,146,873				
2006-2007			1,530,829	923,776	1,521,834	1,521,834	1,521,834					
2007-2008		1,055,504	553,572	1,055,498	1,055,498	1,055,498						
2008-2009	254,699	1,802,554	717,794	712,789	712,789							
2009-2010	2,056,621	514,073	514,073									
2010-2011	1,740,772	1,802,554	2,090,530									
2011-2012	1,987,950	1,919,279										
2012-2013	1,157,434											
2013-2014												
2014-2015												
2015-2016												
2016-2017												
2017-2018												
2018-2019												
2019-2020												
2020-2021												
2021-2022												
2022-2023												

Paid Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003							1.481			1.000	
2003-2004						1.220	1.180	1.112	1.000		
2004-2005					1.225	0.920	1.000	1.000			
2005-2006				1.038	1.129	1.000	1.000				
2006-2007			0.603	1.647	1.000	1.000					
2007-2008		0.524	1.907	1.000	1.000						
2008-2009	7.077	0.398	0.993	1.000							
2009-2010	0.250	1.000	1.000								
2010-2011	1.035	1.160									
2011-2012	0.965										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	2.332	0.771	1.126	1.171	1.089	1.035	1.165	1.056	1.000	1.000	
Dollar-Wtd. Avgs											
Total	1.000	0.749	0.967	1.173	1.086	1.016	1.140	1.055			
3-yr	0.732	0.807	1.278	1.222	1.036	0.970	1.055				
4-yr	1.000	0.749	0.967	1.173	1.086	1.016	1.140				
Comparative											
Factors	1.007	1.006	1.008	1.010	1.008	1.005	1.006	1.007	1.007	1.003	1.012
Prior	1.010	1.010	1.010	1.010	1.008	1.007	1.000	1.000	1.000	1.000	1.000
Selected	1.010	1.010	1.010	1.010	1.008	1.007	1.000	1.000	1.000	1.000	1.000
Cumulated	1.057	1.046	1.035	1.025	1.015	1.007	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Liability

Exposure and Development Method
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 6/30/23 (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	\$2,868,402	\$1,639,669	1.001	0.001	\$0.572	\$1,641	\$1,641,310
2012-2013	2,861,993	1,200,053	1.001	0.001	0.419	1,199	1,201,252
2013-2014	2,731,543	1,513,746	1.001	0.001	0.554	1,513	1,515,259
2014-2015	2,721,856	905,240	1.001	0.001	0.333	906	906,146
2015-2016	2,890,518	1,551,166	1.002	0.002	0.537	3,104	1,554,270
2016-2017	3,038,388	1,243,970	1.004	0.004	0.411	4,995	1,248,965
2017-2018	3,226,526	1,508,090	1.007	0.007	0.471	10,638	1,518,728
2018-2019	3,206,528	1,456,208	1.011	0.011	0.465	16,401	1,472,609
2019-2020	3,206,835	1,591,887	1.076	0.071	0.667	151,866	1,743,753
2020-2021	3,200,764	2,173,967	1.124	0.110	0.672	236,600	2,410,567
2021-2022	3,498,628	638,378	1.301	0.231	0.677	547,140	1,185,518
2022-2023	3,739,186	1,430,260	3.610	0.723	0.682	1,843,740	3,274,000
Totals	37,191,167	\$16,852,634				\$2,819,745	\$19,672,379

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) From Appendix A - Banking Layer, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C - Banking Layer, 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.

Trindel Insurance Fund - Liability

Exposure and Development Method
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 6/30/23 (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	\$2,868,402	\$1,639,669	1.001	0.001	\$0.572	\$1,641	\$1,641,310
2012-2013	2,861,993	1,200,053	1.001	0.001	0.419	1,199	1,201,252
2013-2014	2,731,543	1,513,746	1.001	0.001	0.554	1,513	1,515,259
2014-2015	2,721,856	905,240	1.002	0.002	0.333	1,813	907,053
2015-2016	2,890,518	1,538,119	1.005	0.005	0.537	7,761	1,545,880
2016-2017	3,038,388	1,175,424	1.010	0.010	0.411	12,488	1,187,912
2017-2018	3,226,526	1,439,672	1.025	0.024	0.471	36,473	1,476,145
2018-2019	3,206,528	1,293,337	1.046	0.044	0.465	65,606	1,358,943
2019-2020	3,206,835	1,215,841	1.250	0.200	0.667	427,792	1,643,633
2020-2021	3,200,764	995,091	1.660	0.398	0.672	856,064	1,851,155
2021-2022	3,498,628	350,949	3.036	0.671	0.677	1,589,311	1,940,260
2022-2023	3,739,186	539,295	14.686	0.932	0.682	2,376,716	2,916,011
Totals	37,191,167	\$13,806,436				\$5,378,376	\$19,184,812

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Provided by the Fund. These losses exclude amounts paid above the Fund's SIR for each year.
- (C) From Appendix B - Banking Layer, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C - Banking Layer, 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.

Trindel Insurance Fund - 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	\$2,868,402	\$1,639,669	1.000	\$1,639,669	\$0.572	\$0.572	1.000	\$0.572
2012-2013	2,861,993	1,200,053	1.000	1,200,053	0.419	0.419	1.000	0.419
2013-2014	2,731,543	1,513,746	1.000	1,513,746	0.554	0.554	1.000	0.554
2014-2015	2,721,856	905,240	1.000	905,240	0.333	0.333	1.000	0.333
2015-2016	2,890,518	1,551,166	1.000	1,551,166	0.537	0.537	1.000	0.537
2016-2017	3,038,388	1,249,000	1.000	1,249,000	0.411	0.411	1.000	0.411
2017-2018	3,226,526	1,519,000	1.000	1,519,000	0.471	0.471	1.000	0.471
2018-2019	3,206,528	1,473,000	1.000	1,473,000	0.459	0.465	1.000	0.465
2019-2020	3,206,835	1,152,000	1.000	1,152,000	0.359	0.465	1.433	0.667
2020-2021	3,200,764	1,337,000	1.000	1,337,000	0.418	0.465	1.444	0.672
2021-2022	3,498,628	744,000	1.000	744,000	0.213	0.465	1.455	0.677
2022-2023	3,739,186	3,904,000	1.000	3,904,000	1.044	0.465	1.466	0.682
Total/Avg	37,191,167	\$18,187,874		\$18,187,874	\$0.489			
17/18-21/22	16,339,281	6,225,000		6,225,000	0.381			
18/19-22/23	16,851,941	8,610,000		8,610,000	0.511			
				Selected Limited Rate:	\$0.465			
				Prior:	\$0.435			

Notes:

- (A) Appendix N - Banking Layer, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix E - Banking Layer, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2017-2018 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.

Trindel Insurance Fund - Liability

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$5,560	2,382	\$13,243,920
2003-2004	12,162	175	2,128,350
2004-2005	8,027	183	1,468,941
2005-2006	10,016	191	1,913,056
2006-2007	11,961	171	2,045,331
2007-2008	10,416	167	1,739,472
2008-2009	11,531	148	1,706,588
2009-2010	5,760	160	921,600
2010-2011	8,132	224	1,821,568
2011-2012	10,059	163	1,639,617
2012-2013	7,548	159	1,200,132
2013-2014	10,025	151	1,513,775
2014-2015	7,300	124	905,200
2015-2016	10,273	151	1,551,223
2016-2017	7,017	178	1,249,026
2017-2018	8,730	174	1,519,020
2018-2019	9,512	187	1,778,744
2019-2020	13,701	139	1,904,439
2020-2021	13,873	113	1,567,649
2021-2022	14,045	120	1,685,400
2022-2023	14,219	203	2,886,457
Total		5,663	\$46,389,508

Notes:

- (A) From Appendix D - Banking Layer, Page 2, Column (H).
- (B) From Appendix D - Banking Layer, 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.

Trindel Insurance Fund - 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)
Prior	\$13,244,000	2,382	\$5,560	1.107	\$6,155	\$5,560	1.000	\$5,560
2003-2004	2,128,270	175	12,162	1.101	13,390	12,162	1.000	12,162
2004-2005	1,468,924	183	8,027	1.096	8,798	8,027	1.000	8,027
2005-2006	1,913,000	191	10,016	1.090	10,917	10,016	1.000	10,016
2006-2007	2,045,331	171	11,961	1.084	12,966	11,961	1.000	11,961
2007-2008	1,739,450	167	10,416	1.079	11,239	10,416	1.000	10,416
2008-2009	1,706,578	148	11,531	1.074	12,384	11,531	1.000	11,531
2009-2010	921,562	160	5,760	1.069	6,157	5,760	1.000	5,760
2010-2011	1,821,636	224	8,132	1.064	8,652	8,132	1.000	8,132
2011-2012	1,639,669	163	10,059	1.059	10,652	10,059	1.000	10,059
2012-2013	1,200,053	159	7,548	1.054	7,956	7,548	1.000	7,548
2013-2014	1,513,746	151	10,025	1.049	10,516	10,025	1.000	10,025
2014-2015	905,240	124	7,300	1.044	7,621	7,300	1.000	7,300
2015-2016	1,551,166	151	10,273	1.039	10,674	10,273	1.000	10,273
2016-2017	1,249,000	178	7,017	1.034	7,256	7,017	1.000	7,017
2017-2018	1,519,000	174	8,730	1.030	8,992	8,730	1.000	8,730
2018-2019	1,473,000	187	7,877	1.025	8,074	9,512	1.000	9,512
2019-2020	1,155,000	139	8,309	1.020	8,475	9,559	1.433	13,701
2020-2021	1,339,000	113	11,850	1.015	12,028	9,606	1.444	13,873
2021-2022	881,000	120	7,342	1.010	7,415	9,653	1.455	14,045
2022-2023	1,992,000	203	9,813	1.005	9,862	9,701	1.466	14,219

Average Limited Severity: \$9,532
Average 17/18-21/22 Limited Severity: 8,997
Average 18/19-22/23 Limited Severity: 9,171

Selected Limited Severity: \$9,750
Prior: \$10,100

Notes:

- (A) Selected average of results from Appendices r, r, and r.
- (B) Appendix D - Banking Layer, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix E - Banking Layer, 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.

Trindel Insurance Fund - 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)
Prior	2,382	2,379	2,382	0.0		0.897	
2003-2004	175	175	175	0.0		0.902	
2004-2005	183	183	183	0.0		0.906	
2005-2006	191	190	191	0.0		0.910	
2006-2007	171	171	171	0.0		0.914	
2007-2008	167	167	167	0.0		0.919	
2008-2009	148	148	148	0.0		0.924	
2009-2010	160	160	160	0.0		0.929	
2010-2011	224	223	224	0.0		0.934	
2011-2012	163	163	163	286.8	0.568	0.939	0.533
2012-2013	159	159	159	286.2	0.556	0.944	0.525
2013-2014	151	151	151	273.2	0.553	0.949	0.525
2014-2015	124	124	124	272.2	0.456	0.954	0.435
2015-2016	151	149	151	289.1	0.522	0.959	0.501
2016-2017	178	179	178	303.8	0.586	0.964	0.565
2017-2018	174	173	174	322.7	0.539	0.970	0.523
2018-2019	187	188	187	320.7	0.583	0.975	0.568
2019-2020	139	139	139	320.7	0.433	0.980	0.424
2020-2021	113	116	113	320.1	0.353	0.985	0.348
2021-2022	120	129	120	349.9	0.343	0.990	0.340
2022-2023	244	162	203	373.9	0.543	0.995	0.540
Total	5,704	5,628	5,663	3,719.1			0.484
17/18-21/22	733	745	733	1,633.9			0.439
						(H) Selected Frequency:	0.475
						Prior:	0.430

Program Year:	2023-2024	2024-2025
(I) Trend Factor:	1.000	0.995
(J) Selected Frequency:	0.475	0.473
(K) Est. Payroll (\$000,000):	386.8	398.4
(L) Ultimate Claims:	184	188

Notes:

- | | |
|--|--|
| (A) Appendix D - Banking Layer, Page 4, (C). | (G) (E) x (F). |
| (B) Appendix D - Banking Layer, Page 5, (C). | (H) The selected frequency of 0.475 is based on (G). |
| (C) Selected from (A) and (B). | (I) Appendix E - Banking Layer, Page 1, Column (F). |
| (D) Appendix N - Banking Layer, Column (C) / 10,000. | (J) (H) x (I). |
| (E) (C) / (D). | (K) Appendix N - Banking Layer, Column (C) / 10,000. |
| (F) Appendix E - Banking Layer, Page 1, Column (F). | (L) (J) x (K). |

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per \$1,000,000 of trended payroll.

Trindel Insurance Fund - Liability

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 6/30/2023 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	2,382	1.000	2,382	
2003-2004	175	1.000	175	
2004-2005	183	1.000	183	
2005-2006	191	1.000	191	
2006-2007	171	1.000	171	
2007-2008	167	1.000	167	
2008-2009	148	1.000	148	
2009-2010	160	1.000	160	
2010-2011	224	1.000	224	
2011-2012	163	1.000	163	0.534
2012-2013	159	1.000	159	0.524
2013-2014	151	1.000	151	0.525
2014-2015	124	1.000	124	0.435
2015-2016	151	1.000	151	0.501
2016-2017	178	1.001	178	0.565
2017-2018	173	1.003	174	0.523
2018-2019	186	1.006	187	0.569
2019-2020	137	1.011	139	0.425
2020-2021	110	1.026	113	0.348
2021-2022	114	1.057	120	0.340
2022-2023	165	1.480	244	0.649
Total	5,612		5,704	0.495

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D - Banking Layer, Page 6.
- (C) (A) x (B).
- (D) (C) / [(Appendix D - Banking Layer, Page 3, (D))] x [Appendix D - Banking Layer, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Fund. 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.

Trindel Insurance Fund - Liability

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 6/30/2023 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	2,379	1.000	2,379	
2003-2004	175	1.000	175	
2004-2005	183	1.000	183	
2005-2006	190	1.000	190	
2006-2007	171	1.000	171	
2007-2008	167	1.000	167	
2008-2009	148	1.000	148	
2009-2010	160	1.000	160	
2010-2011	223	1.000	223	
2011-2012	163	1.000	163	0.534
2012-2013	159	1.000	159	0.524
2013-2014	151	1.001	151	0.525
2014-2015	124	1.003	124	0.435
2015-2016	148	1.007	149	0.494
2016-2017	176	1.017	179	0.568
2017-2018	168	1.032	173	0.520
2018-2019	180	1.047	188	0.572
2019-2020	130	1.073	139	0.425
2020-2021	100	1.159	116	0.357
2021-2022	89	1.449	129	0.365
2022-2023	42	3.869	162	0.431
Total	5,426		5,628	0.476

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D - Banking Layer, Page 7.
- (C) (A) x (B).
- (D) (C) / [(Appendix D - Banking Layer, Page 3, (D)) x (Appendix D - Banking Layer, Page 3, (F))].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Fund. 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.

Trindel Insurance Fund - Liability
Reported Claim Count Development

Accident Year	Claims Reported as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003													
2003-2004													182
2004-2005												193	193
2005-2006											193	193	194
2006-2007										170	170	168	169
2007-2008									164	164	161	165	165
2008-2009								147	148	146	146	146	146
2009-2010							158	159	158	159	159	159	159
2010-2011						179	179	178	223	223	223	223	224
2011-2012					150	151	150	162	162	162	163	163	
2012-2013				158	160	150	158	158	158	158	159		
2013-2014			150	155	146	148	148	148	148	151			
2014-2015		115	119	122	122	123	123	124	124				
2015-2016	94	134	142	152	151	150	151	151					
2016-2017	128	162	172	173	173	179	178						
2017-2018	110	167	172	173	173	173							
2018-2019	120	177	182	185	186								
2019-2020	101	131	135	137									
2020-2021	80	107	110										
2021-2022	77	114											
2022-2023	165												

Reported Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003													
2003-2004													1.000
2004-2005												1.000	1.000
2005-2006											1.000	1.005	1.021
2006-2007										1.000	0.988	1.006	1.000
2007-2008									1.000	0.982	1.025	1.000	1.000
2008-2009								1.007	0.986	1.000	1.000	1.000	1.000
2009-2010							1.006	0.994	1.006	1.000	1.000	1.000	1.006
2010-2011						1.000	0.994	1.253	1.000	1.000	1.000	1.004	
2011-2012					1.007	0.993	1.080	1.000	1.000	1.006	1.000		
2012-2013				1.013	0.938	1.053	1.000	1.000	1.000	1.006			
2013-2014			1.033	0.942	1.014	1.000	1.000	1.000	1.020				
2014-2015		1.035	1.025	1.000	1.008	1.000	1.008	1.000					
2015-2016	1.426	1.060	1.070	0.993	0.993	1.007	1.000						
2016-2017	1.266	1.062	1.006	1.000	1.035	0.994							
2017-2018	1.518	1.030	1.006	1.000	1.000								
2018-2019	1.475	1.028	1.016	1.005									
2019-2020	1.297	1.031	1.015										
2020-2021	1.338	1.028											
2021-2022	1.481												
Average Claim-Wtd. Avgs.													
Total	1.397	1.039	1.023	0.994	0.999	1.006	1.012	1.042	1.002	0.999	1.002	1.002	1.004
3-yr	1.364	1.029	1.012	1.002	1.010	1.000	1.002	1.000	1.006	1.004	1.000	1.002	1.002
4-yr	1.399	1.029	1.011	1.000	1.010	1.000	1.002	1.000	1.004	1.003	1.000	1.001	1.002
Comparative Factors													
Prior	1.300	1.024	1.010	1.009	1.004	1.005	1.004	1.004	1.003	1.002	1.003	1.003	1.002
Selected	1.400	1.045	1.025	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.400	1.030	1.015	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Liability
Closed Claim Development

Accident Year	Claims Closed as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003													
2003-2004													182
2004-2005												193	193
2005-2006											193	193	193
2006-2007										170	170	168	169
2007-2008									164	164	161	165	165
2008-2009								147	148	146	146	146	146
2009-2010							157	159	158	159	159	159	159
2010-2011						176	178	177	222	223	222	222	223
2011-2012					143	147	149	161	162	162	163	163	
2012-2013				150	155	148	156	157	158	158	159		
2013-2014			127	148	144	147	148	148	148	151			
2014-2015		73	105	114	118	119	123	124	124				
2015-2016	15	94	122	139	149	144	147	148					
2016-2017	49	135	151	168	169	177	176						
2017-2018	32	102	137	142	155	168							
2018-2019	41	146	160	167	180								
2019-2020	61	94	121	130									
2020-2021	33	80	100										
2021-2022	14	89											
2022-2023	42												

Closed Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003													
2003-2004													1.000
2004-2005												1.000	1.000
2005-2006											1.000	1.000	1.021
2006-2007										1.000	0.988	1.006	1.000
2007-2008									1.000	0.982	1.025	1.000	1.000
2008-2009								1.007	0.986	1.000	1.000	1.000	1.000
2009-2010							1.013	0.994	1.006	1.000	1.000	1.000	1.006
2010-2011						1.011	0.994	1.254	1.005	0.996	1.000	1.005	
2011-2012					1.028	1.014	1.081	1.006	1.000	1.006	1.000		
2012-2013				1.033	0.955	1.054	1.006	1.006	1.000	1.006			
2013-2014			1.165	0.973	1.021	1.007	1.000	1.000	1.020				
2014-2015		1.438	1.086	1.035	1.008	1.034	1.008	1.000					
2015-2016	6.267	1.298	1.139	1.072	0.966	1.021	1.007						
2016-2017	2.755	1.119	1.113	1.006	1.047	0.994							
2017-2018	3.188	1.343	1.036	1.092	1.084								
2018-2019	3.561	1.096	1.044	1.078									
2019-2020	1.541	1.287	1.074										
2020-2021	2.424	1.250											
2021-2022	6.357												

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
Average	3.728	1.262	1.094	1.041	1.016	1.019	1.016	1.038	1.002	0.999	1.002	1.002	1.004
Claim-Wtd. Avgs.													
Total	3.020	1.238	1.092	1.041	1.016	1.018	1.015	1.044	1.003	0.998	1.002	1.002	1.004
3-yr	2.435	1.191	1.050	1.057	1.034	1.014	1.005	1.002	1.006	1.002	1.000	1.002	1.002
4-yr	2.745	1.227	1.067	1.060	1.029	1.012	1.005	1.003	1.006	1.001	1.000	1.001	1.002
Comparative													
Factors	2.476	1.146	1.053	1.023	1.014	1.009	1.009	1.009	1.006	1.005	1.005	1.004	1.004
Prior	2.600	1.250	1.090	1.025	1.015	1.015	1.010	1.004	1.002	1.001	1.000	1.000	1.000
Selected	2.670	1.250	1.080	1.025	1.015	1.015	1.010	1.004	1.002	1.001	1.000	1.000	1.000
Cumulated	3.869	1.449	1.159	1.073	1.047	1.032	1.017	1.007	1.003	1.001	1.000	1.000	1.000

Trindel Insurance Fund - Liability

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2023-2024 Loss Rate Level (B)	Factor to 2024-2025 Loss Rate Level (C)	Factor to 2025-2026 Loss Rate Level (D)	Factor to 2026-2027 Loss Rate Level (E)	Factor to 2023-2024 Frequency Level (F)	Factor to 2024-2025 Frequency Level (G)	Factor to 2025-2026 Frequency Level (H)	Factor to 2026-2027 Frequency Level (I)	Factor to 2023-2024 Severity Level (J)
Prior	1.000	1.000	1.000	1.000	1.000	0.897	0.893	0.888	0.884	1.107
2003-2004	1.000	1.000	1.000	1.000	1.000	0.902	0.897	0.892	0.888	1.101
2004-2005	1.000	1.000	1.000	1.000	1.000	0.906	0.901	0.896	0.892	1.096
2005-2006	1.000	1.000	1.000	1.000	1.000	0.910	0.905	0.901	0.896	1.090
2006-2007	1.000	1.000	1.000	1.000	1.000	0.914	0.909	0.905	0.900	1.084
2007-2008	1.000	1.000	1.000	1.000	1.000	0.919	0.914	0.910	0.905	1.079
2008-2009	1.000	1.000	1.000	1.000	1.000	0.924	0.919	0.915	0.910	1.074
2009-2010	1.000	1.000	1.000	1.000	1.000	0.929	0.924	0.920	0.915	1.069
2010-2011	1.000	1.000	1.000	1.000	1.000	0.934	0.929	0.925	0.920	1.064
2011-2012	1.000	1.000	1.000	1.000	1.000	0.939	0.934	0.930	0.925	1.059
2012-2013	1.000	1.000	1.000	1.000	1.000	0.944	0.939	0.935	0.930	1.054
2013-2014	1.000	1.000	1.000	1.000	1.000	0.949	0.944	0.940	0.935	1.049
2014-2015	1.000	1.000	1.000	1.000	1.000	0.954	0.949	0.945	0.940	1.044
2015-2016	1.000	1.000	1.000	1.000	1.000	0.959	0.955	0.950	0.945	1.039
2016-2017	1.000	1.000	1.000	1.000	1.000	0.964	0.960	0.955	0.950	1.034
2017-2018	1.000	1.000	1.000	1.000	1.000	0.970	0.965	0.960	0.955	1.030
2018-2019	1.000	1.000	1.000	1.000	1.000	0.975	0.970	0.965	0.960	1.025
2019-2020	1.000	1.000	1.000	1.000	1.000	0.980	0.975	0.970	0.965	1.020
2020-2021	1.000	1.000	1.000	1.000	1.000	0.985	0.980	0.975	0.970	1.015
2021-2022	1.000	1.000	1.000	1.000	1.000	0.990	0.985	0.980	0.975	1.010
2022-2023	1.000	1.000	1.000	1.000	1.000	0.995	0.990	0.985	0.980	1.005
2023-2024	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.990	0.985	1.000
2024-2025	1.000	--	1.000	1.000	1.000	--	1.000	0.995	0.990	--
2025-2026	1.000	--	--	1.000	1.000	--	--	1.000	0.995	--
2026-2027	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.

Trindel Insurance Fund - 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)
Prior	\$13,244,000	2,382	1.000	5,560		
2003-2004	2,128,270	175	1.000	12,162		
2004-2005	1,468,924	183	1.000	8,027		
2005-2006	1,913,000	191	1.000	10,016		
2006-2007	2,045,331	171	1.000	11,961		
2007-2008	1,739,450	167	1.000	10,416		
2008-2009	1,706,578	148	1.000	11,531		
2009-2010	921,562	160	1.000	5,760		
2010-2011	1,821,636	224	1.000	8,132		
2011-2012	1,639,669	163	1.000	10,059	2,868,402	0.568
2012-2013	1,200,053	159	1.000	7,548	2,861,993	0.556
2013-2014	1,513,746	151	1.000	10,025	2,731,543	0.553
2014-2015	905,240	124	1.000	7,300	2,721,856	0.456
2015-2016	1,551,166	151	1.000	10,273	2,890,518	0.522
2016-2017	1,249,000	178	1.000	7,017	3,038,388	0.586
2017-2018	1,519,000	174	1.000	8,730	3,226,526	0.539
2018-2019	1,473,000	187	1.000	7,877	3,206,528	0.583
2019-2020	1,152,000	139	1.000	8,288	3,206,835	0.433
2020-2021	1,337,000	113	1.000	11,832	3,200,764	0.353
2021-2022	744,000	120	1.000	6,200	3,498,628	0.343
2022-2023	3,904,000	203	1.000	19,232	3,739,186	0.543

Severity Trend Factors

Frequency Trend Factors

Latest 10 x 2022-2023	0.997	0.956
Mvg 5-Yr Wtd Latest 10 x 2022-2023	0.998	0.900
Latest 5 x 2022-2023	0.973	0.869
Mvg 5-Yr Wtd Latest 5 x 2022-2023	0.999	0.959
Prior	1.005	0.995
Default	1.030	0.975
Selected Residual Trend	1.005	0.995

Notes:

- (A) Selected average of results from Banking Layer - Appendices A and B.
- (B) Appendix D - Banking Layer, Page 3, Column (C).
- (C) Appendix E - Banking Layer, Page 1, Column (A).
- (D) (A) x (C) / (B).
- (E) Appendix N - Banking Layer, Column (C).
- (F) (B) / (E) x 10,000.

Trindel Insurance Fund - Liability

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/23

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2023-2024	223.0	\$765	1.000	\$765	\$170,595
2024-2025	95.0	765	1.050	803	76,285
2025-2026	44.7	765	1.103	844	37,727
2026-2027	23.1	765	1.158	886	20,467
2027-2028	14.4	765	1.216	930	13,392
2028-2029	8.3	765	1.277	977	8,109
2029-2030	4.0	765	1.341	1,026	4,104
2030-2031	1.6	765	1.408	1,077	1,723
2031-2032	0.6	765	1.478	1,131	679
2032-2033	0.2	765	1.552	1,187	237
2033-2034	0.0	765	1.630	1,247	0
2034-2035	0.0	765	1.712	1,310	0
2035-2036	0.0	765	1.798	1,375	0
2036-2037	0.0	765	1.888	1,444	0
2037-2038	0.0	765	1.982	1,516	0
2038-2039	0.0	765	2.081	1,592	0
2039-2040	0.0	765	2.185	1,672	0
2040-2041	0.0	765	2.294	1,755	0

(G) Total ULAE Outstanding as of 6/30/23: \$333,318

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Liability

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/24

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2024-2025	221.5	\$765	1.050	\$803	\$177,865
2025-2026	96.8	765	1.103	844	81,699
2026-2027	46.6	765	1.158	886	41,288
2027-2028	26.0	765	1.216	930	24,180
2028-2029	16.6	765	1.277	977	16,218
2029-2030	9.6	765	1.341	1,026	9,850
2030-2031	4.5	765	1.408	1,077	4,847
2031-2032	1.8	765	1.478	1,131	2,036
2032-2033	0.7	765	1.552	1,187	831
2033-2034	0.2	765	1.630	1,247	249
2034-2035	0.0	765	1.712	1,310	0
2035-2036	0.0	765	1.798	1,375	0
2036-2037	0.0	765	1.888	1,444	0
2037-2038	0.0	765	1.982	1,516	0
2038-2039	0.0	765	2.081	1,592	0
2039-2040	0.0	765	2.185	1,672	0
2040-2041	0.0	765	2.294	1,755	0
2041-2042	0.0	765	2.409	1,843	0

(G) Total ULAE Outstanding as of 6/30/24: \$359,063

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023</u> <u>to</u> <u>06/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
Prior			
Ultimate Loss	\$20,799,525	\$20,799,525	\$20,799,525
Paid in Calendar Period	-	21,315	18,117
Paid to Date	20,610,055	20,631,370	20,649,487
Outstanding Liability	189,470	168,155	150,038
2007-2008			
Ultimate Loss	\$1,739,450	\$1,739,450	\$1,739,450
Paid in Calendar Period	-		
Paid to Date	1,739,450	1,739,450	1,739,450
Outstanding Liability			
2008-2009			
Ultimate Loss	\$1,706,578	\$1,706,578	\$1,706,578
Paid in Calendar Period	-		
Paid to Date	1,706,578	1,706,578	1,706,578
Outstanding Liability			
2009-2010			
Ultimate Loss	\$921,562	\$921,562	\$921,562
Paid in Calendar Period	-		
Paid to Date	921,562	921,562	921,562
Outstanding Liability			
2010-2011			
Ultimate Loss	\$1,821,636	\$1,821,636	\$1,821,636
Paid in Calendar Period	-		
Paid to Date	1,821,636	1,821,636	1,821,636
Outstanding Liability			
2011-2012			
Ultimate Loss	\$1,639,669	\$1,639,669	\$1,639,669
Paid in Calendar Period	-		
Paid to Date	1,639,669	1,639,669	1,639,669
Outstanding Liability			
2012-2013			
Ultimate Loss	\$1,200,053	\$1,200,053	\$1,200,053
Paid in Calendar Period	-		
Paid to Date	1,200,053	1,200,053	1,200,053
Outstanding Liability			
2013-2014			
Ultimate Loss	\$1,513,746	\$1,513,746	\$1,513,746
Paid in Calendar Period	-		
Paid to Date	1,513,746	1,513,746	1,513,746
Outstanding Liability			

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023</u> <u>to</u> <u>06/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
2014-2015			
Ultimate Loss	\$905,240	\$905,240	\$905,240
Paid in Calendar Period	-		
Paid to Date	905,240	905,240	905,240
Outstanding Liability			
2015-2016			
Ultimate Loss	\$1,551,166	\$1,551,166	\$1,551,166
Paid in Calendar Period	-	7,815	2,616
Paid to Date	1,538,119	1,545,934	1,548,550
Outstanding Liability	13,047	5,232	2,616
2016-2017			
Ultimate Loss	\$1,249,000	\$1,249,000	\$1,249,000
Paid in Calendar Period	-	36,641	22,124
Paid to Date	1,175,424	1,212,065	1,234,189
Outstanding Liability	73,576	36,935	14,811
2017-2018			
Ultimate Loss	\$1,519,000	\$1,519,000	\$1,519,000
Paid in Calendar Period	-	47,121	16,039
Paid to Date	1,439,672	1,486,793	1,502,832
Outstanding Liability	79,328	32,207	16,168
2018-2019			
Ultimate Loss	\$1,473,000	\$1,473,000	\$1,473,000
Paid in Calendar Period	-	79,950	59,230
Paid to Date	1,293,337	1,373,287	1,432,517
Outstanding Liability	179,663	99,713	40,483
2019-2020			
Ultimate Loss	\$1,729,000	\$1,729,000	\$1,729,000
Paid in Calendar Period	-	400,264	50,238
Paid to Date	1,215,841	1,616,105	1,666,343
Outstanding Liability	513,159	112,895	62,657
2020-2021			
Ultimate Loss	\$2,428,000	\$2,428,000	\$2,428,000
Paid in Calendar Period	-	712,156	562,187
Paid to Date	995,091	1,707,247	2,269,434
Outstanding Liability	1,432,909	720,753	158,566
2021-2022			
Ultimate Loss	\$1,256,000	\$1,256,000	\$1,256,000
Paid in Calendar Period	-	368,356	266,737
Paid to Date	350,949	719,305	986,042
Outstanding Liability	905,051	536,695	269,958

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023</u> <u>to</u> <u>06/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
2022-2023			
Ultimate Loss	\$2,917,000	\$2,917,000	\$2,917,000
Paid in Calendar Period	-	665,757	696,763
Paid to Date	539,295	1,205,052	1,901,815
Outstanding Liability	2,377,705	1,711,948	1,015,185
2023-2024			
Ultimate Loss	-	\$2,754,000	\$2,754,000
Paid in Calendar Period	-	187,272	718,684
Paid to Date	-	187,272	905,956
Outstanding Liability	-	2,566,728	1,848,044
2024-2025			
Ultimate Loss	-	-	\$2,857,000
Paid in Calendar Period	-	-	194,276
Paid to Date	-	-	194,276
Outstanding Liability	-	-	2,662,724
Totals			
Ultimate Loss	\$46,369,625	\$49,123,625	\$51,980,625
Paid in Calendar Period	-	2,526,647	2,607,011
Paid to Date	40,605,717	43,132,364	45,739,375
Outstanding Liability	5,763,908	5,991,261	6,241,250
Total Outstanding ULAE	333,318	359,063	391,453
Outstanding Liability plus ULAE	6,097,226	6,350,324	6,632,703

Notes appear on the next page.

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$368,356 is expected to be paid between 7/1/23 and 6/30/24, \$719,305 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$536,695.
- Ultimate Losses for each accident year are from Exhibit 4 - Banking Layer, Page 1.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, $\$266,737 = \$536,695 \times 49.7\%$.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, $\$986,042 = \$266,737 + \$719,305$.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, $\$536,695 = \$1,256,000 - \$719,305$.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Liability

Short- and Long-Term Liabilities

<u>Liabilities as of 6/30/23:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$2,339,375	\$2,339,375
	ULAE:	170,595	170,595
	Short-Term Loss and LAE:	<u>\$2,509,970</u>	<u>\$2,509,970</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,424,533	\$3,424,533
	ULAE:	162,723	162,723
	Long-Term Loss and LAE:	<u>\$3,587,256</u>	<u>\$3,587,256</u>
<u>Total Liability</u>	Loss and ALAE:	\$5,763,908	\$5,763,908
	ULAE:	333,318	333,318
	Total Loss and LAE:	<u>\$6,097,226</u>	<u>\$6,097,226</u>
<u>Liabilities as of 6/30/24:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$2,412,735	\$2,412,735
	ULAE:	177,865	177,865
	Short-Term Loss and LAE:	<u>\$2,590,600</u>	<u>\$2,590,600</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,578,526	\$3,578,526
	ULAE:	181,198	181,198
	Long-Term Loss and LAE:	<u>\$3,759,724</u>	<u>\$3,759,724</u>
<u>Total Liability</u>	Loss and ALAE:	\$5,991,261	\$5,991,261
	ULAE:	359,063	359,063
	Total Loss and LAE:	<u>\$6,350,324</u>	<u>\$6,350,324</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 6/30/23:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$2,587,349	\$2,694,960	\$2,821,286	\$2,980,364	\$3,188,568
	ULAE:	188,678	196,525	205,738	217,338	232,521
	Short-Term Loss and LAE:	<u>\$2,776,027</u>	<u>\$2,891,485</u>	<u>\$3,027,024</u>	<u>\$3,197,702</u>	<u>\$3,421,089</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,787,533	\$3,945,062	\$4,129,987	\$4,362,855	\$4,667,639
	ULAE:	179,972	187,457	196,244	207,309	221,791
	Long-Term Loss and LAE:	<u>\$3,967,505</u>	<u>\$4,132,519</u>	<u>\$4,326,231</u>	<u>\$4,570,164</u>	<u>\$4,889,430</u>
<u>Total Liability</u>	Loss and ALAE:	\$6,374,882	\$6,640,022	\$6,951,273	\$7,343,219	\$7,856,207
	ULAE:	368,650	383,982	401,982	424,647	454,312
	Total Loss and LAE:	<u>\$6,743,532</u>	<u>\$7,024,004</u>	<u>\$7,353,255</u>	<u>\$7,767,866</u>	<u>\$8,310,519</u>
<u>Liabilities as of 6/30/24:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$2,668,485	\$2,779,471	\$2,909,758	\$3,073,824	\$3,288,558
	ULAE:	196,719	204,900	214,505	226,600	242,430
	Short-Term Loss and LAE:	<u>\$2,865,204</u>	<u>\$2,984,371</u>	<u>\$3,124,263</u>	<u>\$3,300,424</u>	<u>\$3,530,988</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,957,850	\$4,122,462	\$4,315,703	\$4,559,043	\$4,877,531
	ULAE:	200,404	208,740	218,525	230,846	246,973
	Long-Term Loss and LAE:	<u>\$4,158,254</u>	<u>\$4,331,202</u>	<u>\$4,534,228</u>	<u>\$4,789,889</u>	<u>\$5,124,504</u>
<u>Total Liability</u>	Loss and ALAE:	\$6,626,335	\$6,901,933	\$7,225,461	\$7,632,867	\$8,166,089
	ULAE:	397,123	413,640	433,030	457,446	489,403
	Total Loss and LAE:	<u>\$7,023,458</u>	<u>\$7,315,573</u>	<u>\$7,658,491</u>	<u>\$8,090,313</u>	<u>\$8,655,492</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix G - Banking Layer that is expected to be paid out within the coming year. Totals may vary from Exhibit 1 - Banking Layer, due to rounding.

Trindel Insurance Fund - Liability

Discount Factors to be Applied to Overall Reserves

Accident Year	Full Value of Reserve at 6/30/23 (A)	Discount Factor (B)	Discounted Reserve at 6/30/23 (C)	Full Value of Reserve at 6/30/24 (D)	Discount Factor (E)	Discounted Reserve at 6/30/24 (F)
Prior	\$142,097	1.000	\$142,097	\$120,782	1.000	\$120,782
2003-2004	0	1.000	0	0	1.000	0
2004-2005	0	1.000	0	0	1.000	0
2005-2006	47,373	1.000	47,373	47,373	1.000	47,373
2006-2007	0	1.000	0	0	1.000	0
2007-2008	0	1.000	0	0	1.000	0
2008-2009	0	1.000	0	0	1.000	0
2009-2010	0	1.000	0	0	1.000	0
2010-2011	0	1.000	0	0	1.000	0
2011-2012	0	1.000	0	0	1.000	0
2012-2013	0	1.000	0	0	1.000	0
2013-2014	0	1.000	0	0	1.000	0
2014-2015	0	1.000	0	0	1.000	0
2015-2016	13,047	1.000	13,047	5,232	1.000	5,232
2016-2017	73,576	1.000	73,576	36,935	1.000	36,935
2017-2018	79,328	1.000	79,328	32,207	1.000	32,207
2018-2019	179,663	1.000	179,663	99,713	1.000	99,713
2019-2020	513,159	1.000	513,159	112,895	1.000	112,895
2020-2021	1,432,909	1.000	1,432,909	720,753	1.000	720,753
2021-2022	905,051	1.000	905,051	536,695	1.000	536,695
2022-2023	2,377,705	1.000	2,377,705	1,711,948	1.000	1,711,948
2023-2024				2,566,728	1.000	2,566,728
Totals	\$5,763,908		\$5,763,908	\$5,991,261		\$5,991,261

(G) Discount Factor at 6/30/23 for Overall Reserve: 1.000
(H) Discount Factor at 6/30/24 for Overall Reserve: 1.000

Notes:

- (A) From Appendix G - Banking Layer, Outstanding Liability at 6/30/23.
- (B) Based on Appendix I - Banking Layer, Page 2, Column (F).
- (C) (A) x (B).
- (D) From Appendix G - Banking Layer, Outstanding Liability at 6/30/24.
- (E) Based on Appendix I - Banking Layer, Page 2, Column (F).
- (F) (D) x (E).
- (G) Total of (C) / Total of (A).
- (H) Total of (F) / Total of (D).

This exhibit shows the expected impact of anticipated investment income on the liability for outstanding claims at the date of evaluation and the end of the current fiscal year. For example, if the discount factor in item (G) is 1.000, the discounted liability for outstanding claims is 100.0% of the full value.

Trindel Insurance Fund - Liability

Calculation of Discount Factors

Payment Year (A)	Payment Pattern (B)	Return on Investment (C)	Discounted Reserves (D)	Undiscounted Reserves (E)	Discount Factor (F)
22	0.1%	0.00%	0.001	0.001	1.000
21	0.0%	0.00%	0.001	0.001	1.000
20	0.0%	0.00%	0.001	0.001	1.000
19	0.0%	0.00%	0.001	0.001	1.000
18	0.0%	0.00%	0.001	0.001	1.000
17	0.2%	0.00%	0.003	0.003	1.000
16	0.3%	0.00%	0.006	0.006	1.000
15	0.3%	0.00%	0.009	0.009	1.000
14	0.3%	0.00%	0.012	0.012	1.000
13	0.3%	0.00%	0.015	0.015	1.000
12	0.4%	0.00%	0.019	0.019	1.000
11	0.3%	0.00%	0.022	0.022	1.000
10	0.5%	0.00%	0.026	0.026	1.000
9	0.8%	0.00%	0.035	0.035	1.000
8	2.3%	0.00%	0.057	0.057	1.000
7	2.9%	0.00%	0.087	0.087	1.000
6	3.5%	0.00%	0.121	0.121	1.000
5	8.7%	0.00%	0.208	0.208	1.000
4	19.8%	0.00%	0.406	0.406	1.000
3	27.0%	0.00%	0.676	0.676	1.000
2	25.7%	0.00%	0.933	0.933	1.000
1	6.7%	0.00%	1.000	1.000	1.000
		(G) Discount Factor for Future Funding:	2023-2024	1.000	
			2024-2025	1.000	

Notes:

- (A) This is the year of payment relative to the accident year. For example, year 7 refers to payments made in the seventh year after the inception of the accident year. We assume that payments are made at midyear.
- (B) Percent of ultimate loss paid this year. This payment pattern is based on the paid loss development pattern selected in Appendix B - Banking Layer, Page 2.
- (C) Assumed Investment Income Rates.
- (D) Discounted Reserves at the beginning of this year is next year's Discounted Reserves discounted one year plus this year's payments discounted six months. For example, in year 2, $93.3\% = [67.6\% / 1.000] + [25.7\% / (1.000)]$.
- (E) Summation of future (B) values. This is the percent of ultimate loss unpaid at the beginning of the year.
- (F) (D) / (E).
- (G) (F) at year 1, with interest accumulated for six months. We assume that the required funding is deposited at the middle of the first year.

This exhibit shows the calculation of the effect of anticipated investment income on future claims costs. Thus, if the discount factor in item (F) is 1.00, on a discounted basis, \$1.00 must be budgeted for every \$1 that will actually be paid on claims that will be incurred in the next fiscal year.

Trindel Insurance Fund - Liability

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.843	1.512
90%	1.593	1.363
85%	1.442	1.274
80%	1.329	1.206
75%	1.239	1.152
70%	1.162	1.106
65%	1.095	1.065
60%	1.034	1.028
55%	0.978	0.994
50%	0.925	0.961
45%	0.875	0.930
40%	0.825	0.899
35%	0.777	0.869
30%	0.728	0.838
25%	0.677	0.805

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.593 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Trindel Insurance Fund - Liability

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
7/1/1984	6/30/2003	Prior	\$100,000	(none)
7/1/2003	6/30/2004	2003-2004	100,000	(none)
7/1/2004	6/30/2005	2004-2005	100,000	(none)
7/1/2005	6/30/2006	2005-2006	100,000	(none)
7/1/2006	6/30/2007	2006-2007	100,000	(none)
7/1/2007	6/30/2008	2007-2008	100,000	(none)
7/1/2008	6/30/2009	2008-2009	100,000	(none)
7/1/2009	6/30/2010	2009-2010	100,000	(none)
7/1/2010	6/30/2011	2010-2011	100,000	(none)
7/1/2011	6/30/2012	2011-2012	100,000	(none)
7/1/2012	6/30/2013	2012-2013	100,000	(none)
7/1/2013	6/30/2014	2013-2014	100,000	(none)
7/1/2014	6/30/2015	2014-2015	100,000	(none)
7/1/2015	6/30/2016	2015-2016	100,000	(none)
7/1/2016	6/30/2017	2016-2017	100,000	(none)
7/1/2017	6/30/2018	2017-2018	100,000	(none)
7/1/2018	6/30/2019	2018-2019	100,000	(none)
7/1/2019	6/30/2020	2019-2020	250,000	(none)
7/1/2020	6/30/2021	2020-2021	250,000	(none)
7/1/2021	6/30/2022	2021-2022	250,000	(none)
7/1/2022	6/30/2023	2022-2023	250,000	(none)
7/1/2023	6/30/2024	2023-2024	250,000	(none)
7/1/2024	6/30/2025	2024-2025	250,000	(none)
	Third Party Claims Administrator		Begin Date	End Date
	Self-Administered		7/1/2016	Present
	George Hills Co.		8/1/2002	6/30/2016
	Rooney & Anderson		7/1/1981	7/31/2002

This exhibit summarizes some of the key facts about the history of the program.

Trindel Insurance Fund - Liability

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$16,168,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$9,581,000
Interest:	123,000
Other:	60,000
Total Income:	<u>\$9,764,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$2,527,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	164,000
Fees to Outside Administrator (TPA):	0
Excess Insurance:	5,651,000
Other:	218,000
Total Payments:	<u>\$8,560,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$17,372,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund. Loss and ALAE paid is estimated in Appendix G - Banking Layer.
- (D) (A) + (B) - (C).

Trindel Insurance Fund - Liability

Incurred Losses as of 6/30/23

Accident Year (A)	Unlimited Incurred (B)	Additions to Losses (C)	Additions to 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)
Prior	\$20,543,002	\$263,014	\$10,186,334	\$30,992,351	\$17,761,618	\$17,761,618	\$13,230,733	\$0	\$13,230,733	\$13,230,733
2003-2004	3,517,226	539,802	139,468	4,196,495	2,068,225	2,068,225	2,128,270	0	2,128,270	2,128,270
2004-2005	3,379,260	0	489,496	3,868,756	2,399,832	2,399,832	1,468,924	0	1,468,924	1,468,924
2005-2006	2,971,633	0	85,899	3,057,532	1,146,873	1,146,873	1,910,659	0	1,910,659	1,910,659
2006-2007	3,633,721	0	435,608	4,069,329	2,023,998	2,023,998	2,045,331	0	2,045,331	2,045,331
2007-2008	2,778,286	0	245,265	3,023,552	1,284,102	1,284,102	1,739,450	0	1,739,450	1,739,450
2008-2009	2,744,342	0	121,736	2,866,077	1,159,499	1,159,499	1,706,578	0	1,706,578	1,706,578
2009-2010	1,735,192	0	39,995	1,775,187	853,625	853,625	921,562	0	921,562	921,562
2010-2011	15,308,449	0	75,519	15,383,968	13,562,332	13,562,332	1,821,636	0	1,821,636	1,821,636
2011-2012	3,871,502	0	153,802	4,025,304	2,385,635	2,385,635	1,639,669	0	1,639,669	1,639,669
2012-2013	2,833,606	0	210,790	3,044,396	1,844,344	1,844,344	1,200,053	0	1,200,053	1,200,053
2013-2014	2,964,351	0	187,037	3,151,389	1,637,642	1,637,642	1,513,746	0	1,513,746	1,513,746
2014-2015	901,589	0	3,651	905,240	0	0	905,240	0	905,240	905,240
2015-2016	2,344,284	0	889,506	3,233,790	1,682,624	1,682,624	1,551,166	0	1,551,166	1,551,166
2016-2017	1,132,966	0	365,827	1,498,793	254,823	254,823	1,243,970	0	1,243,970	1,243,970
2017-2018	7,060,228	0	5,717,765	12,777,993	11,269,902	11,269,902	1,508,090	0	1,508,090	1,508,090
2018-2019	2,082,178	0	492,806	2,574,984	1,118,776	1,118,776	1,456,208	0	1,456,208	1,456,208
2019-2020	15,568,917	0	110,742	15,679,658	14,087,772	14,546,396	1,133,263	458,624	1,591,887	1,591,887
2020-2021	2,277,132	0	18,238	2,295,370	121,403	992,540	1,302,830	871,137	2,173,967	2,173,967
2021-2022	366,815	0	271,563	638,378	0	0	638,378	0	638,378	638,378
2022-2023	1,480,260	0	0	1,480,260	50,000	314,459	1,165,801	264,459	1,430,260	1,430,260
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$99,494,941	\$802,816	\$20,241,046	\$120,538,802	\$76,713,025	\$78,307,245	\$42,231,557	\$1,594,221	\$43,825,778	\$43,825,778

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Plumas County Tail Claims
- (D) Tehama Tail Claims.
- (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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Liability

Paid Losses as of 6/30/23

Accident Year (A)	Unlimited Paid (B)	Additions to Losses (C)	Additions to 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)
Prior	\$20,511,542	\$263,014	\$10,088,965	\$30,863,521	\$17,761,618	\$17,761,618	\$13,101,903	\$0	\$13,101,903	\$13,101,903
2003-2004	3,517,226	539,802	139,468	4,196,495	2,068,225	2,068,225	2,128,270	0	2,128,270	2,128,270
2004-2005	3,379,260	0	489,496	3,868,756	2,399,832	2,399,832	1,468,924	0	1,468,924	1,468,924
2005-2006	2,926,600	0	85,899	3,012,500	1,146,873	1,146,873	1,865,627	0	1,865,627	1,865,627
2006-2007	3,633,721	0	435,608	4,069,329	2,023,998	2,023,998	2,045,331	0	2,045,331	2,045,331
2007-2008	2,778,286	0	245,265	3,023,552	1,284,102	1,284,102	1,739,450	0	1,739,450	1,739,450
2008-2009	2,744,342	0	121,736	2,866,077	1,159,499	1,159,499	1,706,578	0	1,706,578	1,706,578
2009-2010	1,735,192	0	39,995	1,775,187	853,625	853,625	921,562	0	921,562	921,562
2010-2011	15,288,386	0	75,519	15,363,905	13,542,269	13,542,269	1,821,636	0	1,821,636	1,821,636
2011-2012	3,871,502	0	153,802	4,025,304	2,385,635	2,385,635	1,639,669	0	1,639,669	1,639,669
2012-2013	2,833,606	0	210,790	3,044,396	1,844,344	1,844,344	1,200,053	0	1,200,053	1,200,053
2013-2014	2,964,351	0	187,037	3,151,389	1,637,642	1,637,642	1,513,746	0	1,513,746	1,513,746
2014-2015	901,589	0	3,651	905,240	0	0	905,240	0	905,240	905,240
2015-2016	2,263,748	0	866,603	3,130,351	1,592,232	1,592,232	1,538,119	0	1,538,119	1,538,119
2016-2017	1,064,419	0	365,827	1,430,247	254,823	254,823	1,175,424	0	1,175,424	1,175,424
2017-2018	6,991,802	0	322,215	7,314,017	5,874,345	5,874,345	1,439,672	0	1,439,672	1,439,672
2018-2019	1,278,792	0	471,774	1,750,567	457,230	457,230	1,293,337	0	1,293,337	1,293,337
2019-2020	15,222,840	0	80,772	15,303,612	14,087,772	14,426,778	876,835	339,006	1,215,841	1,215,841
2020-2021	998,256	0	18,238	1,016,494	21,403	237,540	778,953	216,137	995,091	995,091
2021-2022	179,467	0	171,483	350,949	0	0	350,949	0	350,949	350,949
2022-2023	539,295	0	0	539,295	0	114,459	424,836	114,459	539,295	539,295
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$95,624,224	\$802,816	\$14,574,144	\$111,001,183	\$70,395,466	\$71,065,068	\$39,936,115	\$669,603	\$40,605,718	\$40,605,718

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Plumas County Tail Claims
- (D) Tehama Tail Claims.
- (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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Liability

Case Reserves as of 6/30/23

Accident Year (A)	Unlimited Reserves (B)	Additions to Losses (C)	Additions to 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)
Prior	\$31,461	\$0	\$97,369	\$128,830	\$0	\$0	\$128,830	\$0	\$128,830	\$128,830
2003-2004	0	0	0	0	0	0	0	0	0	0
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	45,033	0	0	45,033	0	0	45,033	0	45,033	45,033
2006-2007	0	0	0	0	0	0	0	0	0	0
2007-2008	0	0	0	0	0	0	0	0	0	0
2008-2009	0	0	0	0	0	0	0	0	0	0
2009-2010	0	0	0	0	0	0	0	0	0	0
2010-2011	20,063	0	0	20,063	20,063	20,063	0	0	0	0
2011-2012	0	0	0	0	0	0	0	0	0	0
2012-2013	0	0	0	0	0	0	0	0	0	0
2013-2014	0	0	0	0	0	0	0	0	0	0
2014-2015	0	0	0	0	0	0	0	0	0	0
2015-2016	80,537	0	22,902	103,439	90,392	90,392	13,047	0	13,047	13,047
2016-2017	68,547	0	0	68,547	0	0	68,547	0	68,547	68,547
2017-2018	68,426	0	5,395,550	5,463,975	5,395,557	5,395,557	68,418	0	68,418	68,418
2018-2019	803,386	0	21,032	824,418	661,547	661,547	162,871	0	162,871	162,871
2019-2020	346,076	0	29,969	376,046	0	119,618	256,428	119,618	376,046	376,046
2020-2021	1,278,876	0	0	1,278,876	100,000	755,000	523,876	655,000	1,178,876	1,178,876
2021-2022	187,348	0	100,080	287,429	0	0	287,429	0	287,429	287,429
2022-2023	940,965	0	0	940,965	50,000	200,000	740,965	150,000	890,965	890,965
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$3,870,717	\$0	\$5,666,902	\$9,537,619	\$6,317,559	\$7,242,177	\$2,295,442	\$924,618	\$3,220,060	\$3,220,060

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix M - Banking Layer, Page 1, Column (B) - Appendix M - Banking Layer, Page 2, Column (B).
- (C) Appendix M - Banking Layer, Page 1, Column (C) - Appendix M - Banking Layer, Page 2, Column (C).
- (D) Appendix M - Banking Layer, Page 1, Column (D) - Appendix M - Banking Layer, 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. See Appendix K - Banking Layer.

Trindel Insurance Fund - Liability

Claim Counts as of 6/30/23

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Additions to Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Additions to Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	1,515	16	851	2,382	1,514	16	849	2,379	1	3
2003-2004	145	4	26	175	145	4	26	175	0	0
2004-2005	152	0	31	183	152	0	31	183	0	0
2005-2006	145	0	46	191	144	0	46	190	1	1
2006-2007	150	0	21	171	150	0	21	171	0	0
2007-2008	133	0	34	167	133	0	34	167	0	0
2008-2009	132	0	16	148	132	0	16	148	0	0
2009-2010	137	0	23	160	137	0	23	160	0	0
2010-2011	146	0	78	224	145	0	78	223	1	1
2011-2012	130	0	33	163	130	0	33	163	0	0
2012-2013	121	0	38	159	121	0	38	159	0	0
2013-2014	118	0	33	151	118	0	33	151	0	0
2014-2015	106	0	18	124	106	0	18	124	0	0
2015-2016	114	0	37	151	112	0	36	148	2	3
2016-2017	153	0	25	178	151	0	25	176	2	2
2017-2018	119	0	54	173	117	0	51	168	2	5
2018-2019	131	0	55	186	126	0	54	180	5	6
2019-2020	110	0	27	137	104	0	26	130	6	7
2020-2021	88	0	22	110	78	0	22	100	10	10
2021-2022	82	0	32	114	61	0	28	89	21	25
2022-2023	165	0	0	165	42	0	0	42	123	123
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	4,092	20	1,500	5,612	3,918	20	1,488	5,426	174	186

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Plumas County Tail Claims.
- (D) Tehama County Tail Claims.
- (E) (B) + (C) - (D).
- (F) Provided by the Fund.
- (G) Plumas County Tail Claims.
- (H) Tehama County Tail Claims.
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

Trindel Insurance Fund - Liability

Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2011-2012	2,132,641	1.345	2,868,402
2012-2013	2,181,397	1.312	2,861,993
2013-2014	2,134,018	1.280	2,731,543
2014-2015	2,179,228	1.249	2,721,856
2015-2016	2,371,221	1.219	2,890,518
2016-2017	2,555,415	1.189	3,038,388
2017-2018	2,781,488	1.160	3,226,526
2018-2019	2,832,622	1.132	3,206,528
2019-2020	2,904,742	1.104	3,206,835
2020-2021	2,971,926	1.077	3,200,764
2021-2022	3,328,856	1.051	3,498,628
2022-2023	3,647,986	1.025	3,739,186
2023-2024	3,867,916	1.000	3,867,916
2024-2025	3,984,000	1.000	3,984,000

Notes:

- (A) Provided by the Fund.
- (B) Based on industry factors.
- (C) (A) x (B).

Trindel Insurance Fund - Liability
Pooled Layer (\$250,000 - \$1,000,000)
Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (Exhibit 4 - Pooling Layer)	\$1,750,000
(B) Estimated Paid Losses through 6/30/23:	<u>0</u>
(C) Estimated Liability for Claims Outstanding at 6/30/23: ((A) - (B))	\$1,750,000
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23:	0
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$1,750,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$1,750,000</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor:	1.151	1.219	1.300	1.399	1.538
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	264,000	383,000	525,000	699,000	942,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$2,014,000</u>	<u>\$2,133,000</u>	<u>\$2,275,000</u>	<u>\$2,449,000</u>	<u>\$2,692,000</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix L)	\$1,832,000	\$1,832,000	\$1,832,000	\$1,832,000	\$1,832,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>(\$182,000)</u>	<u>(\$301,000)</u>	<u>(\$443,000)</u>	<u>(\$617,000)</u>	<u>(\$860,000)</u>

Trindel Insurance Fund - Liability
Pooled Layer (\$250,000 - \$1,000,000)
Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (Exhibit 3 - Pooling Layer)	\$2,976,000
(B) Estimated Paid Losses through 6/30/24:	404,000
(C) Estimated Liability for Claims Outstanding at 6/30/24: ((A)- (B))	<u>\$2,572,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24:	0
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$2,572,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$2,572,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor:	1.141	1.204	1.279	1.371	1.498
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	362,000	525,000	717,000	955,000	1,282,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$2,934,000</u>	<u>\$3,097,000</u>	<u>\$3,289,000</u>	<u>\$3,527,000</u>	<u>\$3,854,000</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix L)	\$3,242,000	\$3,242,000	\$3,242,000	\$3,242,000	\$3,242,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>\$308,000</u>	<u>\$145,000</u>	<u>(\$47,000)</u>	<u>(\$285,000)</u>	<u>(\$612,000)</u>

Trindel Insurance Fund - Liability
 Pooled Layer (\$250,000 - \$1,000,000)
 Funding Options for Program Year 2024-2025
 One-Year Funding Plan

	<u>Dollar Amount</u>	<u>Payroll Rate</u>			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (Exhibit 4 - Pooling Layer)	\$1,310,000	\$0.329			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025:	0	0.000			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$1,310,000</u>	<u>\$0.329</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.):	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$1,310,000</u>	<u>\$0.329</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor:	1.193	1.291	1.408	1.555	1.747
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	253,000	381,000	534,000	727,000	979,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$1,563,000</u>	<u>\$1,691,000</u>	<u>\$1,844,000</u>	<u>\$2,037,000</u>	<u>\$2,289,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$3,984,000)	\$0.392	\$0.424	\$0.463	\$0.511	\$0.575

Payroll rates are per hundred dollars of 2024-2025 payroll of \$398,400,000.

Trindel Insurance Fund - Liability

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 06/30/2024 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 06/30/2024 (F)
2021-2022	\$478,000		\$478,000	51.9%	\$399,000	\$79,000
2022-2023	1,272,000	50,000	1,222,000	45.8%	541,000	681,000
2023-2024	1,226,000			16.3%	200,000	1,026,000
Totals	\$2,976,000	\$50,000	\$1,700,000		\$1,140,000	\$1,786,000

Notes:

- (A) From Exhibit 4 - Pooling Layer, .
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Not Included.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Liability
Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
2021-2022	\$112,993	317,258	537,715	916,266	705,480	478,000
2022-2023	954,676	3,316,125	972,539	1,097,556	1,247,029	1,272,000
Totals						\$1,750,000
					Projected Losses for the Year 2023-2024 (G)	\$1,226,000
					Projected Losses for the Year 2024-2025 (H)	\$1,310,000

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

<u>Accident Year</u>	<u>Calendar Period</u>		
	<u>As of</u> <u>6/30/2023</u>	<u>7/1/2023</u> <u>to</u> <u>06/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
2020-2021			
Paid in Calendar Period	-	-	-
Outstanding Liability	-	-	-
2021-2022			
Ultimate Loss	\$478,000	\$478,000	\$478,000
Paid in Calendar Period	-	277,529	99,635
Paid to Date	-	277,529	377,164
Outstanding Liability	478,000	200,471	100,836
2022-2023			
Ultimate Loss	\$1,272,000	\$1,272,000	\$1,272,000
Paid in Calendar Period	-	122,579	639,496
Paid to Date	-	122,579	762,075
Outstanding Liability	1,272,000	1,149,421	509,925
2023-2024			
Ultimate Loss	-	\$1,226,000	\$1,226,000
Paid in Calendar Period	-	3,768	99,731
Paid to Date	-	3,768	103,499
Outstanding Liability	-	1,222,232	1,122,501
2024-2025			
Ultimate Loss	-	-	\$1,310,000
Paid in Calendar Period	-	-	5,740
Paid to Date	-	-	5,740
Outstanding Liability	-	-	1,304,260
Totals			
Ultimate Loss	\$1,750,000	\$2,976,000	\$4,286,000
Paid in Calendar Period	-	403,876	844,602
Paid to Date	-	403,876	1,248,478
Outstanding Liability	1,750,000	2,572,000	3,038,000
Total Outstanding ULAE	-	-	-
Outstanding Liability plus ULAE	1,750,000	2,572,000	3,038,000

Notes appear on the next page.

Trindel Insurance Fund - Liability

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2022-2023, \$122,579 is expected to be paid between 7/1/23 and 6/30/24, \$122,579 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$1,149,421.
- Ultimate Losses for each accident year are from Exhibit 4 - Pooling Layer, .
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, \$639,496 = \$1,149,421 x 55.6%.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, \$762,075 = \$639,496 + \$122,579.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, \$1,149,421 = \$1,272,000 - \$122,579.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Liability
Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$1,832,000
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$1,831,000
Interest:	1,000
Other:	(18,000)
Total Income:	<u>\$1,814,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$404,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	0
Fees to Outside Administrator (TPA):	0
Excess Insurance:	0
Other:	0
Total Payments:	<u>\$404,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	\$3,242,000

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund. Loss and ALAE paid is estimated in Exhibit 5 - Pooling Layer.
- (D) (A) + (B) - (C).



Bickmore — Actuarial

Actuarial Review of the Self-Insured Property Program

*Outstanding Liabilities as of June 30, 2023 and June 30, 2024
Forecast for Program Year 2024-25*

Presented to
Trindel Insurance Fund

November 16, 2023



SCOPE AND SIGNATURE

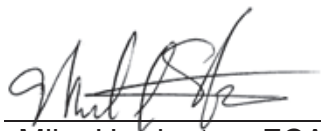
Trindel Insurance Fund (“the Fund”) has engaged Bickmore Actuarial to conduct an actuarial review of unpaid loss and loss adjustment expenses for claims that occurred on or before June 30, 2023 for its self-insured property program utilizing data valued as of June 30, 2023. The Fund also seeks guidance on the appropriate funding level for claims to be incurred during the upcoming program year.

The specific objectives of the study are:

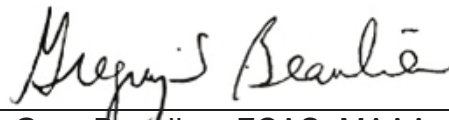
1. Estimate the Fund’s net liability for outstanding claims as of June 30, 2023 and June 30, 2024. Liabilities net of reinsurance are presented on an undiscounted basis, without reflection of investment income. The net liabilities are also presented at the expected level (i.e. without a risk margin) and with risk margins, which are quantified via confidence levels. The net liabilities include provisions for loss, allocated loss adjustment expense (ALAE), and unallocated loss adjustment expense (ULAE). ALAE and ULAE are defined in the Glossary section of this report.
2. Project ultimate claims costs for the 2023-24 program year. Similar to the liability projections, the ultimate program year costs are presented on an undiscounted basis. Projections with and without risk margins are also included.
3. Provide a statement of compliance with Governmental Accounting Standards Board Statement #10.

We appreciate the opportunity to be of service to the 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.

Mike Harrington and Greg Beaulieu meet the Casualty Actuarial Society continuing education requirements and the American Academy of Actuaries’ qualification standards to sign Statements of Actuarial Opinion.

A handwritten signature in black ink, appearing to read "Mike Harrington".

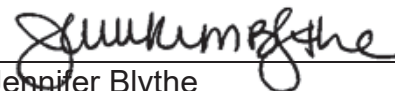
Mike Harrington, FCAS, MAAA
Managing Partner

A handwritten signature in black ink, appearing to read "Greg Beaulieu".

Greg Beaulieu, FCAS, MAAA
Senior Actuarial Manager

A handwritten signature in black ink, appearing to read "Mary Ann Case".

Mary Ann Case, PSM
Senior Actuarial Analyst

A handwritten signature in black ink, appearing to read "Jennifer Blythe".

Jennifer Blythe
Assistant Actuarial Analyst

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EXECUTIVE SUMMARY

Net Claim Liabilities

The following tables present our conclusions regarding the Fund's net claim liabilities.

Undiscounted Loss & LAE Claim Liabilities
As of June 30, 2023, Net of Reinsurance

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$411	\$468	\$493	\$522	\$558	\$606
Claims Admin. (ULAE)	<u>17</u>	<u>19</u>	<u>20</u>	<u>22</u>	<u>23</u>	<u>25</u>
Total Loss & LAE	\$428	\$488	\$513	\$544	\$581	\$631
Assets ²	197	197	197	197	197	197
Surplus/(Deficit)	(231)	(291)	(316)	(347)	(384)	(434)
Short Term ³	\$366	\$417	\$439	\$465	\$497	\$540
Long Term ³	62	71	74	79	84	92

Undiscounted Loss & LAE Claim Liabilities
As of June 30, 2024, Net of Reinsurance

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$250	\$285	\$300	\$318	\$339	\$369
Claims Admin. (ULAE)	<u>18</u>	<u>21</u>	<u>22</u>	<u>23</u>	<u>25</u>	<u>27</u>
Total Loss & LAE	\$268	\$306	\$322	\$341	\$364	\$395
Assets ²	(367)	(367)	(367)	(367)	(367)	(367)
Surplus/(Deficit)	(635)	(673)	(689)	(708)	(731)	(762)
Short Term ³	\$229	\$261	\$274	\$291	\$311	\$337
Long Term ³	39	45	47	50	53	58

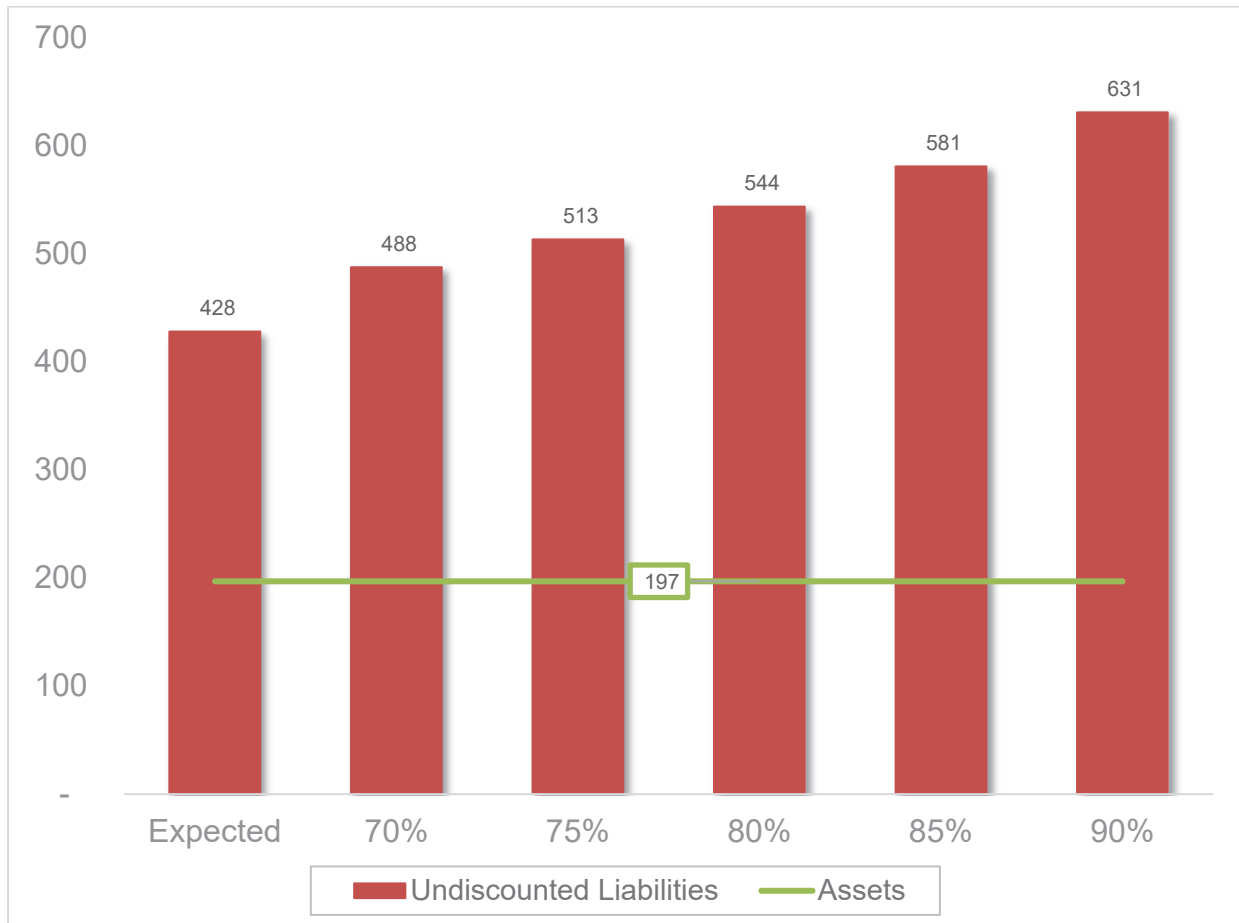
¹ Expected values represent the "best actuarial" or "central" estimate.

² Assets as of June 30, 2023 were provided by the Fund. Assets as of June 30, 2024 were estimated.

³ Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

The following graph displays the comparison of the program's net claim liabilities and assets as of June 30, 2023 as shown on the prior page.

**Loss & LAE Claim Liabilities and Assets
As of June 30, 2023, Net of Reinsurance
(\$000s)**



We generally recommend that risk pools maintain assets for historical liabilities at no less than the 90% confidence level. However, we understand that each entity is unique, and that proper funding levels can vary based on issues such as the organization's risk tolerance, financial circumstances, and priorities.

Per CAJPA accreditation requirements, the 98% confidence level discounted outstanding liabilities are \$855,000.

Statement of Compliance with GASB #10

The outstanding liabilities presented in this section that include claims administration costs comply with the requirements promulgated by GASB #10.

Funding Projections

The following table present our estimates of ultimate costs for the upcoming program year.

Projected Undiscounted Ultimate Costs
Fiscal Year 2024-25, Net of Reinsurance¹

Dollars (\$000s)	Expected ²	← Confidence Level →				
		70%	75%	80%	85%	90%
Loss & ALAE	\$578	\$670	\$713	\$763	\$827	\$911
Claims Admin. (ULAE)	<u>37</u>	<u>43</u>	<u>45</u>	<u>49</u>	<u>53</u>	<u>58</u>
Total Loss & LAE	\$615	\$713	\$758	\$812	\$879	\$969
<u>Other Expense³</u>	<u>2,408</u>	<u>2,408</u>	<u>2,408</u>	<u>2,408</u>	<u>2,408</u>	<u>2,408</u>
Total Cost	\$3,023	\$3,121	\$3,166	\$3,220	\$3,287	\$3,377
Total Funding Rate ⁴	\$0.204	\$0.211	\$0.214	\$0.217	\$0.222	\$0.228

- ¹ Assuming an SIR of \$25,000 for property claims and \$10,000 for auto claims. Sutter has a retention of \$5,000.
- ² Expected values represent the “best actuarial” or “central” estimate.
- ³ Other expenses are provided by the Fund and may include excess insurance and general administrative costs.
- ⁴ Rate is per \$100 of TIV.

BACKGROUND

Trindel Insurance Fund began its self-insured property program on July 1, 1983. There are currently 12 members of the program, including Sutter County which joined on July 1, 2014. The current self-insured retention is \$25,000 for property claims (with the exception of Sutter which is \$5,000), \$10,000 for auto property claims, \$100,000 for bus property claims and equipment over \$1,000,000, and \$500,000 for unscheduled infrastructure. Member counties had historically paid a deductible of \$500 per property claim. We understand that this deductible was increased to \$1,000 per property claim on June 30, 2004.

We have included all of Sutter County's property history in our analysis as it is our understanding that Trindel has assumed the liability for Sutter's tail claims.

Excess coverage is provided by the Public Risk Innovation, Solutions, and Management. Claims administration services are provided internally by the Risk Management Department. Additional background on the program is shown in Appendix J.

OBSERVATIONS AND ANALYSIS

In this section, we present a comparison to the prior analysis as well as an overview of claims trends that we have observed. The prior report for the Fund was dated November 2, 2022 and relied on data evaluated as of June 30, 2022. The current analysis relies on data evaluated as of June 30, 2023.

Comparison of Actual versus Expected Activity

The following tables describe how paid and reported losses have emerged between the two points in time referenced above. We also compare how our projected ultimate loss & ALAE amounts have changed between these two points in time.

Actual Versus Expected Incurred Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
Prior	\$0	\$0	\$0
2019-20	1	1	(1)
2020-21	2	(22)	(24)
2021-22	18	(58)	(76)
2022-23	494	589	95
Total	\$516	\$510	(\$6)

Actual Versus Expected Paid Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Expected Payments	Actual Payments	Actual Minus Expected Payments
Prior	\$0	\$0	\$0
2019-20	1	1	(1)
2020-21	28	7	(21)
2021-22	145	80	(66)
2022-23	325	229	(95)
Total	\$500	\$317	(\$183)

¹ Loss & ALAE are limited to the Fund's self-insured retentions.

Change in Projected Ultimate Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Prior Ultimate	Current Ultimate	Change in Ultimate
2018-19	\$294	\$294	\$0
2019-20	256	256	(1)
2020-21	246	223	(23)
2021-22	425	353	(71)
2022-23	523	621	98
Total	\$1,744	\$1,747	\$3

¹ Projected ultimate loss & ALAE are limited to the Fund's self-insured retentions, at expected (no risk margin), and not discounted to reflect net present value.

Comparison of Liabilities: Prior vs. Current Reports

The table below compares our prior report's estimated liability for outstanding claims by component as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Change in Claims Liabilities
At Expected (without Risk Margin), Net of Reinsurance

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$170	\$363	\$192	113.0%
IBNR ²	32	48	16	51.6%
<u>Claims Administration</u>	<u>13</u>	<u>17</u>	<u>4</u>	<u>29.3%</u>
Total (Undiscounted)	\$215	\$428	\$213	98.8%

¹ Established by the claims administrator.

² IBNR: Incurred But Not Reported for development beyond the case reserves.

The table below reconciles our prior report's estimated liability for outstanding claims as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Reconciliation of Claims Liabilities
At Expected (without Risk Margin), Net of Reinsurance

	Dollars (\$000s)
(A) Prior 6/30/2022 Discounted Loss & LAE Liabilities	\$215
(B) Change in Ultimate Loss & ALAE (AY 2021-22 and Prior)	(95)
(C) Current AY 2022-23 Estimated Ultimate Loss & ALAE	621
(D) Paid Loss & ALAE in 2022-23	(317)
(E) Change in ULAE	4
(F) Current 6/30/2023 Discounted Loss & LAE Liabilities	\$428

Comparison of Funding Projections: Prior vs. Current Reports

The following table compares our funding estimate for the 2023-24 year from our prior report to our funding estimate of the 2024-25 year from our current report.

Change in Funding Estimates
At Expected (without Risk Margin), Net of Reinsurance¹

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Ultimate Loss and ALAE	\$550	\$578	\$28	5.1%
<u>Claims Administration (ULAE)</u>	<u>43</u>	<u>37</u>	<u>(6)</u>	<u>-15.0%</u>
Total Loss & LAE (Undiscounted)	\$593	\$615	\$22	3.7%
Rate (Undiscounted) ³	\$0.043	\$0.041	(\$0.002)	-4.7%

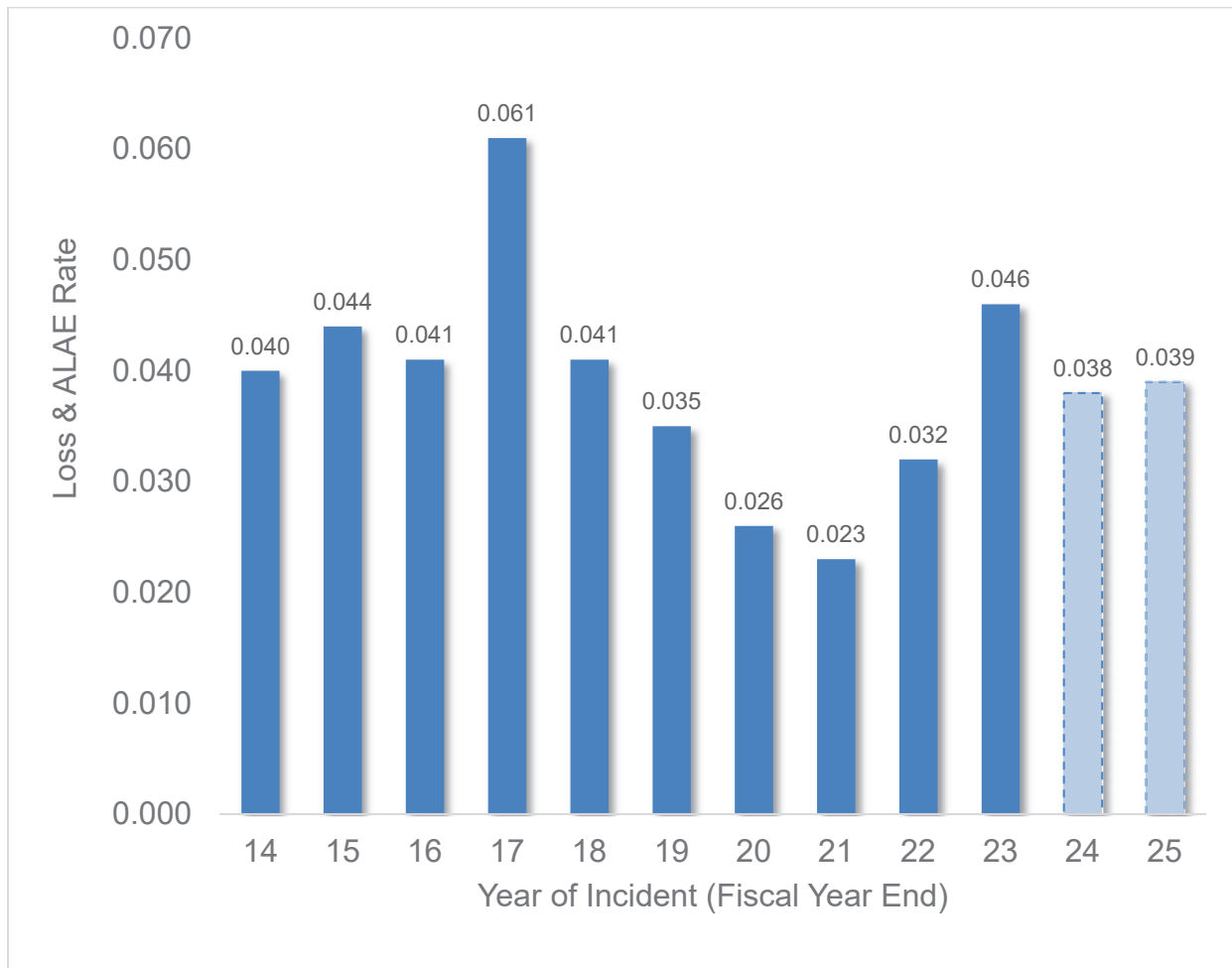
¹ The SIR in both the prior and current reports is assumed to be those listed in the Background section of this text.

² Rate is per \$100 of TIV.

Loss Rate Trend

We have evaluated the trend in the Fund's projected ultimate loss & ALAE rate. This rate equals projected ultimate loss and ALAE (limited to the SIR) divided by total insured value (TIV) in \$100s, as displayed in the following graph.

Loss & ALAE Rate Trend¹
Ultimate Loss & ALAE / TIV (\$100s)

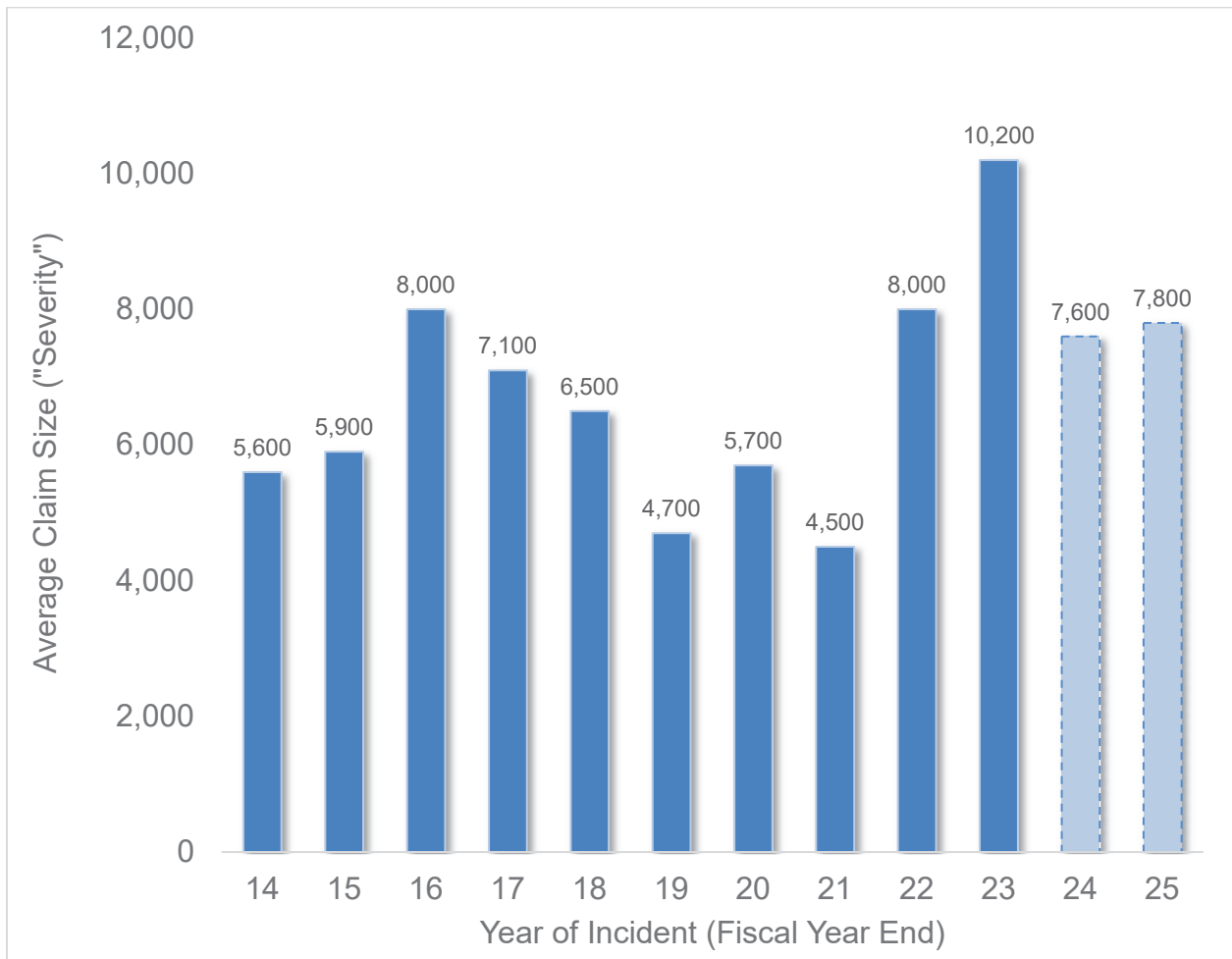


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Average Claim Size (Severity) Trend

We have evaluated the trend in the Fund’s projected ultimate claim size (or “severity”). The ultimate claim size equals projected ultimate loss & ALAE (limited to the SIR) divided by the projected ultimate number of reported claims, as displayed in the following graph.

Average Claim Size Trend¹
Ultimate Loss & ALAE / Ultimate Reported Claims

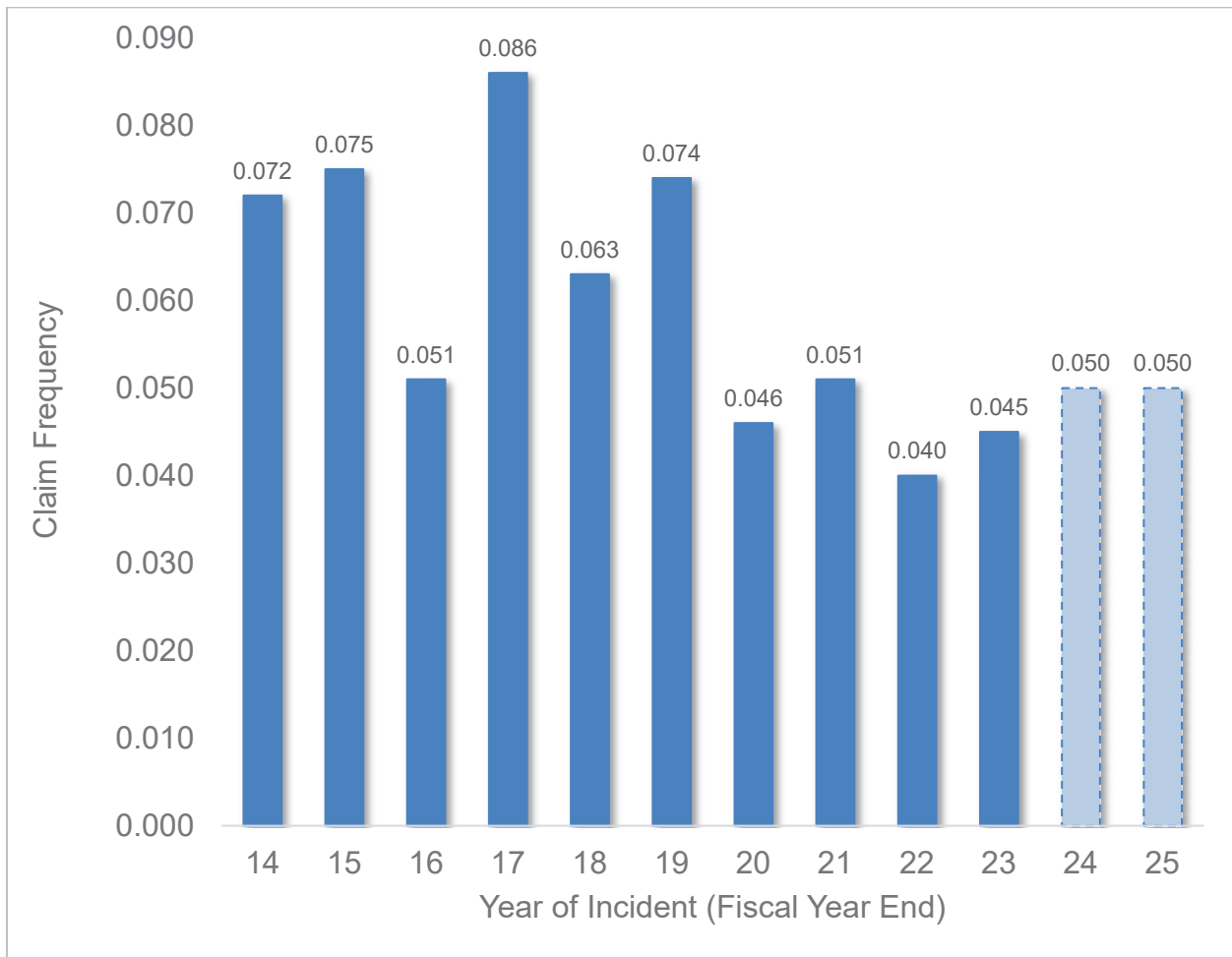


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Claim Frequency Trend

We have evaluated the trend in the Fund's claim frequency. The claim frequency equals projected ultimate number of reported claims divided by TIV in \$ millions, as displayed in the following graph.

Claim Frequency Trend
Ultimate Reported Claims / TIV (\$ Millions)



Loss and LAE Liabilities by Category

The following table shows the categories that compose our ultimate loss & LAE liability estimates.

Loss & ALAE Liabilities by Category and Year¹
As of June 30, 2023, Net of Reinsurance
(\$000s)

Fiscal Year	Case Reserves	Incurred but Not Reported (IBNR)	Total Liabilities
Prior	\$0	\$0	\$0
2019-20	0	1	1
2020-21	0	3	3
2021-22	3	13	16
<u>2022-23</u>	<u>359</u>	<u>32</u>	<u>391</u>
Total Loss & ALAE	363	48	411
ULAE	n/a	17	17
Total Loss & LAE	\$363	\$65	\$428

Loss & ALAE Liabilities by Category and Year¹
As of June 30, 2024, Net of Reinsurance
(\$000s)

Fiscal Year	Case Reserves	Incurred but Not Reported (IBNR)	Total Liabilities
Prior	\$0	\$0	\$0
2020-21	0	1	1
2021-22	(3)	5	2
2022-23	46	10	56
<u>2023-24</u>	<u>160</u>	<u>30</u>	<u>191</u>
Total Loss & ALAE	204	46	250
ULAE	n/a	18	18
Total Loss & LAE	\$204	\$64	\$268

¹ Loss & ALAE liabilities are limited to the Fund's self-insured retention, at expected (no risk margin), and not discounted to reflect net present value.

Losses by Component

The following graphs illustrate our selected ultimate loss and ALAE amount for each accident year and segregates each ultimate into its component parts of (1) amounts already paid, (2) amounts already reserved for individual claims, and (3) IBNR reserves to cover both unreported claims as well as any adverse development on known claims.

**Ultimate Loss & ALAE by Component
As of June 30, 2023¹**



¹ Projected 2023-24 year is informational and displayed for comparison purposes.

METHODOLOGY

The methodology that we have used to estimate ultimate Loss & LAE liabilities is in accordance with standard actuarial principles. The 6-step process described below outlines the methods used to calculate the liabilities.

1. Estimate Ultimate Loss & ALAE: The ultimate value of losses associated with a given policy year is usually not known until many years after the policy year has expired. One estimate of future payments for a given policy year is the case reserve. However, to accurately project future payments for a given policy year, we also calculate indicated IBNR reserves that consider the following three factors:
 - The amount that case reserves are redundant or deficient.
 - Losses that occurred during the policy period but have not yet been reported. This is called “Pure IBNR”.
 - Future payments on claims which are closed but will reopen in the future.

Ultimate loss & ALAE projections are developed for costs limited to limited to the retention. Loss development factors are primarily based on the Fund’s own historical experience supplemented with industry data. The following methods are used to estimate ultimate loss & ALAE:

- Reported Loss Development: Includes paid losses and case reserves.
- Paid Loss Development: Based on payments only.
- Reported Exposure Method: This calculates IBNR based on expected ultimate loss times an IBNR factor. For the first layer of losses, the expected ultimate loss is based on exposure times initial loss rates. These loss rates are based on historical losses in that layer developed to ultimate using loss development factors. The loss rates in the higher layer incorporate increased limits factors based on the Fund’s historical losses and industry data. Where appropriate, historical data is adjusted for both claims and exposure trend, to reflect issues such as inflation, benefit level changes, and legal changes.
- Paid Exposure Method: This calculates unpaid costs based on expected ultimate loss times an unpaid factor. The loss rates are identical to those utilized in the reported exposure method.
- Frequency x Severity: This calculates ultimate costs based on expected ultimate severity and expected ultimate frequency derived from historical experience.

2. Select Ultimate Loss & ALAE: Based on the indicated ultimate loss and ALAE from the various methods described previously, the ultimate losses by year are selected.
3. Calculate Expected Undiscounted Unpaid Loss & ALAE: Unpaid loss & ALAE equals ultimate Loss & ALAE (calculated in step #2, above) minus payments to date.
4. Discounting/Net Present Value: Since payments associated with claims liabilities will be spread out over several years, they are discounted to reflect anticipated investment income on the assets set aside to pay these costs. The expected Loss & ALAE payout pattern is based on the paid loss development factors previously described.
5. Claims Administration: Liabilities associated with claims administration expenses are calculated based the average cost per claim method. We first develop an average cost per claim by comparing historical ULAE costs to historical claim counts. We then apply this cost per claim to open and IBNR claims to arrive at the ULAE liability.
6. Confidence Levels: The “expected” estimate of unpaid Loss & ALAE is our best estimate given current information. However, there is uncertainty inherent in the claims settlement process. This uncertainty is quantified via confidence levels. For example, we believe that future payments have a 75% chance of being less than the liabilities at the 75% confidence level and have only a 25% chance of exceeding the 75% confidence level estimates. The confidence levels are based on the Heckman Meyers approach.

CONSIDERATIONS AND KEY ASSUMPTIONS

Several considerations should be taken into account when evaluating property/casualty claim liabilities and funding projections for upcoming years. The following is a list of issues that we have considered in this report, along with some key assumptions that we have made.

Data

Data Quality: Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by or on behalf of the Fund. While we have not independently audited or verified this information, we have reviewed it for reasonability and internal consistency. We have assumed that the data is accurate and complete. Any material inaccuracy or omission could invalidate the conclusions in this report and should be brought to our attention immediately.

Exposure: The exposure base utilized in this study is total insured value (TIV), which was provided to us by the Fund. A list of exposure by year can be found in Appendix M.

Claims: The claims data utilized in this study was provided to us by the Fund. Claims have been combined on an occurrence basis. We understand that deductible amounts are not included in the property program's loss run. We also understand that the allocated expense amounts for auto and property claims are not counted toward the SIR.

Other Program Information: Key program information, including historical retentions, claims administration costs, other program costs, and program assets, were provided to us by the Fund. We relied on this information without audit.

Key Dates

Accounting Date: This study presents liabilities as of an accounting date of June 30, 2023 and June 30, 2024.

Valuation Date: The data underlying this study are valued as of June 30, 2023.

Review Date: We have not reflected any actual claims activity subsequent to the valuation date.

Accounting Standard

The accounting standards applicable to this analysis follow the guidance promulgated by the Governmental Accounting Standards Board (GASB).

Other Actuarial Considerations

Discounting to Reflect Net Present Value: At the Fund's instruction, reserves in this report are presented on an undiscounted basis. We have not reflected investment income that assets will generate over the time during which the loss liabilities are paid out.

Uncertainty & Risk Margin: There is uncertainty regarding the ultimate cost of the reserves and funding amounts that are estimated in this report. Our estimates are presented both at the expected level (also known as the actuarial central estimate) and at higher confidence levels. The projections at higher confidence levels reflect uncertainty by including a risk margin for the potential of costs coming in higher than at the expected level.

Trending: We have adjusted historical TIV and claims costs to reflect inflation as well as other changes in the claims environment. The TIV, claim frequency, and claim cost trend factors by year are in Appendices M and E, respectively. We have also projected TIV and claim costs to account for future changes in cost levels.

External Influences: This analysis contemplates a continuation of current social, economic, judicial, and legislative trends. Historical changes have been reflected through the use of trend factors.

Homogeneity: The accuracy of loss estimates may be improved by subdividing loss experience into groups exhibiting similar characteristics. In evaluating the Fund's loss experience, we considered all of the experience together.

Credibility: Credibility is a measure of the predictive value attached to a body of data. The degree to which consideration is given to homogeneity is related to the consideration of credibility. While making more homogeneous groupings may increase the credibility of the data, partitioning into cells too small to be reliable statistically may also decrease it. As discussed above, further subdivision of data (by individual member, for instance) would reduce the statistical credibility too greatly. This aggregation of data assumes that there has been a relatively stable distribution of exposures among various risk characteristics during the years included in this analysis.

Loss Development: The rate at which costs develop to their ultimate level was included in the calculation of loss development factors. The loss development factors are described in the Methodology section of this report.

Claim Emergence Patterns: The delay between the occurrence of claims and the recording of claims was considered in the estimation of loss development factors.

Claim Settlement Patterns: The rate at which claims are closed and the impact upon incurred losses are considered in the calculation of loss development factors.

Reopened Claim Potential: The effect of reopened claims is included in the calculation of loss development factors.

Claim Frequency and Average Claim Size: The average and potential claim frequency and average claim size have been measured and considered in the liability estimates.

Large Losses & Catastrophes: The impact of large losses and catastrophes have the potential to distort the results of actuarial analyses. This risk is mitigated by the relatively lower self-insured retentions. In addition, our net liability and funding estimates limit loss & ALAE to the appropriate SIR. Lastly, we have utilized industry size of loss curves and increased limits factors where we feel that the Fund's experience is not fully credible.

Loss Limitations: Our projections of claim costs are limited to the Fund's SIR. We have assumed that all relevant reinsurance purchased by the Fund for costs above the SIR is collectible. The retentions used in the study are displayed by year in the Background section of this report.

Recoveries: The data underlying this report are net of salvage, subrogation and other recoveries.

Portfolio Transfers, Commutations, and Structured Settlements: No historical loss portfolio transfers or commutations have been reflected in this analysis. To the extent there are structured settlements, they have been reflected in the claims data utilized in this analysis.

Operational Changes: This analysis has not made special adjustment for any specific operational changes at the Fund.

Reasonableness: We have established the reasonability of our results by utilizing standard actuarial techniques and reasonable assumptions.

Claims Administration Costs (Unallocated Loss Adjustment Expense or ULAE): ULAE costs have been

- included in our estimate of outstanding liabilities, and
- included in our estimate of funding amounts for future program years.

Other Program Costs: Our estimate of the funding amounts for future program years

- includes contributions for excess insurance to cover claims or portions of claims that fall outside the program, and
- includes costs for general administrative expenses associated with the program.

CONDITIONS AND LIMITATIONS

It is important to recognize that the projections in this report are estimates at one point in time and are subject to future changes. Since the emergence and settlement of claims are subject to uncertainty, actual developments likely will vary, perhaps significantly, from the amounts carried in this report. No warranty is expressed or implied that such variance will not occur. The accuracy of the conclusions in this report depends on many factors, including the following:

Loss Activity since the Evaluation Date: The losses in this study were valued as of June 30, 2023. It is possible that there has been significant loss activity that has occurred since that date which would change the findings of this report.

Data Accuracy: This report relies on unaudited loss and exposure information provided by the Fund. The accuracy of our projections relies on the accuracy of this data.

Loss Development: The appropriateness of the Fund's historical and industry loss development patterns in projecting future loss development.

Trend Changes: The appropriateness of the trend indices used to adjust historical losses.

Discounting/Net Present Value: Our estimates that are discounted to reflect net present value assume a certain investment return on assets. This adjustment to reflect net present value is inaccurate to the extent that actual investment returns deviate from the assumed returns.

Insurance: Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the Fund's excess coverage.

Future Law Changes: We cannot predict, nor have we attempted to predict, the impact of future law changes and court rulings on claims costs.

New Classes of Claims: Our projections make no provision for the extraordinary future emergence of new classes of loss or types of loss not sufficiently represented in the Fund's historical data, or which are not yet quantifiable.

DISTRIBUTION AND USE

This report was prepared for the sole use of Trindel Insurance Fund and its auditors. This report is neither intended nor necessarily suitable for any other use. It may be forwarded to regulatory authorities as required by law. Any other distribution of this report requires the express written consent of Bickmore Actuarial. If such consent is granted, the report should be forwarded in its entirety, including all exhibits and appendices. It should also be understood that Bickmore Actuarial would be available to answer any questions regarding this report and its conclusions.

GLOSSARY OF ACTUARIAL TERMS

Accident Year – Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) – Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, utilization review, bill review, etc.)

Benefit Level Factor – Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve – The amount left to be paid on an open claim, as estimated by the claims administrator.

Claim Count Development Factor – A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency – Number of claims per \$1 million of TIV.

Confidence Level – An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor – A factor to adjust estimated loss costs to reflect net present value.

Expected Losses – The best estimate of the full, ultimate value of losses.

Exposure Base – An objective and easily measurable quantity that is correlated with loss. Commonly used exposure bases include payroll, population, revenue, number of employees (FTE), average daily attendance (ADA), number of vehicles and total insured value (TIV).

Incurred but not Reported (IBNR) Losses – This is the ultimate value of losses less any amount that has been paid to date or set up as a case reserve by the claims adjuster. It includes amounts for claims incurred but not yet received by the administrator as well as loss development on already reported claims.

Loss Adjustment Expense – The sum of Allocated Loss Adjustment Expense (ALAE) and Unallocated Loss Adjustment Expense (ULAE).

Loss Development Factor – A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled. See the Methodology section.

Loss Rate – Ultimate losses per \$100 of TIV.

Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses – Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses – Losses actually paid on all reported claims.

Program Losses – Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses – The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) – The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity – Average claim cost.

Ultimate Losses – The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims administration expenses, taxes, etc.)

EXHIBITS AND APPENDICES

Trindel Insurance Fund - Property

Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (From Appendix G- PR)	\$7,506,982
(B) Estimated Paid Losses through 6/30/23: (From Appendix G- PR)	7,095,884
(C) Estimated Liability for Claims Outstanding at 6/30/23: (From Appendix G- PR)	<u>\$411,098</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (From Appendix F- PR)	17,013
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$428,111</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$428,111</u>

	Marginally Acceptable	75%	Recommended 80%	85%	Conservative 90%
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix I- PR)	1.139	1.199	1.270	1.357	1.474
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	60,000	85,000	116,000	153,000	203,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$487,618</u>	<u>\$513,305</u>	<u>\$543,701</u>	<u>\$580,947</u>	<u>\$631,036</u>
(K) Estimated Total Assets at 6/30/23: (From Appendix K- PR)	197,000	197,000	197,000	197,000	197,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>(\$291,000)</u>	<u>(\$316,000)</u>	<u>(\$347,000)</u>	<u>(\$384,000)</u>	<u>(\$434,000)</u>

Trindel Insurance Fund - Property

Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (From Appendix G- PR)	\$8,056,511
(B) Estimated Paid Losses through 6/30/24: (From Appendix G- PR)	7,806,352
(C) Estimated Liability for Claims Outstanding at 6/30/24: (From Appendix G- PR)	<u>\$250,159</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (From Appendix F- PR)	18,073
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$268,232</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.00%.):	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$268,232</u>

	Marginally Acceptable	75%	Recommended	85%	Conservative
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix I- PR)	1.139	1.199	1.270	1.357	1.474
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	37,000	53,000	72,000	96,000	127,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$305,516</u>	<u>\$321,610</u>	<u>\$340,655</u>	<u>\$363,991</u>	<u>\$395,374</u>
(K) Estimated Total Assets at 6/30/24: (From Appendix K- PR)	(367,000)	(367,000)	(367,000)	(367,000)	(367,000)
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>(\$673,000)</u>	<u>(\$689,000)</u>	<u>(\$708,000)</u>	<u>(\$731,000)</u>	<u>(\$762,000)</u>

Trindel Insurance Fund - Property

Funding Options for Program Year 2024-2025 (Property SIR = \$25,000 (Sutter Property SIR = \$5,000), Auto SIR = \$10,000)

	Dollar Amount	TIV Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (From Appendix G- PR)	\$578,000	\$0.039			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (From Exhibit 5- PR, Page 1, (L))	36,803	0.002			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$615,000</u>	<u>\$0.041</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.00%.):	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$615,000</u>	<u>\$0.041</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From Appendix I- PR)	1.159	1.233	1.320	1.430	1.576
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	97,769	143,272	196,768	264,407	354,182
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$713,000</u>	<u>\$758,000</u>	<u>\$812,000</u>	<u>\$879,000</u>	<u>\$969,000</u>
(I) Budgeted Non Claims Related Expenses: (Provided by the Fund)	2,408,000	2,408,000	2,408,000	2,408,000	2,408,000
(J) Recommended Funding in 2024-2025 for Claims Costs, Other Expenses, and Non Claims Related Expenses: ((H) + (I))	\$3,121,000	\$3,166,000	\$3,220,000	\$3,287,000	\$3,377,000
(K) Rate per \$100 of Total Insured Value: ((J) / \$14,823,000)	\$0.211	\$0.214	\$0.217	\$0.222	\$0.228

Rates are per hundred dollars of 2024-2025 TIV of \$1,482,300,000.

Trindel Insurance Fund - Property

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 06/30/2024 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 06/30/2024 (F)
Prior	\$1,345,118	\$1,345,118	\$0	100.0%	\$0	\$0
2003-2004	227,056	227,056	0	100.0%	0	0
2004-2005	343,075	343,075	0	100.0%	0	0
2005-2006	273,210	273,210	0	100.0%	0	0
2006-2007	291,286	291,286	0	100.0%	0	0
2007-2008	297,477	297,477	0	100.0%	0	0
2008-2009	263,447	263,447	0	100.0%	0	0
2009-2010	229,782	229,782	0	100.0%	0	0
2010-2011	209,929	209,929	0	100.0%	0	0
2011-2012	175,668	175,668	0	100.0%	0	0
2012-2013	298,765	298,765	0	100.0%	0	0
2013-2014	299,911	299,911	0	100.0%	0	0
2014-2015	339,545	339,545	0	100.0%	0	0
2015-2016	322,827	322,827	0	100.0%	0	0
2016-2017	501,342	501,342	0	100.0%	0	0
2017-2018	341,858	341,858	0	100.0%	0	0
2018-2019	293,520	293,520	0	100.0%	0	0
2019-2020	255,763	255,252	511	100.0%	511	(0)
2020-2021	223,377	220,541	2,836	71.3%	2,022	814
2021-2022	353,337	340,154	13,183	58.4%	7,699	5,484
2022-2023	620,687	588,867	31,820	69.5%	22,115	9,705
2023-2024	550,000	0	0	94.5%	519,305	30,224
Totals	\$8,056,511	\$7,458,632	\$48,350		\$551,652	\$46,227

Notes:

- (A) From Exhibit 4- PR, Page 1.
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in Appendix A- PR.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Property

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	Selected Estimate of Ultimate Losses Limited to Aggregate (G)	
Prior	\$1,345,118	\$1,345,118	\$0	\$0	\$1,345,240	\$1,345,118	\$1,345,118	
2003-2004	227,056	227,056	227,056	227,056	227,031	227,056	227,056	
2004-2005	343,075	343,075	343,075	343,075	343,062	343,075	343,075	
2005-2006	273,210	273,210	273,210	273,210	273,211	273,210	273,210	
2006-2007	291,286	291,286	291,286	291,286	291,282	291,286	291,286	
2007-2008	297,477	297,477	297,477	297,477	297,474	297,477	297,477	
2008-2009	263,447	263,447	263,447	263,447	263,440	263,447	263,447	
2009-2010	229,782	229,782	229,782	229,782	229,779	229,782	229,782	
2010-2011	209,929	209,929	209,929	209,929	209,916	209,929	209,929	
2011-2012	175,668	175,668	175,668	175,668	175,678	175,668	175,668	
2012-2013	298,765	298,765	298,765	298,765	298,764	298,765	298,765	
2013-2014	299,911	299,911	299,911	299,911	299,916	299,911	299,911	
2014-2015	339,545	339,545	339,545	339,545	339,549	339,545	339,545	
2015-2016	322,827	322,827	322,827	322,827	322,840	322,827	322,827	
2016-2017	501,342	501,342	501,342	501,342	501,331	501,342	501,342	
2017-2018	341,858	341,858	341,858	341,858	341,848	341,858	341,858	
2018-2019	293,520	293,814	293,520	293,857	372,649	293,520	293,520	
2019-2020	255,763	255,406	256,041	255,685	274,252	255,763	255,763	
2020-2021	222,085	222,085	223,376	223,376	318,100	223,377	223,377	
2021-2022	345,936	354,686	347,718	358,955	291,780	353,337	353,337	
2022-2023	623,021	351,326	618,351	415,494	397,080	620,687	620,687	
Totals						\$7,506,982	\$7,506,982	
						Projected Losses for the Year 2023-2024 (H)	\$549,529	\$549,529
						Projected Losses for the Year 2024-2025 (I)	\$578,097	\$578,097

Notes:

- (A) From Appendix A- PR, Page 1, Column (G).
- (B) From Appendix B- PR, Page 1, Column (G).
- (C) From Appendix C- PR, Page 1, Column (G).
- (D) From Appendix C- PR, Page 2, Column (G).
- (E) From Appendix D- PR, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) (F) limited to applicable aggregate.
- (H) From Exhibit 5- PR, Page 1, Line (K).
- (I) From Exhibit 5- PR, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Property

Estimated Ultimate Limited Losses Capped at \$25,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate SIR Losses (F)
Prior	\$1,345,118	\$1,345,118	\$0	\$0	\$1,345,240	\$1,345,118
2003-2004	227,056	227,056	227,056	227,056	227,031	227,056
2004-2005	343,075	343,075	343,075	343,075	343,062	343,075
2005-2006	273,210	273,210	273,210	273,210	273,211	273,210
2006-2007	291,286	291,286	291,286	291,286	291,282	291,286
2007-2008	297,477	297,477	297,477	297,477	297,474	297,477
2008-2009	263,447	263,447	263,447	263,447	263,440	263,447
2009-2010	229,782	229,782	229,782	229,782	229,779	229,782
2010-2011	209,929	209,929	209,929	209,929	209,916	209,929
2011-2012	175,668	175,668	175,668	175,668	175,678	175,668
2012-2013	298,765	298,765	298,765	298,765	298,764	298,765
2013-2014	299,911	299,911	299,911	299,911	299,916	299,911
2014-2015	339,545	339,545	339,545	339,545	339,549	339,545
2015-2016	322,827	322,827	322,827	322,827	322,840	322,827
2016-2017	501,342	501,342	501,342	501,342	501,331	501,342
2017-2018	341,858	341,858	341,858	341,858	341,848	341,858
2018-2019	293,520	293,814	293,520	293,857	372,649	293,520
2019-2020	255,763	255,406	256,041	255,685	274,252	255,763
2020-2021	222,085	222,085	223,376	223,376	318,100	223,377
2021-2022	345,936	354,686	347,718	358,955	291,780	353,337
2022-2023	623,021	351,326	618,351	415,494	397,080	620,687
Totals						\$7,506,982
			Projected Losses for the Year 2023-2024 (G)			\$549,529
			Projected Losses for the Year 2024-2025 (H)			\$578,097

Notes:

- (A) From Appendix A- PR, Page 1, Column (D).
- (B) From Appendix B- PR, Page 1, Column (D).
- (C) Based on results in Appendix C- PR, Page 1.
- (D) Based on results in Appendix C- PR, Page 2.
- (E) Based on results in Appendix D- PR, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From Exhibit 5- PR, Page 1, Line (K) / Line (G).
- (H) From Exhibit 5- PR, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

Trindel Insurance Fund - Property

Selection of Projected Limited Loss Rate
and Projection of Program Losses and ULAE

Accident Year	Ultimate SIR Losses (A)	Trend Factor (B)	Trended SIR Losses (C)	Trended Insured Value (\$00) (D)	Trended SIR Loss Rate (E)
Prior	\$0	1.516	\$0	0	0.000
2003-2004	227,056	1.485	337,178	5,860,255	0.058
2004-2005	343,075	1.456	499,517	5,829,659	0.086
2005-2006	273,210	1.428	390,144	7,499,778	0.052
2006-2007	291,286	1.400	407,800	7,706,550	0.053
2007-2008	297,477	1.372	408,139	7,932,407	0.051
2008-2009	263,447	1.345	354,337	8,030,889	0.044
2009-2010	229,782	1.319	303,082	8,164,981	0.037
2010-2011	209,929	1.293	271,439	9,292,393	0.029
2011-2012	175,668	1.268	222,747	9,652,257	0.023
2012-2013	298,765	1.243	371,365	9,618,389	0.039
2013-2014	299,911	1.219	365,592	9,586,066	0.038
2014-2015	339,545	1.195	405,756	9,552,908	0.042
2015-2016	322,827	1.172	378,354	9,642,902	0.039
2016-2017	501,342	1.149	576,042	9,825,992	0.059
2017-2018	341,858	1.126	384,932	9,592,202	0.040
2018-2019	293,520	1.105	324,340	9,366,385	0.035
2019-2020	255,763	1.083	276,991	10,667,846	0.026
2020-2021	223,377	1.061	237,003	10,658,318	0.022
2021-2022	353,337	1.041	367,824	11,708,715	0.031
2022-2023	620,687	1.020	633,101	13,745,585	0.046
Totals	\$6,161,865		\$7,515,684	183,934,477	\$0.041
17/18-21/22	\$1,467,855		\$1,591,090	51,993,466	0.031
18/19-22/23	1,746,684		1,839,259	56,146,849	0.033
				(F) Selected SIR Rate:	\$0.038
				Prior:	\$0.039
Program Year:		2023-2024	2024-2025		
(G) Factor to SIR:		1.000	1.000		
(H) Trend Factor:		1.000	1.020		
(I) Program Rate:		\$0.038	\$0.039		
(J) Trended Insured Value (\$00):		14,461,280	14,823,000		
(K) Projected Program Losses:		550,000	578,000		
(L) Projected ULAE:		34,000	37,000		
(M) Projected Loss and ULAE:		\$584,000	\$615,000		

Notes appear on the next page.

Trindel Insurance Fund - Property

Selection of Projected Limited Loss Rate
and Projection of Program Losses and ULAE

Notes:

- (A) From Exhibit 4- PR, Page 2, Column (F).
For purposes of projecting future losses, losses are capped at \$25,000 per occurrence.
- (B) From Appendix E- PR, Page 1, Column (B).
- (C) (A) x (B).
- (D) Appendix M- PR, 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- PR.
- (I) (F) x (G) x (H).
- (J) Appendix M- PR, Column (C).
- (K) (I) x (J).
- (L) Based on an estimated claim closing pattern and the Fund's historical claims administration expenses.
- (M) (K) + (L).

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.

Trindel Insurance Fund - Property

Reported Loss Development

Accident Year (A)	SIR Reported Losses as of 6/30/23 (B)	Reported Loss Development Factor (C)	Ultimate SIR Losses (D)	Program Reported Losses as of 6/30/23 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$1,345,118	1.000	\$1,345,118	\$1,345,118	1.000	\$1,345,118
2003-2004	227,056	1.000	227,056	227,056	1.000	227,056
2004-2005	343,075	1.000	343,075	343,075	1.000	343,075
2005-2006	273,210	1.000	273,210	273,210	1.000	273,210
2006-2007	291,286	1.000	291,286	291,286	1.000	291,286
2007-2008	297,477	1.000	297,477	297,477	1.000	297,477
2008-2009	263,447	1.000	263,447	263,447	1.000	263,447
2009-2010	229,782	1.000	229,782	229,782	1.000	229,782
2010-2011	209,929	1.000	209,929	209,929	1.000	209,929
2011-2012	175,668	1.000	175,668	175,668	1.000	175,668
2012-2013	298,765	1.000	298,765	298,765	1.000	298,765
2013-2014	299,911	1.000	299,911	299,911	1.000	299,911
2014-2015	339,545	1.000	339,545	339,545	1.000	339,545
2015-2016	322,827	1.000	322,827	322,827	1.000	322,827
2016-2017	501,342	1.000	501,342	501,342	1.000	501,342
2017-2018	341,858	1.000	341,858	341,858	1.000	341,858
2018-2019	293,520	1.000	293,520	293,520	1.000	293,520
2019-2020	255,252	1.002	255,763	255,252	1.002	255,763
2020-2021	220,541	1.007	222,085	220,541	1.007	222,085
2021-2022	340,154	1.017	345,936	340,154	1.017	345,936
2022-2023	588,867	1.058	623,021	588,867	1.058	623,021
Totals	\$7,458,632		\$7,500,623	\$7,458,632		\$7,500,623

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over the SIR.
- (C) From Appendix A- PR, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over the SIR.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix A- PR, Page 3.
- (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.

Trindel Insurance Fund - Property
Reported Loss Development

Accident Year	SIR Losses Reported as of:									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										209,929
2011-2012									174,856	175,668
2012-2013								298,765	298,765	298,765
2013-2014							299,911	299,911	299,911	299,911
2014-2015						339,545	339,545	339,545	339,545	
2015-2016					322,827	322,827	322,827	322,827		
2016-2017				490,242	490,242	501,342	501,342			
2017-2018			341,858	341,858	341,858	341,858				
2018-2019		285,138	285,138	293,520	293,520					
2019-2020	257,945	287,050	254,716	255,252						
2020-2021	249,962	242,118	220,541							
2021-2022	398,370	340,154								
2022-2023	588,867									

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										1.000
2011-2012									1.005	1.000
2012-2013								1.000	1.000	1.000
2013-2014							1.000	1.000	1.000	
2014-2015						1.000	1.000	1.000		
2015-2016					1.000	1.000	1.000			
2016-2017				1.000	1.023	1.000				
2017-2018			1.000	1.000	1.000					
2018-2019		1.000	1.029	1.000						
2019-2020	1.113	0.887	1.002							
2020-2021	0.969	0.911								
2021-2022	0.854									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Wtd. Avgs.	0.979	0.933	1.010	1.000	1.008	1.000	1.000	1.000	1.002	1.000
Total	0.959	0.934	1.010	1.000	1.010	1.000	1.000	1.000	1.001	1.000
3-yr	0.959	0.934	1.010	1.000	1.010	1.000	1.000	1.000	1.001	1.000
4-yr										
Comparative Factors	1.444	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.040	1.010	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.040	1.010	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.058	1.017	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Property

Paid Loss Development

Accident Year (A)	SIR Paid Losses as of 6/30/23 (B)	Paid Loss Development Factor (C)	Ultimate SIR Losses (D)	Program Paid Losses as of 6/30/23 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$1,345,118	1.000	\$1,345,118	\$1,345,118	1.000	\$1,345,118
2003-2004	227,056	1.000	227,056	227,056	1.000	227,056
2004-2005	343,075	1.000	343,075	343,075	1.000	343,075
2005-2006	273,210	1.000	273,210	273,210	1.000	273,210
2006-2007	291,286	1.000	291,286	291,286	1.000	291,286
2007-2008	297,477	1.000	297,477	297,477	1.000	297,477
2008-2009	263,447	1.000	263,447	263,447	1.000	263,447
2009-2010	229,782	1.000	229,782	229,782	1.000	229,782
2010-2011	209,929	1.000	209,929	209,929	1.000	209,929
2011-2012	175,668	1.000	175,668	175,668	1.000	175,668
2012-2013	298,765	1.000	298,765	298,765	1.000	298,765
2013-2014	299,911	1.000	299,911	299,911	1.000	299,911
2014-2015	339,545	1.000	339,545	339,545	1.000	339,545
2015-2016	322,827	1.000	322,827	322,827	1.000	322,827
2016-2017	501,342	1.000	501,342	501,342	1.000	501,342
2017-2018	341,858	1.000	341,858	341,858	1.000	341,858
2018-2019	293,520	1.001	293,814	293,520	1.001	293,814
2019-2020	254,896	1.002	255,406	254,896	1.002	255,406
2020-2021	220,541	1.007	222,085	220,541	1.007	222,085
2021-2022	337,154	1.052	354,686	337,154	1.052	354,686
2022-2023	229,475	1.531	351,326	229,475	1.531	351,326
Totals	\$7,095,884		\$7,237,614	\$7,095,884		\$7,237,614

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over the SIR.
- (C) From Appendix B- PR, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over the SIR.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on Appendix B- PR, Page 3.
- (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.

Trindel Insurance Fund - Property
Paid Loss Development

Accident Year	<u>SIR Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012								175,668	175,668	175,668
2012-2013								298,765	298,765	298,765
2013-2014							299,911	299,911	299,911	299,911
2014-2015						339,545	339,545	339,545	339,545	
2015-2016					322,827	322,827	322,827	322,827		
2016-2017				490,242	490,242	501,342	501,342			
2017-2018			341,858	341,858	341,858	341,858				
2018-2019		272,865	285,138	293,520	293,520					
2019-2020	175,117	254,582	254,360	254,896						
2020-2021	179,133	213,118	220,541							
2021-2022	257,448	337,154								
2022-2023	229,475									

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012								1.000	1.000	1.000
2012-2013								1.000	1.000	1.000
2013-2014							1.000	1.000	1.000	
2014-2015						1.000	1.000	1.000		
2015-2016					1.000	1.000	1.000			
2016-2017				1.000	1.023	1.000				
2017-2018			1.000	1.000	1.000					
2018-2019		1.045	1.029	1.000						
2019-2020	1.454	0.999	1.002							
2020-2021	1.190	1.035								
2021-2022	1.310									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average Dollar-Wtd. Avgs.	1.318	1.026	1.010	1.000	1.008	1.000	1.000	1.000	1.000	1.000
Total	1.316	1.026	1.010	1.000	1.010	1.000	1.000	1.000	1.000	1.000
3-yr	1.316	1.026	1.010	1.000	1.010	1.000	1.000	1.000	1.000	
4-yr								1.000		
Comparative Factors	6.001	1.050	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.530	1.045	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Selected	1.455	1.045	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Cumulated	1.531	1.052	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Property

Exposure and Development Method
Based on Reported Losses

Accident Year	Trended Insured Value (\$00) (A)	Reported Losses as of 6/30/23 (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)
Prior	0		1.000	0.000	0.026	0	
2003-2004	5,860,255	227,056	1.000	0.000	0.039	0	227,056
2004-2005	5,829,659	343,075	1.000	0.000	0.059	0	343,075
2005-2006	7,499,778	273,210	1.000	0.000	0.036	0	273,210
2006-2007	7,706,550	291,286	1.000	0.000	0.038	0	291,286
2007-2008	7,932,407	297,477	1.000	0.000	0.038	0	297,477
2008-2009	8,030,889	263,447	1.000	0.000	0.033	0	263,447
2009-2010	8,164,981	229,782	1.000	0.000	0.028	0	229,782
2010-2011	9,292,393	209,929	1.000	0.000	0.023	0	209,929
2011-2012	9,652,257	175,668	1.000	0.000	0.018	0	175,668
2012-2013	9,618,389	298,765	1.000	0.000	0.031	0	298,765
2013-2014	9,586,066	299,911	1.000	0.000	0.031	0	299,911
2014-2015	9,552,908	339,545	1.000	0.000	0.036	0	339,545
2015-2016	9,642,902	322,827	1.000	0.000	0.033	0	322,827
2016-2017	9,825,992	501,342	1.000	0.000	0.051	0	501,342
2017-2018	9,592,202	341,858	1.000	0.000	0.036	0	341,858
2018-2019	9,366,385	293,520	1.000	0.000	0.036	0	293,520
2019-2020	10,667,846	255,252	1.002	0.002	0.037	789	256,041
2020-2021	10,658,318	220,541	1.007	0.007	0.038	2,835	223,376
2021-2022	11,708,715	340,154	1.017	0.017	0.038	7,564	347,718
2022-2023	13,745,585	588,867	1.058	0.055	0.039	29,484	618,351
Totals	183,934,477	\$6,113,515				\$40,673	\$6,154,187

Notes:

- (A) Appendix M- PR, Column (C).
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) From Appendix A- PR, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C- PR, 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.

Trindel Insurance Fund - Property

Exposure and Development Method
Based on Paid Losses

Accident Year	Trended Insured Value (\$00) (A)	Paid Losses as of 6/30/23 (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)
Prior	0		1.000	0.000	0.026	0	
2003-2004	5,860,255	227,056	1.000	0.000	0.039	0	227,056
2004-2005	5,829,659	343,075	1.000	0.000	0.059	0	343,075
2005-2006	7,499,778	273,210	1.000	0.000	0.036	0	273,210
2006-2007	7,706,550	291,286	1.000	0.000	0.038	0	291,286
2007-2008	7,932,407	297,477	1.000	0.000	0.038	0	297,477
2008-2009	8,030,889	263,447	1.000	0.000	0.033	0	263,447
2009-2010	8,164,981	229,782	1.000	0.000	0.028	0	229,782
2010-2011	9,292,393	209,929	1.000	0.000	0.023	0	209,929
2011-2012	9,652,257	175,668	1.000	0.000	0.018	0	175,668
2012-2013	9,618,389	298,765	1.000	0.000	0.031	0	298,765
2013-2014	9,586,066	299,911	1.000	0.000	0.031	0	299,911
2014-2015	9,552,908	339,545	1.000	0.000	0.036	0	339,545
2015-2016	9,642,902	322,827	1.000	0.000	0.033	0	322,827
2016-2017	9,825,992	501,342	1.000	0.000	0.051	0	501,342
2017-2018	9,592,202	341,858	1.000	0.000	0.036	0	341,858
2018-2019	9,366,385	293,520	1.001	0.001	0.036	337	293,857
2019-2020	10,667,846	254,896	1.002	0.002	0.037	789	255,685
2020-2021	10,658,318	220,541	1.007	0.007	0.038	2,835	223,376
2021-2022	11,708,715	337,154	1.052	0.049	0.038	21,802	358,955
2022-2023	13,745,585	229,475	1.531	0.347	0.039	186,019	415,494
Totals	183,934,477	\$5,750,766				\$211,782	\$5,962,549

Notes:

- (A) Appendix M- PR, Column (C).
- (B) Provided by the Fund. These losses exclude amounts paid above the Fund's SIR for each year.
- (C) From Appendix B- PR, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From Appendix C- PR, 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.

Trindel Insurance Fund - Property

Exposure and Development Method

Accident Year	Trended Insured Value (\$00) (A)	Ultimate SIR Losses (B)	Trend Factor (C)	Trended SIR Losses (D)	Trended SIR Loss Rate (E)	SIR Loss Rate (F)	Factor to SIR (G)	Program Loss Rate (H)
Prior	0		1.516			0.026	1.000	0.026
2003-2004	5,860,255	227,056	1.485	337,178	0.058	0.039	1.000	0.039
2004-2005	5,829,659	343,075	1.456	499,517	0.086	0.059	1.000	0.059
2005-2006	7,499,778	273,210	1.428	390,144	0.052	0.036	1.000	0.036
2006-2007	7,706,550	291,286	1.400	407,800	0.053	0.038	1.000	0.038
2007-2008	7,932,407	297,477	1.372	408,139	0.051	0.038	1.000	0.038
2008-2009	8,030,889	263,447	1.345	354,337	0.044	0.033	1.000	0.033
2009-2010	8,164,981	229,782	1.319	303,082	0.037	0.028	1.000	0.028
2010-2011	9,292,393	209,929	1.293	271,439	0.029	0.023	1.000	0.023
2011-2012	9,652,257	175,668	1.268	222,747	0.023	0.018	1.000	0.018
2012-2013	9,618,389	298,765	1.243	371,365	0.039	0.031	1.000	0.031
2013-2014	9,586,066	299,911	1.219	365,592	0.038	0.031	1.000	0.031
2014-2015	9,552,908	339,545	1.195	405,756	0.042	0.036	1.000	0.036
2015-2016	9,642,902	322,827	1.172	378,354	0.039	0.033	1.000	0.033
2016-2017	9,825,992	501,342	1.149	576,042	0.059	0.051	1.000	0.051
2017-2018	9,592,202	341,858	1.126	384,932	0.040	0.036	1.000	0.036
2018-2019	9,366,385	293,520	1.105	324,340	0.035	0.036	1.000	0.036
2019-2020	10,667,846	255,763	1.083	276,991	0.026	0.037	1.000	0.037
2020-2021	10,658,318	222,086	1.061	235,633	0.022	0.038	1.000	0.038
2021-2022	11,708,715	350,311	1.041	364,674	0.031	0.038	1.000	0.038
2022-2023	13,745,585	623,022	1.020	635,482	0.046	0.039	1.000	0.039
Total/Avg	183,934,477	\$6,159,883		\$7,513,546	\$0.041			
17/18-21/22	51,993,466	1,463,538		1,586,570	0.031			
18/19-22/23	56,146,849	1,744,702		1,837,120	0.033			
				Selected SIR Rate:	\$0.040			
				Prior:	\$0.040			

Notes:

- (A) Appendix M- PR, Column (C).
- (B) Selected average of results from Appendices R and R.
- (C) From Appendix E- PR, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected SIR Rate / (C). For 2017-2018 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.

Trindel Insurance Fund - Property

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$3,980	338	\$1,345,240
2003-2004	3,983	57	227,031
2004-2005	6,353	54	343,062
2005-2006	5,813	47	273,211
2006-2007	6,774	43	291,282
2007-2008	6,918	43	297,474
2008-2009	7,120	37	263,440
2009-2010	6,963	33	229,779
2010-2011	6,174	34	209,916
2011-2012	5,167	34	175,678
2012-2013	6,948	43	298,764
2013-2014	5,554	54	299,916
2014-2015	5,957	57	339,549
2015-2016	8,071	40	322,840
2016-2017	7,061	71	501,331
2017-2018	6,574	52	341,848
2018-2019	6,109	61	372,649
2019-2020	6,233	44	274,252
2020-2021	6,362	50	318,100
2021-2022	6,484	45	291,780
2022-2023	6,618	60	397,080
Total		1,297	\$7,414,222

Notes:

- (A) From Appendix D- PR, Page 2, Column (H).
- (B) From Appendix D- PR, 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.

Trindel Insurance Fund - Property

Frequency and Severity Method

Accident Year	Ultimate SIR Losses (A)	Adjusted Ultimate Claims (B)	Ultimate SIR Severity (C)	Trend Factor (D)	Trended SIR Severity (E)	SIR Severity (F)	Factor to SIR (G)	Program Severity (H)
Prior	\$1,345,118	338	\$3,980	1.516	\$6,034	\$3,980	1.000	\$3,980
2003-2004	227,056	57	3,983	1.485	5,915	3,983	1.000	3,983
2004-2005	343,075	54	6,353	1.456	9,250	6,353	1.000	6,353
2005-2006	273,210	47	5,813	1.428	8,301	5,813	1.000	5,813
2006-2007	291,286	43	6,774	1.400	9,484	6,774	1.000	6,774
2007-2008	297,477	43	6,918	1.372	9,491	6,918	1.000	6,918
2008-2009	263,447	37	7,120	1.345	9,576	7,120	1.000	7,120
2009-2010	229,782	33	6,963	1.319	9,184	6,963	1.000	6,963
2010-2011	209,929	34	6,174	1.293	7,983	6,174	1.000	6,174
2011-2012	175,668	34	5,167	1.268	6,552	5,167	1.000	5,167
2012-2013	298,765	43	6,948	1.243	8,636	6,948	1.000	6,948
2013-2014	299,911	54	5,554	1.219	6,770	5,554	1.000	5,554
2014-2015	339,545	57	5,957	1.195	7,119	5,957	1.000	5,957
2015-2016	322,827	40	8,071	1.172	9,459	8,071	1.000	8,071
2016-2017	501,342	71	7,061	1.149	8,113	7,061	1.000	7,061
2017-2018	341,858	52	6,574	1.126	7,402	6,574	1.000	6,574
2018-2019	293,520	61	4,812	1.105	5,317	6,109	1.000	6,109
2019-2020	255,763	44	5,813	1.083	6,295	6,233	1.000	6,233
2020-2021	223,377	50	4,468	1.061	4,741	6,362	1.000	6,362
2021-2022	353,337	45	7,852	1.041	8,174	6,484	1.000	6,484
2022-2023	620,687	60	10,345	1.020	10,552	6,618	1.000	6,618

Average SIR Severity: \$7,826
Average 17/18-21/22 SIR Severity: 6,386
Average 18/19-22/23 SIR Severity: 7,016

Selected SIR Severity: \$6,750
Prior: \$6,200

Notes:

- (A) Selected average of results from Appendices R, R, and R.
- (B) Appendix D- PR, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix E- PR, 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.

Trindel Insurance Fund - Property

Frequency and Severity Method
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Insured Value (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
Prior	338	338	338	0.0		1.000	
2003-2004	57	57	57	586.0	0.097	1.000	0.097
2004-2005	54	54	54	583.0	0.093	1.000	0.093
2005-2006	47	47	47	750.0	0.063	1.000	0.063
2006-2007	43	43	43	770.7	0.056	1.000	0.056
2007-2008	43	43	43	793.2	0.054	1.000	0.054
2008-2009	37	37	37	803.1	0.046	1.000	0.046
2009-2010	33	33	33	816.5	0.040	1.000	0.040
2010-2011	34	34	34	929.2	0.037	1.000	0.037
2011-2012	34	34	34	965.2	0.035	1.000	0.035
2012-2013	43	43	43	961.8	0.045	1.000	0.045
2013-2014	54	54	54	958.6	0.056	1.000	0.056
2014-2015	57	57	57	955.3	0.060	1.000	0.060
2015-2016	40	40	40	964.3	0.041	1.000	0.041
2016-2017	71	71	71	982.6	0.072	1.000	0.072
2017-2018	52	52	52	959.2	0.054	1.000	0.054
2018-2019	61	61	61	936.6	0.065	1.000	0.065
2019-2020	44	43	44	1,066.8	0.041	1.000	0.041
2020-2021	50	50	50	1,065.8	0.047	1.000	0.047
2021-2022	45	44	45	1,170.9	0.038	1.000	0.038
2022-2023	73	46	60	1,374.6	0.044	1.000	0.044
Total	1,310	1,281	1,297	18,393.4			0.052
17/18-21/22	252	250	252	5,199.3			0.048
						(H) Selected Frequency:	0.050
						Prior:	0.060
Program Year:				2023-2024	2024-2025		
(I) Trend Factor:				1.000	1.000		
(J) Selected Frequency:				0.050	0.050		
(K) Est. Insured Value (\$000,000):				1,446.1	1,482.3		
(L) Ultimate Claims:				72	74		

Notes:

- (A) Appendix D- PR, Page 4, (C).
- (B) Appendix D- PR, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) Appendix M- PR, Column (C) / 10,000.
- (E) (C) / (D).
- (F) Appendix E- PR, Page 1, Column (F).
- (G) (E) x (F).
- (H) The selected frequency of 0.050 is based on (G).
- (I) Appendix E- PR, Page 1, Column (F).
- (J) (H) x (I).
- (K) Appendix M- PR, 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 insured value.

Trindel Insurance Fund - Property

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 6/30/2023 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	338	1.000	338	
2003-2004	57	1.000	57	0.097
2004-2005	54	1.000	54	0.093
2005-2006	47	1.000	47	0.063
2006-2007	43	1.000	43	0.056
2007-2008	43	1.000	43	0.054
2008-2009	37	1.000	37	0.046
2009-2010	33	1.000	33	0.040
2010-2011	34	1.000	34	0.037
2011-2012	34	1.000	34	0.035
2012-2013	43	1.000	43	0.045
2013-2014	54	1.000	54	0.056
2014-2015	57	1.000	57	0.060
2015-2016	40	1.000	40	0.041
2016-2017	71	1.000	71	0.072
2017-2018	52	1.000	52	0.054
2018-2019	61	1.000	61	0.065
2019-2020	44	1.005	44	0.041
2020-2021	49	1.015	50	0.047
2021-2022	44	1.030	45	0.038
2022-2023	63	1.159	73	0.053
Total	1,298		1,310	0.053

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D- PR, Page 6.
- (C) (A) x (B).
- (D) (C) / [Appendix D- PR, Page 3, (D)] x [Appendix D- PR, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on reported claims as provided by the Fund. 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.

Trindel Insurance Fund - Property

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 6/30/2023 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	338	1.000	338	
2003-2004	57	1.000	57	0.097
2004-2005	54	1.000	54	0.093
2005-2006	47	1.000	47	0.063
2006-2007	43	1.000	43	0.056
2007-2008	43	1.000	43	0.054
2008-2009	37	1.000	37	0.046
2009-2010	33	1.000	33	0.040
2010-2011	34	1.000	34	0.037
2011-2012	34	1.000	34	0.035
2012-2013	43	1.000	43	0.045
2013-2014	54	1.000	54	0.056
2014-2015	57	1.000	57	0.060
2015-2016	40	1.000	40	0.041
2016-2017	71	1.000	71	0.072
2017-2018	52	1.000	52	0.054
2018-2019	61	1.000	61	0.065
2019-2020	43	1.005	43	0.040
2020-2021	49	1.030	50	0.047
2021-2022	39	1.133	44	0.038
2022-2023	20	2.323	46	0.033
Total	1,249		1,281	0.051

Notes:

- (A) Provided by the Fund.
- (B) From Appendix D- PR, Page 7.
- (C) (A) x (B).
- (D) (C) / [Appendix D- PR, Page 3, (D)] x [Appendix D- PR, Page 3, (F)].

This exhibit shows the calculation of estimated ultimate claims for each year based on closed claims as provided by the Fund. 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.

Trindel Insurance Fund - Property
Reported Claim Count Development

Claims Reported as of:

Accident Year	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003	57	59	59	59	59	59	59	59	63	63	63	50	50
2003-2004	53	55	55	56	56	57	56	56	56	56	48	48	48
2004-2005	46	55	55	55	55	55	51	51	51	46	46	46	47
2005-2006	44	47	47	47	47	47	48	48	39	39	39	39	47
2006-2007	42	45	44	44	42	42	42	42	42	42	42	43	43
2007-2008	43	45	45	42	42	42	44	43	43	46	45	45	43
2008-2009	36	36	38	39	39	37	37	37	37	37	37	37	37
2009-2010	27	31	31	31	34	33	33	35	33	33	33	33	33
2010-2011	35	37	37	34	34	34	34	34	34	34	34	34	34
2011-2012	31	34	34	34	34	34	34	34	34	34	34	34	
2012-2013	43	34	34	35	36	43	43	43	43	43	43		
2013-2014	41	49	50	54	54	54	54	54	54	54			
2014-2015	53	59	61	59	59	57	57	57	57				
2015-2016	37	40	40	40	40	40	40	40					
2016-2017	73	88	90	70	70	71	71						
2017-2018	68	73	53	52	52	52							
2018-2019	74	60	60	61	61								
2019-2020	39	45	44	44									
2020-2021	52	50	49										
2021-2022	42	44											
2022-2023	63												

Reported Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.068	1.000	1.000	0.794	1.000	1.000
2003-2004	1.038	1.000	1.018	1.000	1.018	0.982	1.000	1.000	1.000	0.857	1.000	1.000	1.000
2004-2005	1.196	1.000	1.000	1.000	1.000	0.927	1.000	1.000	0.902	1.000	1.000	1.022	1.191
2005-2006	1.068	1.000	1.000	1.000	1.000	1.021	1.000	0.813	1.000	1.000	1.000	1.205	1.000
2006-2007	1.071	0.978	1.000	0.955	1.000	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000
2007-2008	1.047	1.000	0.933	1.000	1.000	1.048	0.977	1.000	1.070	0.978	1.000	0.956	1.000
2008-2009	1.000	1.056	1.026	1.000	0.949	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2009-2010	1.148	1.000	1.000	1.097	0.971	1.000	1.061	0.943	1.000	1.000	1.000	1.000	1.000
2010-2011	1.057	1.000	0.919	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011-2012	1.097	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2012-2013	0.791	1.000	1.029	1.029	1.194	1.000	1.000	1.000	1.000	1.000			
2013-2014	1.195	1.020	1.080	1.000	1.000	1.000	1.000	1.000	1.000				
2014-2015	1.113	1.034	0.967	1.000	0.966	1.000	1.000	1.000					
2015-2016	1.081	1.000	1.000	1.000	1.000	1.000	1.000						
2016-2017	1.205	1.023	0.778	1.000	1.014	1.000							
2017-2018	1.074	0.726	0.981	1.000	1.000								
2018-2019	0.811	1.000	1.017	1.000									
2019-2020	1.154	0.978	1.000										
2020-2021	0.962	0.980											
2021-2022	1.048												

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
Average Claim-Wtd. Avgs.	1.060	0.989	0.986	1.005	1.007	0.999	1.003	0.986	0.998	0.985	0.982	1.020	1.024
Total	1.053	0.983	0.976	1.002	1.005	0.997	1.002	0.988	0.996	0.981	0.971	1.019	1.026
3-yr	1.045	0.987	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	0.961	0.904	0.919	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000
CSAC Factors	1.281	1.030	1.008	1.006	1.005	1.004	1.004	1.002	1.001	1.001	1.000	1.001	1.000
Prior	1.125	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.125	1.015	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.159	1.030	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Property
Closed Claim Development

Accident Year	Claims Closed as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003	42	58	59	59	59	59	59	59	63	63	63	50	50
2003-2004	41	53	55	56	56	57	56	56	56	56	48	48	48
2004-2005	24	51	54	55	55	55	51	51	51	46	46	46	47
2005-2006	28	46	46	47	47	47	47	47	38	38	39	39	47
2006-2007	30	45	44	44	42	42	42	42	42	42	42	43	43
2007-2008	34	45	45	42	42	42	44	43	43	46	45	45	43
2008-2009	29	34	38	38	38	36	36	37	37	37	37	37	37
2009-2010	19	29	30	30	32	31	33	35	33	33	33	33	33
2010-2011	26	35	36	33	33	34	34	34	34	34	34	34	34
2011-2012	22	33	33	33	34	34	34	34	34	34	34	34	
2012-2013	29	30	33	35	36	43	43	43	43	43	43		
2013-2014	11	31	48	54	54	54	54	54	54	54			
2014-2015	22	54	61	59	59	57	57	57	57				
2015-2016	13	38	39	39	39	40	40	40					
2016-2017	41	84	89	70	70	71	71						
2017-2018	56	72	53	52	52	52							
2018-2019	74	58	60	61	61								
2019-2020	18	39	42	43									
2020-2021	31	48	49										
2021-2022	20	39											
2022-2023	20												

Closed Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003	1.381	1.017	1.000	1.000	1.000	1.000	1.000	1.068	1.000	1.000	0.794	1.000	1.000
2003-2004	1.293	1.038	1.018	1.000	1.018	0.982	1.000	1.000	1.000	0.857	1.000	1.000	1.000
2004-2005	2.125	1.059	1.019	1.000	1.000	0.927	1.000	1.000	0.902	1.000	1.000	1.022	1.191
2005-2006	1.643	1.000	1.022	1.000	1.000	1.000	1.000	0.809	1.000	1.026	1.000	1.205	1.000
2006-2007	1.500	0.978	1.000	0.955	1.000	1.000	1.000	1.000	1.000	1.000	1.024	1.000	1.000
2007-2008	1.324	1.000	0.933	1.000	1.000	1.048	0.977	1.000	1.070	0.978	1.000	0.956	1.000
2008-2009	1.172	1.118	1.000	1.000	0.947	1.000	1.028	1.000	1.000	1.000	1.000	1.000	1.000
2009-2010	1.526	1.034	1.000	1.067	0.969	1.065	1.061	0.943	1.000	1.000	1.000	1.000	1.000
2010-2011	1.346	1.029	0.917	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011-2012	1.500	1.000	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2012-2013	1.034	1.100	1.061	1.029	1.194	1.000	1.000	1.000	1.000	1.000			
2013-2014	2.818	1.548	1.125	1.000	1.000	1.000	1.000	1.000	1.000				
2014-2015	2.455	1.130	0.967	1.000	0.966	1.000	1.000	1.000					
2015-2016	2.923	1.026	1.000	1.000	1.026	1.000	1.000						
2016-2017	2.049	1.060	0.787	1.000	1.014	1.000							
2017-2018	1.286	0.736	0.981	1.000	1.000								
2018-2019	0.784	1.034	1.017	1.000									
2019-2020	2.167	1.077	1.024										
2020-2021	1.548	1.021											
2021-2022	1.950												

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
Average Claim-Wtd. Avgs.	1.691	1.053	0.993	1.005	1.010	1.001	1.005	0.986	0.998	0.987	0.982	1.020	1.024
Total	1.511	1.035	0.983	1.002	1.008	0.999	1.003	0.988	0.996	0.983	0.971	1.019	1.026
3-yr	1.826	1.041	1.006	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	1.287	0.940	0.926	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000
CSAC Factors	2.274	1.180	1.066	1.038	1.026	1.019	1.015	1.012	1.011	1.009	1.007	1.006	1.004
Prior	2.200	1.125	1.025	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	2.050	1.100	1.025	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	2.323	1.133	1.030	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Property

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2023-2024 Loss Rate Level (B)	Factor to 2024-2025 Loss Rate Level (C)	Factor to 2025-2026 Loss Rate Level (D)	Factor to 2026-2027 Loss Rate Level (E)	Factor to 2023-2024 Frequency Level (F)	Factor to 2024-2025 Frequency Level (G)	Factor to 2025-2026 Frequency Level (H)	Factor to 2026-2027 Frequency Level (I)	Factor to 2023-2024 Severity Level (J)
Prior	1.000	1.516	1.546	1.576	1.608	1.000	1.000	1.000	1.000	1.516
2003-2004	1.000	1.485	1.515	1.545	1.576	1.000	1.000	1.000	1.000	1.485
2004-2005	1.000	1.456	1.486	1.515	1.545	1.000	1.000	1.000	1.000	1.456
2005-2006	1.000	1.428	1.457	1.485	1.515	1.000	1.000	1.000	1.000	1.428
2006-2007	1.000	1.400	1.428	1.456	1.485	1.000	1.000	1.000	1.000	1.400
2007-2008	1.000	1.372	1.400	1.427	1.456	1.000	1.000	1.000	1.000	1.372
2008-2009	1.000	1.345	1.372	1.399	1.427	1.000	1.000	1.000	1.000	1.345
2009-2010	1.000	1.319	1.345	1.372	1.399	1.000	1.000	1.000	1.000	1.319
2010-2011	1.000	1.293	1.319	1.345	1.372	1.000	1.000	1.000	1.000	1.293
2011-2012	1.000	1.268	1.293	1.319	1.345	1.000	1.000	1.000	1.000	1.268
2012-2013	1.000	1.243	1.268	1.293	1.319	1.000	1.000	1.000	1.000	1.243
2013-2014	1.000	1.219	1.243	1.268	1.293	1.000	1.000	1.000	1.000	1.219
2014-2015	1.000	1.195	1.219	1.243	1.268	1.000	1.000	1.000	1.000	1.195
2015-2016	1.000	1.172	1.195	1.219	1.243	1.000	1.000	1.000	1.000	1.172
2016-2017	1.000	1.149	1.172	1.195	1.219	1.000	1.000	1.000	1.000	1.149
2017-2018	1.000	1.126	1.149	1.172	1.195	1.000	1.000	1.000	1.000	1.126
2018-2019	1.000	1.105	1.127	1.149	1.172	1.000	1.000	1.000	1.000	1.105
2019-2020	1.000	1.083	1.105	1.126	1.149	1.000	1.000	1.000	1.000	1.083
2020-2021	1.000	1.061	1.083	1.104	1.126	1.000	1.000	1.000	1.000	1.061
2021-2022	1.000	1.041	1.062	1.082	1.104	1.000	1.000	1.000	1.000	1.041
2022-2023	1.000	1.020	1.040	1.061	1.082	1.000	1.000	1.000	1.000	1.020
2023-2024	1.000	1.000	1.020	1.040	1.061	1.000	1.000	1.000	1.000	1.000
2024-2025	1.000	--	1.000	1.020	1.040	--	1.000	1.000	1.000	--
2025-2026	1.000	--	--	1.000	1.020	--	--	1.000	1.000	--
2026-2027	1.000	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) No benefit level adjustment applied.
- (B) - (E) (A) adjusted for a 2.0% annual loss rate trend.
- (F) - (I) (A) adjusted for a 0.0% annual frequency trend.
- (J) (A) adjusted for a 2.0% 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.

Trindel Insurance Fund - Property

Residual Trend Factors

Accident Year	Initial Estimate of Ultimate Limited Losses (A)	Ultimate Reported Claims (B)	BLF (C)	Adjusted Limited Severity (D)	Trended Insured Value (\$00) (E)	Ultimate Frequency (F)
Prior	\$1,345,118	338	1.000	3,980		
2003-2004	227,056	57	1.000	3,983	5,860,255	0.097
2004-2005	343,075	54	1.000	6,353	5,829,659	0.093
2005-2006	273,210	47	1.000	5,813	7,499,778	0.063
2006-2007	291,286	43	1.000	6,774	7,706,550	0.056
2007-2008	297,477	43	1.000	6,918	7,932,407	0.054
2008-2009	263,447	37	1.000	7,120	8,030,889	0.046
2009-2010	229,782	33	1.000	6,963	8,164,981	0.040
2010-2011	209,929	34	1.000	6,174	9,292,393	0.037
2011-2012	175,668	34	1.000	5,167	9,652,257	0.035
2012-2013	298,765	43	1.000	6,948	9,618,389	0.045
2013-2014	299,911	54	1.000	5,554	9,586,066	0.056
2014-2015	339,545	57	1.000	5,957	9,552,908	0.060
2015-2016	322,827	40	1.000	8,071	9,642,902	0.041
2016-2017	501,342	71	1.000	7,061	9,825,992	0.072
2017-2018	341,858	52	1.000	6,574	9,592,202	0.054
2018-2019	293,520	61	1.000	4,812	9,366,385	0.065
2019-2020	255,763	44	1.000	5,813	10,667,846	0.041
2020-2021	222,086	50	1.000	4,442	10,658,318	0.047
2021-2022	350,311	45	1.000	7,785	11,708,715	0.038
2022-2023	623,022	60	1.000	10,384	13,745,585	0.044

Severity Trend Factors

Frequency Trend Factors

Latest 10 x 2022-2023	0.986	0.979
Mvg 5-Yr Wtd Latest 10 x 2022-2023	0.994	1.030
Latest 5 x 2022-2023	1.026	0.903
Mvg 5-Yr Wtd Latest 5 x 2022-2023	0.966	0.963
Prior	1.000	1.020
Default	1.030	0.975
Selected Residual Trend	1.020	1.000

Notes:

- (A) Selected average of results from Appendices R and R.
- (B) Appendix D- PR, Page 3, Column (C).
- (C) Appendix E- PR, Page 1, Column (A).
- (D) (A) x (C) / (B).
- (E) Appendix M- PR, Column (C).
- (F) (B) / (E) x 10,000.

Trindel Insurance Fund - Property

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/23

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2023-2024	48.0	\$300	1.000	\$300	\$14,400
2024-2025	8.4	300	1.050	315	2,646
2025-2026	-0.1	300	1.103	331	-33
2026-2027	0.0	300	1.158	347	0
2027-2028	0.0	300	1.216	365	0
2028-2029	0.0	300	1.277	383	0
2029-2030	0.0	300	1.341	402	0
2030-2031	0.0	300	1.408	422	0
2031-2032	0.0	300	1.478	443	0
2032-2033	0.0	300	1.552	466	0
2033-2034	0.0	300	1.630	489	0
2034-2035	0.0	300	1.712	514	0
2035-2036	0.0	300	1.798	539	0
2036-2037	0.0	300	1.888	566	0
2037-2038	0.0	300	1.982	595	0
2038-2039	0.0	300	2.081	624	0
2039-2040	0.0	300	2.185	656	0
2040-2041	0.0	300	2.294	688	0

(G) Total ULAE Outstanding as of 6/30/23: \$17,013

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Property

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/24

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2024-2025	47.5	\$300	1.050	\$315	\$14,963
2025-2026	7.3	300	1.103	331	2,416
2026-2027	2.0	300	1.158	347	694
2027-2028	0.0	300	1.216	365	0
2028-2029	0.0	300	1.277	383	0
2029-2030	0.0	300	1.341	402	0
2030-2031	0.0	300	1.408	422	0
2031-2032	0.0	300	1.478	443	0
2032-2033	0.0	300	1.552	466	0
2033-2034	0.0	300	1.630	489	0
2034-2035	0.0	300	1.712	514	0
2035-2036	0.0	300	1.798	539	0
2036-2037	0.0	300	1.888	566	0
2037-2038	0.0	300	1.982	595	0
2038-2039	0.0	300	2.081	624	0
2039-2040	0.0	300	2.185	656	0
2040-2041	0.0	300	2.294	688	0
2041-2042	0.0	300	2.409	723	0

(G) Total ULAE Outstanding as of 6/30/24: \$18,073

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Fund.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).

This exhibit shows the calculation of the outstanding ULAE based on the expected pattern of claims closings and assumptions about future claims administration costs per open claim.

Trindel Insurance Fund - Property

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 06/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
Prior			
Ultimate Loss	\$2,479,745	\$2,479,745	\$2,479,745
Paid in Calendar Period	-		
Paid to Date	2,479,745	2,479,745	2,479,745
Outstanding Liability			
2007-2008			
Ultimate Loss	\$297,477	\$297,477	\$297,477
Paid in Calendar Period	-		
Paid to Date	297,477	297,477	297,477
Outstanding Liability			
2008-2009			
Ultimate Loss	\$263,447	\$263,447	\$263,447
Paid in Calendar Period	-		
Paid to Date	263,447	263,447	263,447
Outstanding Liability			
2009-2010			
Ultimate Loss	\$229,782	\$229,782	\$229,782
Paid in Calendar Period	-		
Paid to Date	229,782	229,782	229,782
Outstanding Liability			
2010-2011			
Ultimate Loss	\$209,929	\$209,929	\$209,929
Paid in Calendar Period	-		
Paid to Date	209,929	209,929	209,929
Outstanding Liability			
2011-2012			
Ultimate Loss	\$175,668	\$175,668	\$175,668
Paid in Calendar Period	-		
Paid to Date	175,668	175,668	175,668
Outstanding Liability			
2012-2013			
Ultimate Loss	\$298,765	\$298,765	\$298,765
Paid in Calendar Period	-		
Paid to Date	298,765	298,765	298,765
Outstanding Liability			
2013-2014			
Ultimate Loss	\$299,911	\$299,911	\$299,911
Paid in Calendar Period	-		
Paid to Date	299,911	299,911	299,911
Outstanding Liability			

Trindel Insurance Fund - Property

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 06/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2014-2015			
Ultimate Loss	\$339,545	\$339,545	\$339,545
Paid in Calendar Period	-		
Paid to Date	339,545	339,545	339,545
Outstanding Liability			
2015-2016			
Ultimate Loss	\$322,827	\$322,827	\$322,827
Paid in Calendar Period	-		
Paid to Date	322,827	322,827	322,827
Outstanding Liability			
2016-2017			
Ultimate Loss	\$501,342	\$501,342	\$501,342
Paid in Calendar Period	-		
Paid to Date	501,342	501,342	501,342
Outstanding Liability			
2017-2018			
Ultimate Loss	\$341,858	\$341,858	\$341,858
Paid in Calendar Period	-		
Paid to Date	341,858	341,858	341,858
Outstanding Liability			
2018-2019			
Ultimate Loss	\$293,520	\$293,520	\$293,520
Paid in Calendar Period	-		
Paid to Date	293,520	293,520	293,520
Outstanding Liability			
2019-2020			
Ultimate Loss	\$255,763	\$255,763	\$255,763
Paid in Calendar Period	-	434	433
Paid to Date	254,896	255,330	255,763
Outstanding Liability	867	433	0
2020-2021			
Ultimate Loss	\$223,377	\$223,377	\$223,377
Paid in Calendar Period	-	2,022	407
Paid to Date	220,541	222,563	222,970
Outstanding Liability	2,836	814	407
2021-2022			
Ultimate Loss	\$353,337	\$353,337	\$353,337
Paid in Calendar Period	-	13,901	1,627
Paid to Date	337,154	351,055	352,682
Outstanding Liability	16,183	2,282	655

Trindel Insurance Fund - Property

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 06/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2022-2023			
Ultimate Loss	\$620,687	\$620,687	\$620,687
Paid in Calendar Period	-	335,269	48,055
Paid to Date	229,475	564,744	612,799
Outstanding Liability	391,212	55,943	7,888
2023-2024			
Ultimate Loss	-	\$549,529	\$549,529
Paid in Calendar Period	-	358,842	163,419
Paid to Date	-	358,842	522,261
Outstanding Liability	-	190,687	27,268
2024-2025			
Ultimate Loss	-	-	\$578,097
Paid in Calendar Period	-	-	377,497
Paid to Date	-	-	377,497
Outstanding Liability	-	-	200,600
Totals			
Ultimate Loss	\$7,506,982	\$8,056,511	\$8,634,608
Paid in Calendar Period	-	710,468	591,438
Paid to Date	7,095,884	7,806,352	8,397,790
Outstanding Liability	411,098	250,159	236,818
Total Outstanding ULAE	17,013	18,073	19,981
Outstanding Liability plus ULAE	428,111	268,232	256,799

Notes appear on the next page.

Trindel Insurance Fund - Property

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$13,901 is expected to be paid between 7/1/23 and 6/30/24, \$351,055 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$2,282.
- Ultimate Losses for each accident year are from Exhibit 4- PR, Page 1.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, $\$1,627 = \$2,282 \times 71.3\%$.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, $\$352,682 = \$1,627 + \$351,055$.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, $\$2,282 = \$353,337 - \$351,055$.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Property

Short- and Long-Term Liabilities

<u>Liabilities as of 6/30/23:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$351,626	\$351,626
	ULAE:	14,400	14,400
	Short-Term Loss and LAE:	<u>\$366,026</u>	\$366,026
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$59,472	\$59,472
	ULAE:	2,613	2,613
	Long-Term Loss and LAE:	<u>\$62,085</u>	\$62,085
<u>Total Liability</u>	Loss and ALAE:	\$411,098	\$411,098
	ULAE:	17,013	17,013
	Total Loss and LAE:	<u>\$428,111</u>	\$428,111

<u>Liabilities as of 6/30/24:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$213,941	\$213,941
	ULAE:	14,963	14,963
	Short-Term Loss and LAE:	<u>\$228,904</u>	\$228,904
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$36,218	\$36,218
	ULAE:	3,110	3,110
	Long-Term Loss and LAE:	<u>\$39,328</u>	\$39,328
<u>Total Liability</u>	Loss and ALAE:	\$250,159	\$250,159
	ULAE:	18,073	18,073
	Total Loss and LAE:	<u>\$268,232</u>	\$268,232

		<u>Expected with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 6/30/23:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$400,502	\$421,600	\$446,565	\$477,156	\$518,297
	ULAE:	16,402	17,266	18,288	19,541	21,226
	Short-Term Loss and LAE:	<u>\$416,904</u>	<u>\$438,866</u>	<u>\$464,853</u>	<u>\$496,697</u>	<u>\$539,523</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$67,739	\$71,307	\$75,529	\$80,704	\$87,661
	ULAE:	2,975	3,132	3,319	3,546	3,852
	Long-Term Loss and LAE:	<u>\$70,714</u>	<u>\$74,439</u>	<u>\$78,848</u>	<u>\$84,250</u>	<u>\$91,513</u>
<u>Total Liability</u>	Loss and ALAE:	\$468,241	\$492,907	\$522,094	\$557,860	\$605,958
	ULAE:	19,377	20,398	21,607	23,087	25,078
	Total Loss and LAE:	<u>\$487,618</u>	<u>\$513,305</u>	<u>\$543,701</u>	<u>\$580,947</u>	<u>\$631,036</u>
<u>Liabilities as of 6/30/24:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$243,679	\$256,515	\$271,705	\$290,318	\$315,349
	ULAE:	17,043	17,941	19,003	20,305	22,055
	Short-Term Loss and LAE:	<u>\$260,722</u>	<u>\$274,456</u>	<u>\$290,708</u>	<u>\$310,623</u>	<u>\$337,404</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$41,252	\$43,426	\$45,997	\$49,148	\$53,385
	ULAE:	3,542	3,728	3,950	4,220	4,585
	Long-Term Loss and LAE:	<u>\$44,794</u>	<u>\$47,154</u>	<u>\$49,947</u>	<u>\$53,368</u>	<u>\$57,970</u>
<u>Total Liability</u>	Loss and ALAE:	\$284,931	\$299,941	\$317,702	\$339,466	\$368,734
	ULAE:	20,585	21,669	22,953	24,525	26,640
	Total Loss and LAE:	<u>\$305,516</u>	<u>\$321,610</u>	<u>\$340,655</u>	<u>\$363,991</u>	<u>\$395,374</u>

Note: Current (short term) liabilities are the portion of the total estimated liability shown on Appendix G- PR that is expected to be paid out within the coming year. Totals may vary from Exhibit 1- PR, due to rounding.

Trindel Insurance Fund - Property

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.819	1.666
90%	1.576	1.474
85%	1.430	1.357
80%	1.320	1.270
75%	1.233	1.199
70%	1.159	1.139
65%	1.093	1.085
60%	1.034	1.036
55%	0.980	0.991
50%	0.928	0.948
45%	0.879	0.908
40%	0.831	0.867
35%	0.784	0.827
30%	0.736	0.786
25%	0.686	0.743

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.576 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Trindel Insurance Fund - Property

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
7/1/1983	6/30/2003	Prior	\$25,000	(none)
7/1/2003	6/30/2004	2003-2004	25,000	(none)
7/1/2004	6/30/2005	2004-2005	25,000	(none)
7/1/2005	6/30/2006	2005-2006	25,000	(none)
7/1/2006	6/30/2007	2006-2007	25,000	(none)
7/1/2007	6/30/2008	2007-2008	25,000	(none)
7/1/2008	6/30/2009	2008-2009	25,000	(none)
7/1/2009	6/30/2010	2009-2010	25,000	(none)
7/1/2010	6/30/2011	2010-2011	25,000	(none)
7/1/2011	6/30/2012	2011-2012	25,000	(none)
7/1/2012	6/30/2013	2012-2013	25,000	(none)
7/1/2013	6/30/2014	2013-2014	25,000	(none)
7/1/2014	6/30/2015	2014-2015	25,000	(none)
7/1/2015	6/30/2016	2015-2016	25,000	(none)
7/1/2016	6/30/2017	2016-2017	25,000	(none)
7/1/2017	6/30/2018	2017-2018	25,000	(none)
7/1/2018	6/30/2019	2018-2019	25,000	(none)
7/1/2019	6/30/2020	2019-2020	25,000	(none)
7/1/2020	6/30/2021	2020-2021	25,000	(none)
7/1/2021	6/30/2022	2021-2022	25,000	(none)
7/1/2022	6/30/2023	2022-2023	25,000	(none)
7/1/2023	6/30/2024	2023-2024	25,000	(none)
7/1/2024	6/30/2025	2024-2025	25,000	(none)

Third Party Claims Administrator	Begin Date	End Date
Self-Administered	7/1/2016	Present
George Hills Co.	8/1/2002	6/30/2016
Rooney & Anderson	7/1/1981	7/31/2002

This exhibit summarizes some of the key facts about the history of the program.

Trindel Insurance Fund - Property

Estimated Total Assets as of 6/30/24

(A) <u>Total Assets as of 6/30/23:</u>	\$196,996
(B) <u>Total Income to Fund during 2023-2024</u>	
Contributions:	\$2,149,000
Interest:	0
Other:	0
Total Income:	<u>\$2,149,000</u>
(C) <u>Total Payments from Fund during 2023-2024</u>	
Loss and ALAE:	\$250,000
Additional Allocated Loss Adjustment Expense:	0
In-House Unallocated Loss Adjustment Expense:	55,000
Fees to Outside Administrator (TPA):	0
Excess Insurance:	2,350,000
Other:	58,000
Total Payments:	<u>\$2,713,000</u>
(D) <u>Estimated Total Assets as of 6/30/24:</u>	(\$367,004)

Notes:

- (A) Provided by the Fund.
- (B) Provided by the Fund.
- (C) Provided by the Fund.
- (D) (A) + (B) - (C).

Trindel Insurance Fund - Property

Incurred Losses as of 6/30/23

Accident Year (A)	Unlimited Incurred (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Capped at SIR (G)	Incurred Capped at SIR & Aggregate (H)
Prior	\$1,439,604	\$0	\$0	\$1,439,604	\$94,487	\$1,345,118	\$1,345,118
2003-2004	460,056	0	0	460,056	233,000	227,056	227,056
2004-2005	388,636	0	0	388,636	45,561	343,075	343,075
2005-2006	1,116,435	0	0	1,116,435	843,225	273,210	273,210
2006-2007	502,719	21,382	0	524,101	232,816	291,286	291,286
2007-2008	279,272	18,205	0	297,477	0	297,477	297,477
2008-2009	256,492	8,688	0	265,180	1,733	263,447	263,447
2009-2010	375,798	-836	0	374,963	145,181	229,782	229,782
2010-2011	280,299	14,593	0	294,892	84,962	209,929	209,929
2011-2012	244,321	16,838	5,240	255,920	80,251	175,668	175,668
2012-2013	409,767	15,439	0	425,207	126,441	298,765	298,765
2013-2014	521,991	17,270	0	539,261	239,350	299,911	299,911
2014-2015	525,960	39,262	0	565,222	225,677	339,545	339,545
2015-2016	2,716,825	14,781	1,740	2,729,866	2,407,039	322,827	322,827
2016-2017	1,198,557	67,924	24,004	1,242,476	741,134	501,342	501,342
2017-2018	839,215	44,734	39,161	844,788	502,930	341,858	341,858
2018-2019	570,024	57,350	32,567	594,807	301,287	293,520	293,520
2019-2020	754,998	36,701	12,873	778,825	523,573	255,252	255,252
2020-2021	351,600	43,066	37,441	357,224	136,683	220,541	220,541
2021-2022	5,752,366	40,519	26,823	5,766,063	5,425,909	340,154	340,154
2022-2023	1,352,595	58,034	6,213	1,404,416	815,549	588,867	588,867
2023-2024	0	0	0	0	0	0	0
Total	\$20,337,532	\$513,949	\$186,062	\$20,665,419	\$13,206,787	\$7,458,632	\$7,458,632

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Member Deductible.
- (D) Subrogation recoveries.
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$0.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (G) and the aggregate stop loss. See Appendix J- PR.

Trindel Insurance Fund - Property

Paid Losses as of 6/30/23

Accident Year (A)	Unlimited Paid (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Capped at SIR (G)	Paid Capped at SIR & Aggregate (H)
Prior	\$1,439,604	\$0	\$0	\$1,439,604	\$94,487	\$1,345,118	\$1,345,118
2003-2004	460,056	0	0	460,056	233,000	227,056	227,056
2004-2005	388,636	0	0	388,636	45,561	343,075	343,075
2005-2006	1,116,435	0	0	1,116,435	843,225	273,210	273,210
2006-2007	502,719	21,382	0	524,101	232,816	291,286	291,286
2007-2008	279,272	18,205	0	297,477	0	297,477	297,477
2008-2009	256,492	8,688	0	265,180	1,733	263,447	263,447
2009-2010	375,798	-836	0	374,963	145,181	229,782	229,782
2010-2011	280,299	14,593	0	294,892	84,962	209,929	209,929
2011-2012	244,321	16,838	5,240	255,920	80,251	175,668	175,668
2012-2013	409,767	15,439	0	425,207	126,441	298,765	298,765
2013-2014	521,991	17,270	0	539,261	239,350	299,911	299,911
2014-2015	525,960	39,262	0	565,222	225,677	339,545	339,545
2015-2016	2,716,825	14,781	1,740	2,729,866	2,407,039	322,827	322,827
2016-2017	1,198,557	67,924	24,004	1,242,476	741,134	501,342	501,342
2017-2018	839,215	44,734	39,161	844,788	502,930	341,858	341,858
2018-2019	570,024	57,350	32,567	594,807	301,287	293,520	293,520
2019-2020	754,641	36,701	12,873	778,469	523,573	254,896	254,896
2020-2021	351,600	43,066	37,441	357,224	136,683	220,541	220,541
2021-2022	3,264,504	40,519	26,823	3,278,200	2,941,047	337,154	337,154
2022-2023	189,430	58,034	6,213	241,250	11,776	229,475	229,475
2023-2024	0	0	0	0	0	0	0
Total	\$16,686,148	\$513,949	\$186,062	\$17,014,035	\$9,918,151	\$7,095,884	\$7,095,884

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Member Deductible.
- (D) Subrogation recoveries.
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$0.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (G) and the aggregate stop loss. See Appendix J- PR.

Trindel Insurance Fund - Property

Case Reserves as of 6/30/23

Accident Year (A)	Unlimited Reserves (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Capped at SIR (G)	Reserves Capped at SIR & Aggregate (H)
Prior	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2003-2004	0	0	0	0	0	0	0
2004-2005	0	0	0	0	0	0	0
2005-2006	0	0	0	0	0	0	0
2006-2007	0	0	0	0	0	0	0
2007-2008	0	0	0	0	0	0	0
2008-2009	0	0	0	0	0	0	0
2009-2010	0	0	0	0	0	0	0
2010-2011	0	0	0	0	0	0	0
2011-2012	0	0	0	0	0	0	0
2012-2013	0	0	0	0	0	0	0
2013-2014	0	0	0	0	0	0	0
2014-2015	0	0	0	0	0	0	0
2015-2016	0	0	0	0	0	0	0
2016-2017	0	0	0	0	0	0	0
2017-2018	0	0	0	0	0	0	0
2018-2019	0	0	0	0	0	0	0
2019-2020	356	0	0	356	0	356	356
2020-2021	0	0	0	0	0	0	0
2021-2022	2,487,862	0	0	2,487,862	2,484,862	3,000	3,000
2022-2023	1,163,165	0	0	1,163,165	803,773	359,392	359,392
2023-2024	0	0	0	0	0	0	0
Total	\$3,651,384	\$0	\$0	\$3,651,384	\$3,288,635	\$362,748	\$362,748

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Appendix L- PR, Page 1, Column (B) - Appendix L- PR, Page 2, Column (B).
- (C) Appendix L- PR, Page 1, Column (C) - Appendix L- PR, Page 2, Column (C).
- (D) Appendix L- PR, Page 1, Column (D) - Appendix L- PR, 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 \$0.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (G) and the aggregate stop loss. See Appendix J- PR.

Trindel Insurance Fund - Property

Claim Counts as of 6/30/23

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	338	0		338	338	0	0	338	0	0
2003-2004	57	0		57	57	0	0	57	0	0
2004-2005	54	0		54	54	0	0	54	0	0
2005-2006	47	0		47	47	0	0	47	0	0
2006-2007	43	0	0	43	43	0	0	43	0	0
2007-2008	45	0	2	43	45	0	2	43	0	0
2008-2009	37	0	0	37	37	0	0	37	0	0
2009-2010	34	0	1	33	34	0	1	33	0	0
2010-2011	34	0	0	34	34	0	0	34	0	0
2011-2012	34	0	0	34	34	0	0	34	0	0
2012-2013	44	0	1	43	44	0	1	43	0	0
2013-2014	57	0	3	54	57	0	3	54	0	0
2014-2015	59	0	2	57	59	0	2	57	0	0
2015-2016	40	0	0	40	40	0	0	40	0	0
2016-2017	81	0	10	71	81	0	10	71	0	0
2017-2018	66	0	14	52	66	0	14	52	0	0
2018-2019	71	0	10	61	71	0	10	61	0	0
2019-2020	47	0	3	44	46	0	3	43	1	1
2020-2021	59	0	10	49	59	0	10	49	0	0
2021-2022	49	0	5	44	44	0	5	39	5	5
2022-2023	67	0	4	63	24	0	4	20	43	43
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	1,363	0	65	1,298	1,314	0	65	1,249	49	49

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C)
- (D) Closed without payment.
- (E) (B) + (C) - (D).
- (F) Provided by the Fund.
- (G)
- (H) Closed without payment.
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

Trindel Insurance Fund - Property

Exposure Measures

Accident Year	Total Insured Value (\$00) (A)	Inflation Trend Factor (B)	Trended Insured Value (\$00) (C)
2003-2004	3,577,689	1.638	5,860,255
2004-2005	3,648,097	1.598	5,829,659
2005-2006	4,810,634	1.559	7,499,778
2006-2007	5,066,765	1.521	7,706,550
2007-2008	5,345,288	1.484	7,932,407
2008-2009	5,546,194	1.448	8,030,889
2009-2010	5,778,472	1.413	8,164,981
2010-2011	6,738,501	1.379	9,292,393
2011-2012	7,176,399	1.345	9,652,257
2012-2013	7,331,089	1.312	9,618,389
2013-2014	7,489,114	1.280	9,586,066
2014-2015	7,648,445	1.249	9,552,908
2015-2016	7,910,502	1.219	9,642,902
2016-2017	8,264,081	1.189	9,825,992
2017-2018	8,269,140	1.160	9,592,202
2018-2019	8,274,192	1.132	9,366,385
2019-2020	9,662,904	1.104	10,667,846
2020-2021	9,896,303	1.077	10,658,318
2021-2022	11,140,547	1.051	11,708,715
2022-2023	13,410,327	1.025	13,745,585
2023-2024	14,461,280	1.000	14,461,280
2024-2025	14,823,000	1.000	14,823,000

Notes:

- (A) Provided by the Fund.
- (B) Based on industry factors.
- (C) (A) x (B).



Bickmore — Actuarial

Actuarial Review of the Self-Insured Medical Malpractice Program

*Outstanding Liabilities as of June 30, 2023 and June 30, 2024
Forecast for Program Year 2024-25*

Presented to
Trindel Insurance Fund

December 19, 2023



SCOPE AND SIGNATURE

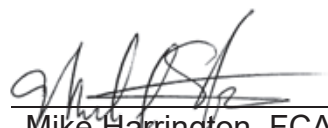
Trindel Insurance Fund (“the Fund”) has engaged Bickmore Actuarial to conduct an actuarial review of unpaid loss and loss adjustment expenses for claims that occurred on or before June 30, 2023 for its self-insured medical malpractice program utilizing data valued as of June 30, 2023. The Fund also seeks guidance on the appropriate funding level for claims to be incurred during the upcoming program year.

The specific objectives of the study are:

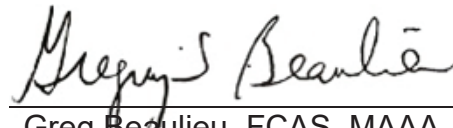
1. Estimate the Fund’s net liability for outstanding claims as of June 30, 2023 and June 30, 2024. Liabilities net of reinsurance are presented on an undiscounted basis, without reflection of investment income. The net liabilities are also presented at the expected level (i.e. without a risk margin) and with risk margins, which are quantified via confidence levels. The net liabilities include provisions for loss, allocated loss adjustment expense (ALAE). ALAE and ULAE are defined in the Glossary section of this report.
2. Project ultimate claims costs for the 2024-25 program years. Similar to the liability projections, the ultimate program year costs are presented on an undiscounted basis. Projections with and without risk margins are also included.
3. Provide a statement of compliance with Governmental Accounting Standards Board Statement #10.

We appreciate the opportunity to be of service to the 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.

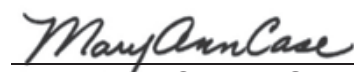
Mike Harrington and Greg Beaulieu meet the Casualty Actuarial Society continuing education requirements and the American Academy of Actuaries’ qualification standards to sign Statements of Actuarial Opinion.

A handwritten signature in black ink, appearing to read "Mike Harrington".

Mike Harrington, FCAS, MAAA
Managing Partner

A handwritten signature in black ink, appearing to read "Greg Beaulieu".

Greg Beaulieu, FCAS, MAAA
Senior Actuarial Manager

A handwritten signature in black ink, appearing to read "Mary Ann Case".

Mary Ann Case, PSM
Senior Actuarial Analyst

A handwritten signature in black ink, appearing to read "Jennifer Blythe".

Jennifer Blythe
Assistant Actuarial Analyst

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EXECUTIVE SUMMARY

Net Claim Liabilities

The following tables present our conclusions regarding the Fund's net claim liabilities.

Undiscounted Loss & ALAE Claim Liabilities
As of June 30, 2023, Net of Reinsurance

Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Total Loss and ALAE	\$156	\$179	\$189	\$201	\$215	\$235
Short Term ²	\$39	\$45	\$47	\$50	\$54	\$59
Long Term ²	117	134	142	151	161	176

Undiscounted Loss & ALAE Claim Liabilities
As of June 30, 2024, Net of Reinsurance

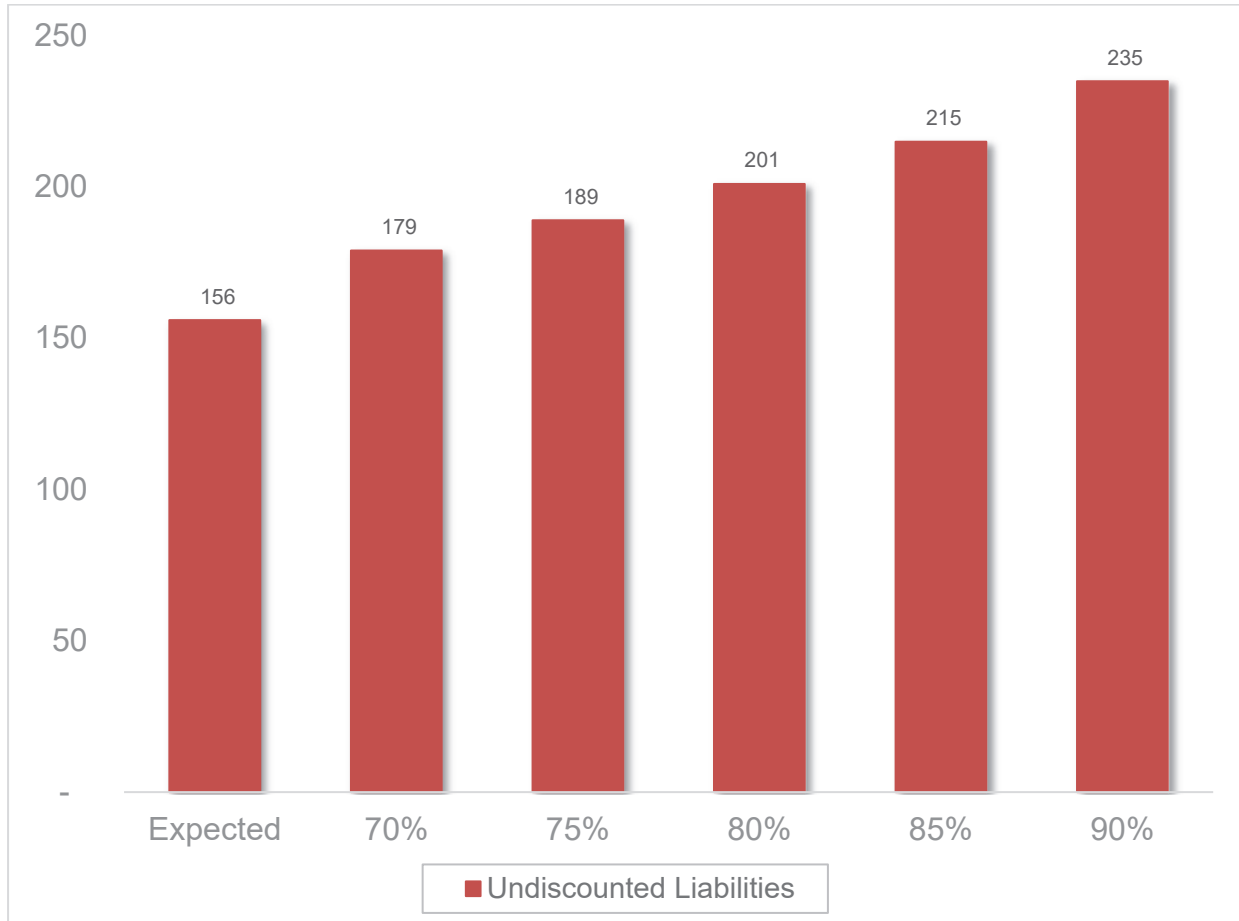
Dollars (\$000s)	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
Total Loss & ALAE	\$202	\$232	\$245	\$260	\$279	\$304
Short Term ²	\$61	\$70	\$74	\$79	\$84	\$92
Long Term ²	141	162	171	181	195	212

¹ Expected values represent the "best actuarial" or "central" estimate.

² Short-term liabilities are projected to be paid within 12 months of the accounting date. Long-term liabilities are projected to be paid after 12 months.

The following graph displays the program's net claim liabilities as of June 30, 2023 as shown on the prior page.

Loss & ALAE Claim Liabilities
As of June 30, 2023, Net of Reinsurance
(\$000s)



We generally recommend that entities maintain funding at the 75% - 85% confidence level. However, we understand that each entity is unique, and that proper funding levels can vary based on issues such as the organization's risk tolerance, financial circumstances, and priorities.

Statement of Compliance with GASB #10

The outstanding liabilities presented in this section that include claims administration costs comply with the requirements promulgated by GASB #10.

Funding Projections

The following table presents our estimates of ultimate costs for the upcoming program year.

Projected Undiscounted Ultimate Costs
Fiscal Year 2024-25, Net of Reinsurance¹

Dollars (\$000s)	Expected ²	← Confidence Level →				
		70%	75%	80%	85%	90%
Total Loss & ALAE	\$89	\$108	\$117	\$129	\$142	\$161
Total Funding Rate ³	\$416	\$505	\$547	\$603	\$664	\$752

¹ Assuming a deductible of \$25,000.

² Expected values represent the “best actuarial” or “central” estimate.

³ Rate is per Occupied Bed Equivalent (OBE).

BACKGROUND

Trindel Insurance Fund has a \$25,000 deductible and pooled coverage of \$1,500,000 above the deductible for its medical malpractice program. Excess coverage is provided by the Public Risk Innovation, Solutions and Management. Claims administration services are provided by the Risk Management Services of California

The following table shows a history of the Fund's deductibles by year.

Policy Year Start Date	Policy Year End Date	Per Occurrence Deductible	Aggregate Deductible
10/1/1981	9/30/2003	5,000	(none)
10/1/2003	9/30/2004	5,000	(none)
10/1/2004	9/30/2005	5,000	(none)
10/1/2005	9/30/2006	5,000	(none)
10/1/2006	9/30/2007	5,000	(none)
10/1/2007	9/30/2008	5,000	(none)
10/1/2008	9/30/2009	5,000	(none)
10/1/2009	9/30/2010	5,000	(none)
10/1/2010	9/30/2011	5,000	(none)
10/1/2011	9/30/2012	5,000	(none)
10/1/2012	9/30/2013	5,000	(none)
10/1/2013	9/30/2014	5,000	(none)
10/1/2014	9/30/2015	5,000	(none)
10/1/2015	9/30/2016	5,000	(none)
10/1/2016	9/30/2017	5,000	(none)
10/1/2017	9/30/2018	5,000	(none)
10/1/2018	9/30/2019	5,000	(none)
10/1/2019	9/30/2020	5,000	(none)
10/1/2020	9/30/2021	25,000	(none)
10/1/2021	9/30/2022	25,000	(none)
10/1/2022	9/30/2023	25,000	(none)
10/1/2023	9/30/2024	25,000	(none)
10/1/2024	9/30/2025	25,000	(none)

Additional background on the program is given in Appendix J.

OBSERVATIONS AND ANALYSIS

In this section, we present a comparison to the prior analysis as well as an overview of claims trends that we have observed. The prior report for the Fund was dated November 3, 2022 and relied on data evaluated as of June 30, 2022. The current analysis relies on data evaluated as of June 30, 2023.

Comparison of Actual versus Expected Activity

The following tables describe how paid and reported losses have emerged between the two points in time referenced above. We also compare how our projected ultimate loss & ALAE amounts have changed between these two points in time.

Actual Versus Expected Incurred Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Expected Emergence	Actual Emergence	Actual Minus Expected Emergence
2017-18	\$0	\$0	\$0
2018-19	0	0	0
2019-20	1	0	(1)
2020-21	20	0	(20)
2021-22	42	0	(42)
2022-23	19	0	(19)
Total	\$82	\$0	(\$82)

Actual Versus Expected Paid Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Expected Payments	Actual Payments	Actual Minus Expected Payments
2017-18	\$0	\$0	\$0
2018-19	2	0	(2)
2019-20	0	0	0
2020-21	14	0	(14)
2021-22	14	0	(14)
2022-23	2	0	(2)
Total	\$32	\$0	(\$32)

¹ Loss & ALAE are limited to the Fund's deductible.

Change in Projected Ultimate Loss & ALAE¹
Prior vs. Current Reports
(\$000s)

Fiscal Year	Prior Ultimate	Current Ultimate	Change in Ultimate
2017-18	\$5	\$5	\$0
2018-19	20	21	1
2019-20	2	1	(1)
2020-21	33	20	(13)
2021-22	118	59	(59)
2022-23	86	75	(11)
Total	\$264	\$181	(\$83)

¹ Projected ultimate loss & ALAE are limited to the Fund's deductible, at expected (no risk margin), and not discounted to reflect net present value.

Comparison of Liabilities: Prior vs. Current Reports

The table below compares our prior report's estimated liability for outstanding claims by component as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Change in Claims Liabilities
At Expected (without Risk Margin), Net of Reinsurance

Dollars (\$000s)	Prior Report at 6/30/2022	Current Report at 6/30/2023	Dollar Change	Percent Change
Case Reserves ¹	\$30	\$30	\$0	0.0%
IBNR ²	123	126	3	2.4%
<u>Claims Administration</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>n/a</u>
Total (Undiscounted)	\$153	\$156	\$3	2.0%

¹ Established by the claims administrator.

² IBNR: Incurred But Not Reported for development beyond the case reserves.

The table below reconciles our prior report's estimated liability for outstanding claims as of June 30, 2022 to our current report's estimated liability for outstanding claims as of June 30, 2023.

Reconciliation of Claims Liabilities
At Expected (without Risk Margin), Net of Reinsurance

	Dollars (\$000s)
(A) Prior 6/30/2022 Discounted Loss & ALAE Liabilities	\$153
(B) Change in Ultimate Loss & ALAE (AY 2021-22 and Prior)	(72)
(C) Current AY 2022-23 Estimated Ultimate Loss & ALAE	75
(D) Paid Loss & ALAE in 2022-23	(0)
(E) Change in ULAE	n/a
(F) Current 6/30/2023 Discounted Loss & ALAE Liabilities	\$156

Comparison of Funding Projections: Prior vs. Current Reports

The following table compares our funding estimate for the 2023-24 year from our prior report to our funding estimate of the 2024-25 year from our current report.

Change in Funding Estimates
At Expected (without Risk Margin), Net of Reinsurance¹

Dollars (\$000s)	Prior Report 2023-24	Current Report 2024-25	Dollar Change	Percent Change
Total Loss & ALAE (Undiscounted)	\$87	\$89	\$2	2.3%
Rate (Undiscounted) ²	\$414	\$416	\$2	0.5%

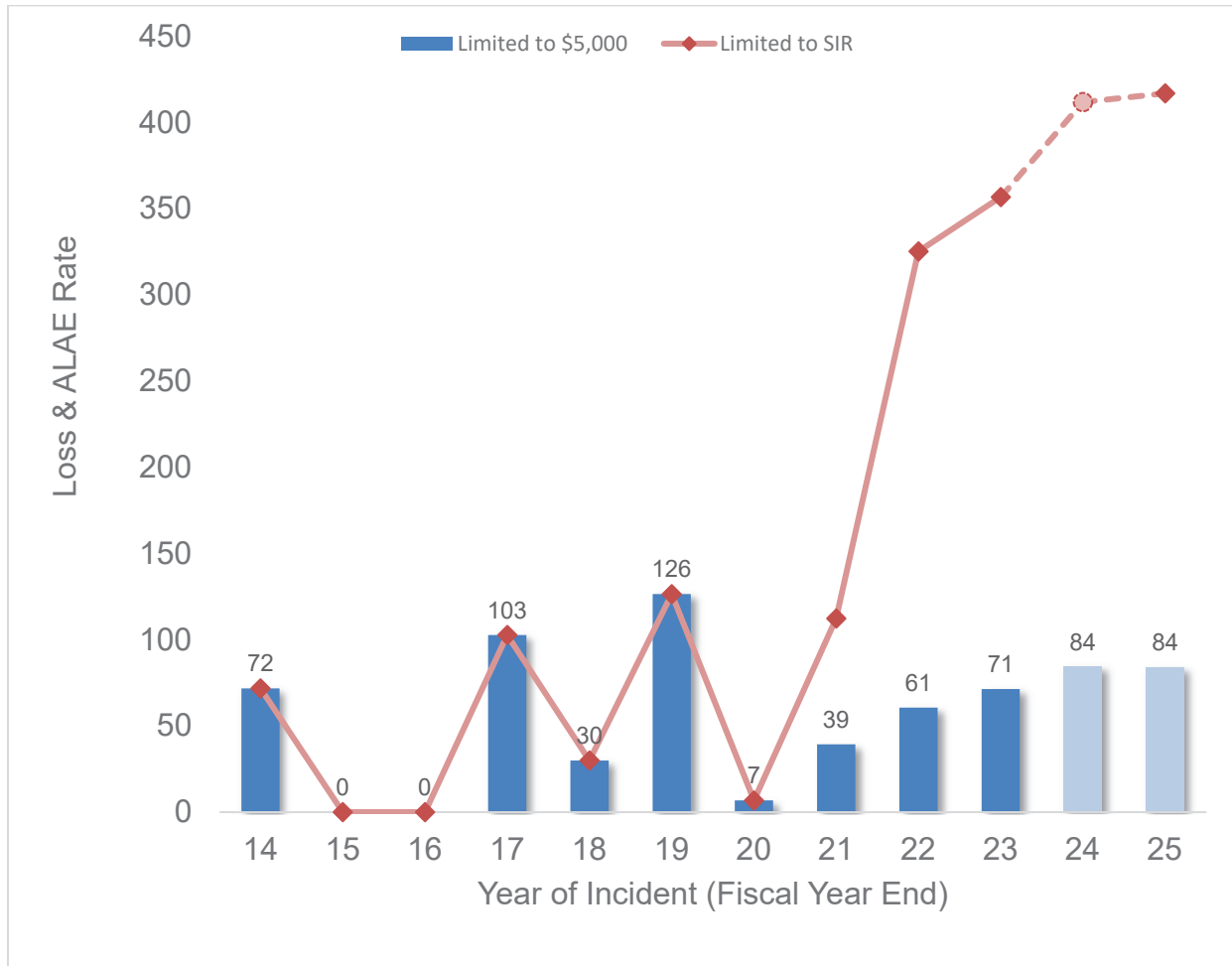
¹ The deductible in both the prior and current reports is assumed to be those listed on the Background section of this text.

² Rate is per OBE.

Loss Rate Trend

We have evaluated the trend in the Fund's projected ultimate loss & ALAE rate. This rate equals projected ultimate loss and ALAE (limited to the deductible) divided by occupied bed equivalent (OBE), as displayed in the following graph.

Loss & ALAE Rate Trend¹
Ultimate Loss & ALAE / OBE

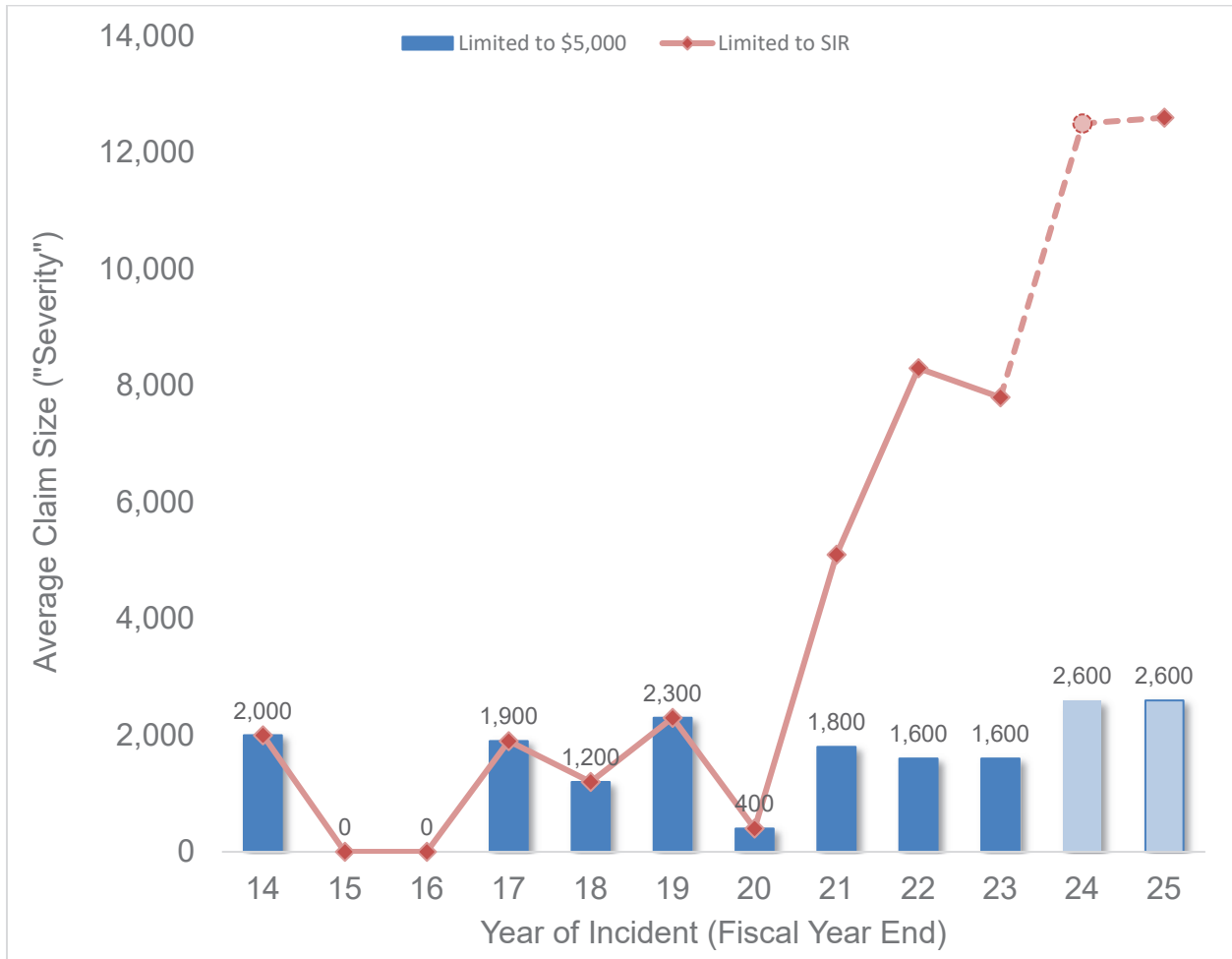


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Average Claim Size (Severity) Trend

We have evaluated the trend in the Fund’s projected ultimate claim size (or “severity”). The ultimate claim size equals projected ultimate loss & ALAE (limited to the SIR) divided by the projected ultimate number of reported claims, as displayed in the following graph.

Average Claim Size Trend¹
Ultimate Loss & ALAE / Ultimate Reported Claims

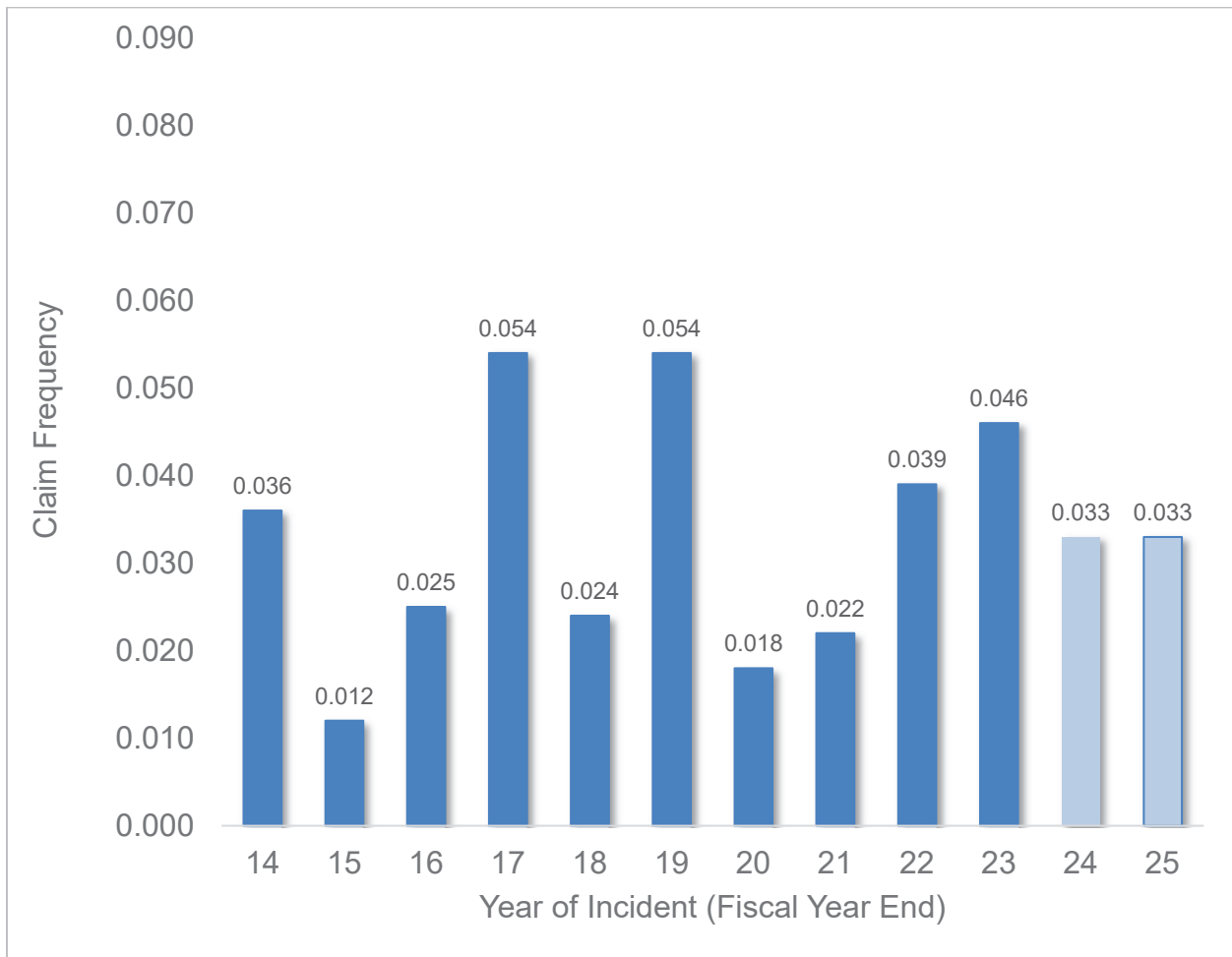


¹ Losses are at expected (no risk margin) and are not discounted to reflect net present value.

Claim Frequency Trend

We have evaluated the trend in the Fund's claim frequency. The claim frequency equals projected ultimate number of reported claims divided by OBE, as displayed in the following graph.

Claim Frequency Trend
Ultimate Reported Claims / OBE



Loss and LAE Liabilities by Category

The following table shows the categories that compose our ultimate loss & LAE liability estimates.

Loss & ALAE Liabilities by Category and Year¹
As of June 30, 2023, Net of Reinsurance
(\$000s)

Fiscal Year	Case Reserves	Incurred but Not Reported (IBNR)	Total Liabilities
Prior	\$5	\$1	\$6
2020-21	0	16	16
2021-22	25	34	59
2022-23	0	75	75
Total Loss & ALAE	\$30	\$126	\$156

Loss & ALAE Liabilities by Category and Year¹
As of June 30, 2024, Net of Reinsurance
(\$000s)

Fiscal Year	Case Reserves	Incurred but Not Reported (IBNR)	Total Liabilities
Prior	\$3	\$1	\$4
2020-21	0	5	5
2021-22	27	14	41
2022-23	25	41	66
2023-24	18	68	86
Total Loss & ALAE	\$74	\$129	\$202

¹ Loss & ALAE liabilities are limited to the Fund's deductible, at expected (no risk margin), and not discounted to reflect net present value.

Losses by Component

The following graphs illustrate our selected ultimate loss and ALAE amount for each accident year and segregates each ultimate into its component parts of (1) amounts already paid, (2) amounts already reserved for individual claims, and (3) IBNR reserves to cover both unreported claims as well as any adverse development on known claims.

Ultimate Loss & ALAE by Component
As of June 30, 2023¹



¹ Projected 2023-24 year is informational and displayed for comparison purposes.

METHODOLOGY

The methodology that we have used to estimate ultimate Loss & ALAE liabilities is in accordance with standard actuarial principles. The 6-step process described below outlines the methods used to calculate the liabilities.

1. Estimate Ultimate Loss & ALAE: The ultimate value of losses associated with a given policy year is usually not known until many years after the policy year has expired. One estimate of future payments for a given policy year is the case reserve. However, to accurately project future payments for a given policy year, we also calculate indicated IBNR reserves that consider the following three factors:
 - The amount that case reserves are redundant or deficient.
 - Losses that occurred during the policy period but have not yet been reported. This is called “Pure IBNR”.
 - Future payments on claims which are closed but will reopen in the future.

Ultimate loss & ALAE projections are developed for costs limited to limited to the retention. Loss development factors are primarily based on the Fund’s own historical experience supplemented with industry data. The following methods are used to estimate ultimate loss & ALAE:

- Reported Loss Development: Includes paid losses and case reserves.
- Paid Loss Development: Based on payments only.
- Reported Exposure Method: This calculates IBNR based on expected ultimate loss times an IBNR factor. For the first layer of losses, the expected ultimate loss is based on exposure times initial loss rates. These loss rates are based on historical losses in that layer developed to ultimate using loss development factors. The loss rates in the higher layer incorporate increased limits factors based on the Fund’s historical losses and industry data. Where appropriate, historical data is adjusted for both claims and exposure trend, to reflect issues such as inflation, benefit level changes, and legal changes.
- Paid Exposure Method: This calculates unpaid costs based on expected ultimate loss times an unpaid factor. The loss rates are identical to those utilized in the reported exposure method.
- Frequency x Severity: This calculates ultimate costs based on expected ultimate severity and expected ultimate frequency derived from historical experience.

2. Select Ultimate Loss & ALAE: Based on the indicated ultimate loss and ALAE from the various methods described previously, the ultimate losses by year are selected.
3. Calculate Expected Undiscounted Unpaid Loss & ALAE: Unpaid loss & ALAE equals ultimate Loss & ALAE (calculated in step #2, above) minus payments to date.
4. Discounting/Net Present Value: Since payments associated with claims liabilities will be spread out over several years, they are discounted to reflect anticipated investment income on the assets set aside to pay these costs. The expected Loss & ALAE payout pattern is based on the paid loss development factors previously described.
5. Claims Administration: Liabilities associated with claims administration expenses are not included.
6. Confidence Levels: The “expected” estimate of unpaid Loss & ALAE is our best estimate given current information. However, there is uncertainty inherent in the claims settlement process. This uncertainty is quantified via confidence levels. For example, we believe that future payments have a 75% chance of being less than the liabilities at the 75% confidence level and have only a 25% chance of exceeding the 75% confidence level estimates. The confidence levels are based on the Heckman Meyers approach.

CONSIDERATIONS AND KEY ASSUMPTIONS

Several considerations should be taken into account when evaluating medical malpractice/casualty claim liabilities and funding projections for upcoming years. The following is a list of issues that we have considered in this report, along with some key assumptions that we have made.

Data

Data Quality: Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by or on behalf of the Fund. While we have not independently audited or verified this information, we have reviewed it for reasonability and internal consistency. We have assumed that the data is accurate and complete. Any material inaccuracy or omission could invalidate the conclusions in this report and should be brought to our attention immediately.

Exposure: The exposure base utilized in this study is occupied bed equivalent (OBE), based on methodology similar to that used by PRISM. A list of exposure by year can be found in Appendix L.

Claims: The claims data utilized in this study was provided to us by the Fund.

Other Program Information: Key program information, including historical deductibles, claims administration costs, other program costs, and program assets, were provided to us by the Fund. We relied on this information without audit.

Key Dates

Accounting Date: This study presents liabilities as of an accounting date of June 30, 2023 and June 30, 2024.

Valuation Date: The data underlying this study are valued as of June 30, 2023.

Review Date: We have not reflected any actual claims activity subsequent to the valuation date.

Accounting Standard

The accounting standards applicable to this analysis follow the guidance promulgated by the Governmental Accounting Standards Board (GASB).

Other Actuarial Considerations

Discounting to Reflect Net Present Value: At the Fund's instruction, reserves in this report are presented on an undiscounted basis. We have not reflected investment income that assets will generate over the time during which the loss liabilities are paid out.

Uncertainty & Risk Margin: There is uncertainty regarding the ultimate cost of the reserves and funding amounts that are estimated in this report. Our estimates are presented both at the expected level (also known as the actuarial central estimate) and at higher confidence levels. The projections at higher confidence levels reflect uncertainty by including a risk margin for the potential of costs coming in higher than at the expected level.

Trending: We have adjusted historical OBE and claims costs to reflect inflation as well as other changes in the claims environment. The OBE, claim frequency, and claim cost trend factors by year are in Appendices L and E, respectively. We have also projected OBE and claim costs to account for future changes in cost levels.

External Influences: This analysis contemplates a continuation of current social, economic, judicial, and legislative trends. Historical changes have been reflected through the use of trend factors.

Homogeneity: The accuracy of loss estimates may be improved by subdividing loss experience into groups exhibiting similar characteristics. In evaluating the Fund's loss experience, we considered all of the experience together.

Credibility: Credibility is a measure of the predictive value attached to a body of data. The degree to which consideration is given to homogeneity is related to the consideration of credibility. While making more homogeneous groupings may increase the credibility of the data, partitioning into cells too small to be reliable statistically may also decrease it. As discussed above, further subdivision of data (by individual member, for instance) would reduce the statistical credibility too greatly. This aggregation of data assumes that there has been a relatively stable distribution of exposures among various risk characteristics during the years included in this analysis.

Loss Development: The rate at which costs develop to their ultimate level was included in the calculation of loss development factors. The loss development factors are described in the Methodology section of this report.

Claim Emergence Patterns: The delay between the occurrence of claims and the recording of claims was considered in the estimation of loss development factors.

Claim Settlement Patterns: The rate at which claims are closed and the impact upon incurred losses are considered in the calculation of loss development factors.

Reopened Claim Potential: The effect of reopened claims is included in the calculation of loss development factors.

Claim Frequency and Average Claim Size: The average and potential claim frequency and average claim size have been measured and considered in the liability estimates.

Large Losses & Catastrophes: The impact of large losses and catastrophes have the potential to distort the results of actuarial analyses. This risk is mitigated by the relatively lower self-insured retentions. In addition, our net liability and funding estimates limit loss & ALAE to the appropriate SIR. Lastly, we have utilized industry size of loss curves and increased limits factors where we feel that the Fund's experience is not fully credible.

Loss Limitations: Our projections of claim costs are limited to the Fund's SIR. We have assumed that all relevant reinsurance purchased by the Fund for costs above the SIR is collectible. The retentions used in the study are displayed by year in the Background section of this report.

Portfolio Transfers, Commutations, and Structured Settlements: No historical loss portfolio transfers or commutations have been reflected in this analysis. To the extent there are structured settlements, they have been reflected in the claims data utilized in this analysis.

Operational Changes: This analysis has not made special adjustment for any specific operational changes at the Fund.

Reasonableness: We have established the reasonability of our results by utilizing standard actuarial techniques and reasonable assumptions.

Claims Administration Costs (Unallocated Loss Adjustment Expense or ULAE): ULAE costs have been

- excluded from our estimate of outstanding liabilities, and
- excluded from our estimate of funding amounts for future program years.

Other Program Costs: Our estimate of the funding amounts for future program years

- excludes contributions for excess insurance to cover claims or portions of claims that fall outside the program, and
- excludes costs for general administrative expenses associated with the program.

CONDITIONS AND LIMITATIONS

It is important to recognize that the projections in this report are estimates at one point in time and are subject to future changes. Since the emergence and settlement of claims are subject to uncertainty, actual developments likely will vary, perhaps significantly, from the amounts carried in this report. No warranty is expressed or implied that such variance will not occur. The accuracy of the conclusions in this report depends on many factors, including the following:

Loss Activity since the Evaluation Date: The losses in this study were valued as of June 30, 2023. It is possible that there has been significant loss activity that has occurred since that date which would change the findings of this report.

Data Accuracy: This report relies on unaudited loss and exposure information provided by the Fund. The accuracy of our projections relies on the accuracy of this data.

Loss Development: The appropriateness of the Fund's historical and industry loss development patterns in projecting future loss development.

Trend Changes: The appropriateness of the trend indices used to adjust historical losses.

Discounting/Net Present Value: Our estimates that are discounted to reflect net present value assume a certain investment return on assets. This adjustment to reflect net present value is inaccurate to the extent that actual investment returns deviate from the assumed returns.

Insurance: Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the Fund's excess coverage.

Future Law Changes: We cannot predict, nor have we attempted to predict, the impact of future law changes and court rulings on claims costs.

New Classes of Claims: Our projections make no provision for the extraordinary future emergence of new classes of loss or types of loss not sufficiently represented in the Fund's historical data, or which are not yet quantifiable.

DISTRIBUTION AND USE

This report was prepared for the sole use of Trindel Insurance Fund and its auditors. This report is neither intended nor necessarily suitable for any other use. It may be forwarded to regulatory authorities as required by law. Any other distribution of this report requires the express written consent of Bickmore Actuarial. If such consent is granted, the report should be forwarded in its entirety, including all exhibits and appendices. It should also be understood that Bickmore Actuarial would be available to answer any questions regarding this report and its conclusions.

GLOSSARY OF ACTUARIAL TERMS

Accident Year – Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) – Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, utilization review, bill review, etc.)

Benefit Level Factor – Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve – The amount left to be paid on an open claim, as estimated by the claims administrator.

Claim Count Development Factor – A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency – Number of claims per occupied bed equivalent (OBE).

Confidence Level – An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor – A factor to adjust estimated loss costs to reflect net present value.

Expected Losses – The best estimate of the full, ultimate value of losses.

Exposure Base – An objective and easily measurable quantity that is correlated with loss. Commonly used exposure bases include payroll, population, revenue, number of employees (FTE), average daily attendance (ADA), number of vehicles and total insured value (TIV).

Incurred but not Reported (IBNR) Losses – This is the ultimate value of losses less any amount that has been paid to date or set up as a case reserve by the claims adjuster. It includes amounts for claims incurred but not yet received by the administrator as well as loss development on already reported claims.

Loss Adjustment Expense – The sum of Allocated Loss Adjustment Expense (ALAE) and Unallocated Loss Adjustment Expense (ULAE).

Loss Development Factor – A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled. See the Methodology section.

Loss Rate – Ultimate losses per occupied bed equivalent (OBE).

Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses – Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses – Losses actually paid on all reported claims.

Program Losses – Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses – The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) – The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity – Average claim cost.

Ultimate Losses – The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims administration expenses, taxes, etc.)

EXHIBITS AND APPENDICES

Trindel Insurance Fund - Medical Malpractice

Funding Guidelines Allocated by Member
5- Year Experience Capped at \$25,000
Funding Guidelines for Fiscal Year 2024-2025
(Without recognition of surplus funding or other expenses)

County	Weighted Allocation						5-Year Capped \$25,000	% of OBE
		70%	75%	85%	90%	% of Loss Exp		
Alpine	0.09%	\$81	\$98	\$106	\$129	\$146	0.00%	0.45%
Colusa	16.53%	14,716	17,858	19,346	23,480	26,621	19.10%	6.26%
Del Norte	1.96%	1,747	2,120	2,297	2,788	3,161	0.00%	9.82%
Lassen	1.65%	1,473	1,787	1,936	2,350	2,664	0.00%	8.27%
Modoc	0.68%	602	730	791	960	1,089	0.00%	3.38%
Mono	18.43%	16,400	19,902	21,560	26,167	29,668	22.60%	1.72%
Plumas	1.25%	1,114	1,351	1,464	1,777	2,015	0.00%	6.26%
San Benito	17.01%	15,135	18,366	19,896	24,147	27,378	19.10%	8.61%
Sierra	0.06%	55	67	72	88	99	0.00%	0.31%
Sutter	37.83%	33,668	40,855	44,260	53,717	60,904	39.19%	32.39%
Tehama	3.31%	2,944	3,573	3,871	4,698	5,326	0.00%	16.54%
Trinity	1.20%	1,066	1,294	1,401	1,701	1,928	0.00%	5.99%
Total	100.00%	\$89,000	\$108,000	\$117,000	\$142,000	\$161,000	100.00%	100.00%

Note: Funding amounts are allocated to members by assigning 80% weight to the distribution by member of 5 years of capped claims and 20% weight to the distribution by member of 2024-2025 estimated occupied bed equivalents.
Data provided by the Fund.
The current funding position and non claims related expenses are not considered.
Amounts may not sum due to rounding.

Trindel Insurance Fund - Medical Malpractice

Funding Guidelines Allocated by Member
5- Year Experience Capped at \$5,000
Funding Guidelines for Fiscal Year 2024-2025
(Without recognition of surplus funding or other expenses)

County	Weighted Allocation						5-Year Capped \$5,000	% of OBE
		70%	75%	85%	90%	% of Loss Exp		
Alpine	0.09%	\$81	\$98	\$106	\$129	\$146	0.00%	0.45%
Colusa	14.21%	12,649	15,350	16,629	20,182	22,882	16.20%	6.26%
Del Norte	1.96%	1,747	2,120	2,297	2,788	3,161	0.00%	9.82%
Lassen	1.65%	1,473	1,787	1,936	2,350	2,664	0.00%	8.27%
Modoc	0.68%	602	730	791	960	1,089	0.00%	3.38%
Mono	25.18%	22,406	27,189	29,455	35,749	40,532	31.04%	1.72%
Plumas	1.25%	1,114	1,351	1,464	1,777	2,015	0.00%	6.26%
San Benito	14.68%	13,068	15,857	17,179	20,850	23,639	16.20%	8.61%
Sierra	0.06%	55	67	72	88	99	0.00%	0.31%
Sutter	35.73%	31,796	38,584	41,799	50,730	57,518	36.56%	32.39%
Tehama	3.31%	2,944	3,573	3,871	4,698	5,326	0.00%	16.54%
Trinity	1.20%	1,066	1,294	1,401	1,701	1,928	0.00%	5.99%
Total	100.00%	\$89,000	\$108,000	\$117,000	\$142,000	\$161,000	100.00%	100.00%

Note: Funding amounts are allocated to members by assigning 80% weight to the distribution by member of 5 years of capped claims and 20% weight to the distribution by member of 2024-2025 estimated occupied bed equivalents.
Data provided by the Fund.
The current funding position and non claims related expenses are not considered.
Amounts may not sum due to rounding.

Trindel Insurance Fund - Medical Malpractice
Funding Guidelines for Outstanding Liabilities at
June 30, 2023

(A) Estimated Ultimate Losses Incurred through 6/30/23: (From MM - Appendix F)	\$369,000
(B) Estimated Paid Losses through 6/30/23: (From MM - Appendix F)	213,000
(C) Estimated Liability for Claims Outstanding at 6/30/23: (From MM - Appendix F)	<u>\$156,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/23: (Not Applicable)	0
(E) Total Outstanding Liability for Claims at 6/30/23: ((C) + (D))	<u>\$156,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.): (MM - Appendix H, Page 1, (G))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/23: ((E) x (F))	<u>\$156,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From MM - Appendix I)	1.148	1.212	1.288	1.381	1.506
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	23,000	33,000	45,000	59,000	79,000
(J) Total Required Assets at 6/30/23: ((G) + (I))	<u>\$179,000</u>	<u>\$189,000</u>	<u>\$201,000</u>	<u>\$215,000</u>	<u>\$235,000</u>

Trindel Insurance Fund - Medical Malpractice
Funding Guidelines for Outstanding Liabilities at
June 30, 2024

(A) Estimated Ultimate Losses Incurred through 6/30/24: (From MM - Appendix F)	\$457,000
(B) Estimated Paid Losses through 6/30/24: (From MM - Appendix F)	255,000
(C) Estimated Liability for Claims Outstanding at 6/30/24: (From MM - Appendix F)	<u>\$202,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/24: (Not Applicable)	0
(E) Total Outstanding Liability for Claims at 6/30/24: ((C) + (D))	<u>\$202,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.): (MM - Appendix H, Page 1, (H))	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/24: ((E) x (F))	<u>\$202,000</u>

Confidence Level of Adequacy:	Marginally Acceptable	Recommended			Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From MM - Appendix I)	1.148	1.212	1.288	1.381	1.506
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	30,000	43,000	58,000	77,000	102,000
(J) Total Required Assets at 6/30/24: ((G) + (I))	<u>\$232,000</u>	<u>\$245,000</u>	<u>\$260,000</u>	<u>\$279,000</u>	<u>\$304,000</u>

Trindel Insurance Fund - Medical Malpractice
Funding Options for Program Year 2024-2025 (SIR = \$25,000)

	Dollar Amount	OBE Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2024-2025: (From MM - Appendix F)	\$89,000	\$416			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2024-2025: (From MM - Exhibit 5, Page 1, (L))	0	0			
(C) Total Claims Costs Incurred in Accident Year 2024-2025: ((A) + (B))	<u>\$89,000</u>	<u>\$416</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (MM - Appendix H, Page 2, (G))	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2024-2025: ((C) x (D))	<u>\$89,000</u>	<u>\$416</u>			
	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
	70%	75%	80%	85%	90%
(F) Confidence Level Factor: (From MM - Appendix I)	1.215	1.320	1.444	1.598	1.805
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	19,000	28,000	40,000	53,000	72,000
(H) Recommended Funding in 2024-2025 for Claims Costs and Other Expenses: ((E) + (G))	<u>\$108,000</u>	<u>\$117,000</u>	<u>\$129,000</u>	<u>\$142,000</u>	<u>\$161,000</u>
(I) Rate per OBE: ((H) / 214)	\$505.000	\$547.000	\$603.000	\$664.000	\$752.000

OBE rates are per 2024-2025 OBE of 214.

Trindel Insurance Fund - Medical Malpractice

IBNR as of 6/30/24 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 6/30/23 (B)	Estimated IBNR as of 6/30/23 (C)	Estimated Percent of IBNR Reported Between 7/1/23 and 06/30/2024 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 06/30/2024 (F)
Prior	\$102,521	\$102,521	\$0	100.0%	\$0	\$0
2003-2004	6,873	6,873	0	100.0%	0	0
2004-2005	0	0	0	100.0%	0	0
2005-2006	10,000	10,000	0	100.0%	0	0
2006-2007	5,000	5,000	0	100.0%	0	0
2007-2008	0	0	0	100.0%	0	0
2008-2009	5,000	5,000	0	100.0%	0	0
2009-2010	5,000	5,000	0	100.0%	0	0
2010-2011	15,000	15,000	0	100.0%	0	0
2011-2012	5,000	5,000	0	100.0%	0	0
2012-2013	5,000	5,000	0	100.0%	0	0
2013-2014	11,898	11,898	0	100.0%	0	0
2014-2015	0	0	0	100.0%	0	0
2015-2016	0	0	0	100.0%	0	0
2016-2017	17,000	16,970	30	50.0%	15	15
2017-2018	5,000	5,000	0	84.4%	0	0
2018-2019	21,000	20,000	1,000	49.4%	0	1,000
2019-2020	1,139	1,139	0	54.5%	0	0
2020-2021	20,000	4,189	15,811	67.5%	11,000	4,811
2021-2022	59,000	25,000	34,000	59.7%	20,000	14,000
2022-2023	75,000	0	75,000	45.2%	34,000	41,000
2023-2024	88,000	0	0	22.5%	20,000	68,000
Totals	\$457,431	\$243,590	\$125,841		\$85,015	\$128,826

Notes:

- (A) From MM - Exhibit 4, Page 1.
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) (A) - (B).
- (D) Percentage of incurred but not reported (IBNR) expected to be reported between 7/1/23 and 6/30/24. The percentage is based on the development pattern selected in MM - Appendix A.
- (E) ((A) - (B)) x (D).
- (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/24. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Trindel Insurance Fund - Medical Malpractice

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
Prior	\$102,521	\$102,521	\$0	\$0	\$102,393	\$102,521
2003-2004	6,873	6,873	0	0	6,874	6,873
2004-2005	0	0	0	0	11,913	0
2005-2006	10,000	10,010	0	0	9,996	10,000
2006-2007	5,000	5,010	0	0	5,001	5,000
2007-2008	0	0	0	0	2,366	0
2008-2009	5,000	5,015	0	0	5,000	5,000
2009-2010	5,000	5,020	0	0	5,000	5,000
2010-2011	15,000	15,075	0	0	15,000	15,000
2011-2012	5,000	5,030	5,000	5,030	5,001	5,000
2012-2013	5,000	5,040	5,000	5,039	5,000	5,000
2013-2014	11,898	12,017	11,898	12,018	11,898	11,898
2014-2015	0	0	0	212	2,910	0
2015-2016	0	0	13	302	6,000	0
2016-2017	17,004	17,666	17,004	17,633	17,001	17,000
2017-2018	5,065	5,365	5,065	5,341	5,000	5,000
2018-2019	20,520	16,875	20,344	16,529	14,742	21,000
2019-2020	1,206	1,420	1,925	3,917	5,061	1,139
2020-2021	5,056	10,623	16,242	46,905	32,744	20,000
2021-2022	43,500	0	55,770	62,336	59,647	59,000
2022-2023	0	0	66,402	83,452	88,650	75,000
Totals						\$369,431
			Projected Losses for the Year 2023-2024 (G)			\$88,000
			Projected Losses for the Year 2024-2025 (H)			\$89,000

Notes:

- (A) From MM - Appendix A, Page 1, Column (G).
- (B) From MM - Appendix B, Page 1, Column (G).
- (C) From MM - Appendix C, Page 1, Column (G).
- (D) From MM - Appendix C, Page 2, Column (G).
- (E) From MM - Appendix D, Page 1, Column (C).
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From MM - Exhibit 5, Page 1, Line (K).
- (H) From MM - Exhibit 5, Page 1, Line (K).

This exhibit summarizes the results of the actuarial methods we have applied to estimate ultimate losses for each year. It is important to apply a number of estimation methods because each one relies on specific assumptions about the claims process that tend to hold generally true, but that may be violated in specific situations. Thus, the more estimation methods that can be applied, the better.

Trindel Insurance Fund - Medical Malpractice

Estimated Ultimate Limited Losses Capped at \$5,000 per Claim

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$102,521	\$102,521			\$102,393	\$102,521
2003-2004	6,873	6,873	0	0	6,874	6,873
2004-2005	0	0	0	0	11,913	0
2005-2006	10,000	10,010	0	0	9,996	10,000
2006-2007	5,000	5,010	0	0	5,001	5,000
2007-2008	0	0	0	0	2,366	0
2008-2009	5,000	5,015	0	0	5,000	5,000
2009-2010	5,000	5,020	0	0	5,000	5,000
2010-2011	15,000	15,075			15,000	15,000
2011-2012	5,000	5,030	5,000	5,030	5,001	5,000
2012-2013	5,000	5,040	5,000	5,039	5,000	5,000
2013-2014	11,898	12,017	11,898	12,018	11,898	11,898
2014-2015	0	0	0	212	2,910	0
2015-2016	0	0	13	302	6,000	0
2016-2017	17,004	17,666	17,004	17,633	17,001	17,000
2017-2018	5,065	5,365	5,065	5,341	5,000	5,000
2018-2019	20,520	16,875	20,344	16,529	14,742	21,000
2019-2020	1,206	1,420	1,925	3,917	5,061	1,139
2020-2021	4,830	7,595	6,178	10,887	6,952	7,000
2021-2022	7,325	0	9,820	12,361	12,537	11,000
2022-2023	0	0	12,531	17,618	18,450	15,000
Totals						\$248,431
			Projected Losses for the Year 2023-2024 (G)			\$18,000
			Projected Losses for the Year 2024-2025 (H)			18,000

Notes:

- (A) From MM - Appendix A, Page 1, Column (D).
- (B) From MM - Appendix B, Page 1, Column (D).
- (C) Based on results in MM - Appendix C, Page 1.
- (D) Based on results in MM - Appendix C, Page 2.
- (E) Based on results in MM - Appendix D, Page 1.
- (F) Selected averages of (A), (B), (C), (D), and (E).
- (G) From MM - Exhibit 5, Page 1, Line (K) / Line (G).
- (H) From MM - Exhibit 5, Page 1, Line (K) / Line (G).

This exhibit summarizes the results of the actuarial methods we have applied to estimate limited losses for each year. These results are used to select a limited loss rate for future years.

Trindel Insurance Fund - Medical Malpractice

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)	OBE (D)	Trended Limited Loss Rate (E)
2011-2012	\$5,000	1.047	\$5,235	\$169	\$30.976
2012-2013	5,000	1.043	5,215	159	32.799
2013-2014	11,898	1.040	12,374	166	74.54
2014-2015	0	1.036	0	172	0.00
2015-2016	0	1.032	0	160	0.00
2016-2017	17,000	1.028	17,476	165	105.92
2017-2018	5,000	1.024	5,120	167	30.66
2018-2019	21,000	1.020	21,420	166	129.036
2019-2020	1,139	1.016	1,157	167	6.93
2020-2021	7,000	1.012	7,084	178	39.80
2021-2022	11,000	1.008	11,088	181	61.26
2022-2023	15,000	1.004	15,060	210	71.71
Totals	\$99,037		\$101,229	2,060	\$49.14
18/19-22/23	55,139		55,809	902	61.87
20/21-22/23	33,000		33,232	569	58.40
			(F) Selected Limited Rate:		\$85
			Prior:		\$85
Program Year:		2023-2024	2024-2025		
(G) Factor to SIR:		4.852	4.871		
(H) Trend Factor:		1.000	1.004		
(I) Program Rate:		\$412.00	\$416.00		
(J) OBE:		214	214		
(K) Projected Program Losses:		88,000	89,000		
(L) Projected ULAE:		0	0		
(M) Projected Loss and ULAE:		\$88,000	\$89,000		

Notes appear on the next page.

Trindel Insurance Fund - Medical Malpractice

Selection of Projected Limited Loss Rate
and Projection of Program Losses and ULAE

Notes:

- (A) From MM - Exhibit 4, Page 2, Column (F).
For purposes of projecting future losses, losses are capped at \$5,000 per occurrence.
- (B) From MM - Appendix E, Page 1, Column (B).
- (C) $(A) \times (B)$.
- (D) From MM - Appendix L, Column (C).
- (E) $(C) / (D)$.
- (F) Selected based on (E).
- (G) Based on a Burr distribution, a mathematical model of claim sizes.
- (H) From MM - Appendix E.
- (I) $(F) \times (G) \times (H)$.
- (J) From MM - Appendix L, Column (C).
- (K) $(I) \times (J)$.
- (L) Based on an estimated claim closing pattern and the Fund's historical claims administration expenses.
- (M) $(K) + (L)$.

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.

Trindel Insurance Fund - Medical Malpractice

Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 6/30/23 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 6/30/23 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$102,521	1.000	\$102,521	\$102,521	1.000	\$102,521
2003-2004	6,873	1.000	6,873	6,873	1.000	6,873
2004-2005	0	1.000	0	0	1.000	0
2005-2006	10,000	1.000	10,000	10,000	1.000	10,000
2006-2007	5,000	1.000	5,000	5,000	1.000	5,000
2007-2008	0	1.000	0	0	1.000	0
2008-2009	5,000	1.000	5,000	5,000	1.000	5,000
2009-2010	5,000	1.000	5,000	5,000	1.000	5,000
2010-2011	15,000	1.000	15,000	15,000	1.000	15,000
2011-2012	5,000	1.000	5,000	5,000	1.000	5,000
2012-2013	5,000	1.000	5,000	5,000	1.000	5,000
2013-2014	11,898	1.000	11,898	11,898	1.000	11,898
2014-2015	0	1.000	0	0	1.000	0
2015-2016	0	1.001	0	0	1.001	0
2016-2017	16,970	1.002	17,004	16,970	1.002	17,004
2017-2018	5,000	1.013	5,065	5,000	1.013	5,065
2018-2019	20,000	1.026	20,520	20,000	1.026	20,520
2019-2020	1,139	1.059	1,206	1,139	1.059	1,206
2020-2021	4,189	1.153	4,830	4,189	1.207	5,056
2021-2022	5,000	1.465	7,325	25,000	1.740	43,500
2022-2023	0	3.352	0	0	4.453	0
Totals	\$223,590		\$227,242	\$243,590		\$263,643

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$5,000 per occurrence.
- (C) From MM - Appendix A, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$5,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on MM - Appendix A, Page 4.
- (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.

Trindel Insurance Fund - Medical Malpractice
Reported Loss Development

Accident Year	<u>Limited Losses Reported as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										5,000
2007-2008										
2008-2009								5,000	5,000	5,000
2009-2010							5,000	5,000	5,000	5,000
2010-2011						15,000	15,000	15,000	15,000	15,000
2011-2012				5,000	5,000	5,000	5,000	5,000	5,000	5,000
2012-2013				5,000	5,000	5,000	5,000	5,000	5,000	5,000
2013-2014			11,898	11,898	11,898	11,898	11,898	11,898	11,898	11,898
2014-2015										
2015-2016										
2016-2017	5,000	10,000	16,970	16,970	16,970	16,970	16,970			
2017-2018			5,000	5,000	5,000	5,000				
2018-2019		15,000	20,000	20,000	20,000					
2019-2020	5,000	1,139	1,139	1,139						
2020-2021		4,189	4,189							
2021-2022	5,000	5,000								
2022-2023										

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										1.000
2007-2008										
2008-2009								1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000
2011-2012					1.000	1.000	1.000	1.000	1.000	1.000
2012-2013				1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013-2014			1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2014-2015										
2015-2016										
2016-2017	2.000	1.697	1.000	1.000	1.000	1.000				
2017-2018			1.000	1.000	1.000					
2018-2019		1.333	1.000	1.000						
2019-2020	0.228	1.000	1.000							
2020-2021		1.000								
2021-2022	1.000									
Average Averages	1.076	1.258	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr		1.246	1.000	1.000					1.000	1.000
4-yr			1.000						1.000	1.000
Comparative Factors	2.288	1.271	1.089	1.032	1.013	1.011	1.001	1.001	1.000	1.000
Prior	2.301	1.259	1.085	1.028	1.011	1.009	1.001	1.001	1.000	1.000
Selected	2.288	1.271	1.089	1.032	1.013	1.011	1.001	1.001	1.000	1.000
Cumulated	3.352	1.465	1.153	1.059	1.026	1.013	1.002	1.001	1.000	1.000

Trindel Insurance Fund - Medical Malpractice
Reported Loss Development

Accident Year	<u>Limited Losses Reported as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003				10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2003-2004			6,873	6,873	6,873	6,873	6,873	6,873	6,873	6,873	6,873
2004-2005											
2005-2006	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000			
2006-2007	5,000	5,000	5,000	5,000	5,000	5,000	5,000				
2007-2008											
2008-2009	5,000	5,000	5,000	5,000	5,000						
2009-2010	5,000	5,000	5,000	5,000							
2010-2011	15,000	15,000	15,000								
2011-2012	5,000	5,000									
2012-2013	5,000										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Reported Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003-2004			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004-2005											
2005-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006-2007	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008											
2008-2009	1.000	1.000	1.000	1.000							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	1.000										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Averages											
3-yr	1.000	1.000									
4-yr	1.000										
Comparative											
Factors	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Medical Malpractice
Reported between \$5,000 and \$50,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										4,680
2007-2008										
2008-2009								45,000	45,000	45,000
2009-2010							45,000	45,000	45,000	45,000
2010-2011						100,063	100,063	100,063	100,063	100,063
2011-2012					37,500	45,000	45,000	45,000	45,000	45,000
2012-2013				45,000	30,839	30,839	30,839	30,839	30,839	30,839
2013-2014			90,000	63,040	63,040	63,040	63,040	63,040	63,040	63,040
2014-2015										
2015-2016										
2016-2017	45,000	135,000	135,000	135,000	135,000	135,000	135,000			
2017-2018			45,000	45,000	45,000	45,000				
2018-2019		135,000	180,000	180,000	180,000					
2019-2020	45,000									
2020-2021										
2021-2022	45,000	45,000								
2022-2023										

Reported Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										1.000
2007-2008										
2008-2009								1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000
2011-2012					1.200	1.000	1.000	1.000	1.000	1.000
2012-2013				0.685	1.000	1.000	1.000	1.000	1.000	1.000
2013-2014			0.700	1.000	1.000	1.000	1.000	1.000	1.000	
2014-2015										
2015-2016										
2016-2017	3.000	1.000	1.000	1.000	1.000	1.000				
2017-2018			1.000	1.000	1.000					
2018-2019		1.333	1.000	1.000						
2019-2020										
2020-2021										
2021-2022	1.000									

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average	2.000	1.167	0.925	0.937	1.040	1.000	1.000	1.000	1.000	1.000
Averages										
3-yr				1.000					1.000	1.000
4-yr									1.000	1.000
Comparative										
Factors	2.662	1.498	1.144	1.040	1.019	1.006	1.002	1.000	1.000	1.000
Prior	2.662	1.498	1.144	1.040	1.019	1.006	1.002	1.000	1.000	1.000
Selected	2.662	1.498	1.144	1.040	1.019	1.006	1.002	1.000	1.000	1.000
Cumulated	4.874	1.831	1.222	1.068	1.027	1.008	1.002	1.000	1.000	1.000

Trindel Insurance Fund - Medical Malpractice
Reported between \$5,000 and \$50,000 Loss Development

Accident Year	<u>Losses Reported as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003				68,126	68,126	68,126	68,126	68,126	68,126	68,126	68,126
2003-2004			45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
2004-2005											
2005-2006	67,808	67,808	67,808	67,808	67,808	67,808	67,808	67,808	67,808		
2006-2007	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680			
2007-2008											
2008-2009	45,000	45,000	45,000	45,000	45,000						
2009-2010	45,000	45,000	45,000	45,000							
2010-2011	100,063	100,063	100,063								
2011-2012	45,000	45,000									
2012-2013	30,839										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

Reported Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003-2004			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004-2005											
2005-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006-2007	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008											
2008-2009	1.000	1.000	1.000	1.000							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	1.000										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average Averages	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	1.000	1.000									
4-yr	1.000										
Comparative Factors	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Medical Malpractice

Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 6/30/23 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 6/30/23 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$102,521	1.000	\$102,521	\$102,521	1.000	\$102,521
2003-2004	6,873	1.000	6,873	6,873	1.000	6,873
2004-2005	0	1.001	0	0	1.001	0
2005-2006	10,000	1.001	10,010	10,000	1.001	10,010
2006-2007	5,000	1.002	5,010	5,000	1.002	5,010
2007-2008	0	1.002	0	0	1.002	0
2008-2009	5,000	1.003	5,015	5,000	1.003	5,015
2009-2010	5,000	1.004	5,020	5,000	1.004	5,020
2010-2011	15,000	1.005	15,075	15,000	1.005	15,075
2011-2012	5,000	1.006	5,030	5,000	1.006	5,030
2012-2013	5,000	1.008	5,040	5,000	1.008	5,040
2013-2014	11,898	1.010	12,017	11,898	1.010	12,017
2014-2015	0	1.015	0	0	1.015	0
2015-2016	0	1.024	0	0	1.024	0
2016-2017	16,970	1.041	17,666	16,970	1.041	17,666
2017-2018	5,000	1.073	5,365	5,000	1.073	5,365
2018-2019	15,000	1.125	16,875	15,000	1.125	16,875
2019-2020	1,139	1.247	1,420	1,139	1.247	1,420
2020-2021	4,189	1.813	7,595	4,189	2.536	10,623
2021-2022	0	5.341	0	0	7.193	0
2022-2023	0	76.253	0	0	38.161	0
Totals	\$213,590		\$220,532	\$213,590		\$223,560

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund. These losses exclude amounts over \$5,000 per occurrence.
- (C) From MM - Appendix B, Page 2.
- (D) (B) x (C). These estimated losses exclude amounts over \$5,000 per occurrence.
- (E) Losses capped at the Fund's SIR. Amounts are provided by the Fund.
- (F) Derived from factors on MM - Appendix B, Page 4.
- (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.

Trindel Insurance Fund - Medical Malpractice
Paid Loss Development

Accident Year	<u>Limited Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										5,000
2007-2008										
2008-2009								5,000	5,000	5,000
2009-2010							5,000	5,000	5,000	5,000
2010-2011						15,000	15,000	15,000	15,000	15,000
2011-2012					5,000	5,000	5,000	5,000	5,000	5,000
2012-2013				5,000	5,000	5,000	5,000	5,000	5,000	5,000
2013-2014			9,366	11,898	11,898	11,898	11,898	11,898	11,898	11,898
2014-2015										
2015-2016										
2016-2017	120	6,970	16,970	16,970	16,970	16,970	16,970			
2017-2018			5,000	5,000	5,000	5,000				
2018-2019		15,000	15,000	15,000	15,000					
2019-2020	590	1,139	1,139	1,139						
2020-2021		4,189	4,189							
2021-2022										
2022-2023										

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										1.000
2007-2008										
2008-2009								1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000
2011-2012					1.000	1.000	1.000	1.000	1.000	1.000
2012-2013				1.000	1.000	1.000	1.000	1.000	1.000	1.000
2013-2014			1.270	1.000	1.000	1.000	1.000	1.000	1.000	
2014-2015										
2015-2016										
2016-2017	58.083	2.435	1.000	1.000	1.000	1.000				
2017-2018			1.000	1.000	1.000					
2018-2019		1.000	1.000	1.000						
2019-2020	1.931	1.000	1.000							
2020-2021		1.000								
2021-2022										

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average	30.007	1.359	1.054	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Averages										
3-yr		1.000	1.000	1.000					1.000	1.000
4-yr			1.000						1.000	1.000
Comparative										
Factors	14.277	2.946	1.454	1.108	1.048	1.031	1.017	1.009	1.005	1.002
Prior	14.279	2.958	1.452	1.106	1.048	1.030	1.016	1.009	1.005	1.002
Selected	14.277	2.946	1.454	1.108	1.048	1.031	1.017	1.009	1.005	1.002
Cumulated	76.253	5.341	1.813	1.247	1.125	1.073	1.041	1.024	1.015	1.010

Trindel Insurance Fund - Medical Malpractice
Paid Loss Development

Accident Year	<u>Limited Losses Paid as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003				10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
2003-2004			6,873	6,873	6,873	6,873	6,873	6,873	6,873	6,873	6,873
2004-2005											
2005-2006	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000			
2006-2007	5,000	5,000	5,000	5,000	5,000	5,000	5,000				
2007-2008											
2008-2009	5,000	5,000	5,000	5,000	5,000						
2009-2010	5,000	5,000	5,000	5,000							
2010-2011	15,000	15,000	15,000								
2011-2012	5,000	5,000									
2012-2013	5,000										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

	<u>Paid Loss Development Factors:</u>										
	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003-2004			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004-2005											
2005-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006-2007	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008											
2008-2009	1.000	1.000	1.000	1.000							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	1.000										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Averages											
3-yr	1.000	1.000									
4-yr	1.000										
Comparative											
Factors	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000
Prior	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000
Selected	1.002	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.001	1.000	1.000
Cumulated	1.008	1.006	1.005	1.004	1.003	1.002	1.002	1.001	1.001	1.000	1.000

Trindel Insurance Fund - Medical Malpractice
Paid between \$5,000 and \$50,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>									
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										4,680
2007-2008										
2008-2009								45,000	45,000	45,000
2009-2010							45,000	45,000	45,000	45,000
2010-2011						100,063	100,063	100,063	100,063	100,063
2011-2012					21,319	45,000	45,000	45,000	45,000	45,000
2012-2013				13,666	30,839	30,839	30,839	30,839	30,839	30,839
2013-2014			16,527	56,488	63,040	63,040	63,040	63,040	63,040	63,040
2014-2015										
2015-2016										
2016-2017		45,000	83,654	92,519	92,519	92,519	92,519			
2017-2018			12,488	45,000	45,000	45,000				
2018-2019		76,299	135,000	135,000	135,000					
2019-2020										
2020-2021										
2021-2022										
2022-2023										

Paid Loss Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
2002-2003										
2003-2004										
2004-2005										
2005-2006										
2006-2007										1.000
2007-2008										
2008-2009								1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000
2011-2012					2.111	1.000	1.000	1.000	1.000	1.000
2012-2013				2.257	1.000	1.000	1.000	1.000	1.000	1.000
2013-2014			3.418	1.116	1.000	1.000	1.000	1.000	1.000	
2014-2015										
2015-2016										
2016-2017		1.859	1.106	1.000	1.000	1.000				
2017-2018			3.603	1.000	1.000					
2018-2019		1.769	1.000	1.000						
2019-2020										
2020-2021										
2021-2022										

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months
Average		1.814	2.282	1.275	1.222	1.000	1.000	1.000	1.000	1.000
Averages										
3-yr				1.000					1.000	1.000
4-yr									1.000	1.000
Comparative										
Factors	4.257	2.789	1.777	1.316	1.113	1.057	1.021	1.005	1.003	1.003
Prior	4.257	2.789	1.777	1.316	1.113	1.057	1.021	1.005	1.003	1.003
Selected	4.257	2.789	1.777	1.316	1.113	1.057	1.021	1.005	1.003	1.003
Cumulated	33.732	7.924	2.841	1.599	1.215	1.092	1.033	1.012	1.007	1.004

Trindel Insurance Fund - Medical Malpractice
Paid between \$5,000 and \$50,000 Loss Development

Accident Year	<u>Losses Paid as of:</u>										
	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months
2002-2003				68,126	68,126	68,126	68,126	68,126	68,126	68,126	68,126
2003-2004			45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
2004-2005											
2005-2006	67,808	67,808	67,808	67,808	67,808	67,808	67,808	67,808	67,808		
2006-2007	4,680	4,680	4,680	4,680	4,680	4,680	4,680	4,680			
2007-2008											
2008-2009	45,000	45,000	45,000	45,000	45,000						
2009-2010	45,000	45,000	45,000	45,000							
2010-2011	100,063	100,063	100,063								
2011-2012	45,000	45,000									
2012-2013	30,839										
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											
2022-2023											

Paid Loss Development Factors:

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
2002-2003				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003-2004			1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004-2005											
2005-2006	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2006-2007	1.000	1.000	1.000	1.000	1.000	1.000					
2007-2008											
2008-2009	1.000	1.000	1.000	1.000							
2009-2010	1.000	1.000	1.000								
2010-2011	1.000	1.000									
2011-2012	1.000										
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
2018-2019											
2019-2020											
2020-2021											
2021-2022											

	132-144 Months	144-156 Months	156-168 Months	168-180 Months	180-192 Months	192-204 Months	204-216 Months	216-228 Months	228-240 Months	240-252 Months	252-Ult. Months
Average	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Averages											
3-yr	1.000	1.000									
4-yr	1.000										
Comparative											
Factors	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Trindel Insurance Fund - Medical Malpractice

Exposure and Development Method
Based on Reported Losses

Accident Year	OBE (A)	Reported Losses as of 6/30/23 (B)	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	\$169	\$5,000	1.000	0.000	\$30.000	\$0	\$5,000
2012-2013	159	5,000	1.000	0.000	31.000	0	5,000
2013-2014	166	11,898	1.000	0.000	72	0	11,898
2014-2015	172	0	1.000	0.000	82	0	0
2015-2016	160	0	1.001	0.001	82	13	13
2016-2017	165	16,970	1.002	0.002	103	34	17,004
2017-2018	167	5,000	1.013	0.013	30	65	5,065
2018-2019	166	20,000	1.026	0.025	83	344	20,344
2019-2020	167	1,139	1.059	0.056	84	786	1,925
2020-2021	178	4,189	1.207	0.171	396	12,053	16,242
2021-2022	181	25,000	1.740	0.425	400	30,770	55,770
2022-2023	210	0	4.453	0.775	408	66,402	66,402
Totals	2,060	\$94,196				\$110,467	\$204,663

Notes:

- (A) From MM - Appendix L, Column (C).
- (B) Provided by the Fund. These losses exclude amounts incurred above the Fund's SIR for each year.
- (C) From MM - Appendix A, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From MM - 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.

Trindel Insurance Fund - Medical Malpractice

Exposure and Development Method
Based on Paid Losses

Accident Year	OBE (A)	Paid Losses as of 6/30/23 (B)	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	\$169	\$5,000	1.006	0.006	\$30.000	\$30	\$5,030
2012-2013	159	5,000	1.008	0.008	31.000	39	5,039
2013-2014	166	11,898	1.010	0.010	72	120	12,018
2014-2015	172	0	1.015	0.015	82	212	212
2015-2016	160	0	1.024	0.023	82	302	302
2016-2017	165	16,970	1.041	0.039	103	663	17,633
2017-2018	167	5,000	1.073	0.068	30	341	5,341
2018-2019	166	15,000	1.125	0.111	83	1,529	16,529
2019-2020	167	1,139	1.247	0.198	84	2,778	3,917
2020-2021	178	4,189	2.536	0.606	396	42,716	46,905
2021-2022	181	0	7.193	0.861	400	62,336	62,336
2022-2023	210	0	38.161	0.974	408	83,452	83,452
Totals	2,060	\$64,196				\$194,518	\$258,714

Notes:

- (A) From MM - Appendix L, Column (C).
- (B) Provided by the Fund. These losses exclude amounts paid above the Fund's SIR for each year.
- (C) From MM - Appendix B, Page 1, Column (F).
- (D) $1 - 1 / (C)$.
- (E) From MM - 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.

Trindel Insurance Fund - Medical Malpractice

Exposure and Development Method

Accident Year	OBE (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	\$169	\$5,000	1.047	\$5,235	\$31.000	\$30.000	1.000	\$30.000
2012-2013	159	5,000	1.043	5,215	33.000	31.000	1.000	31.000
2013-2014	166	11,898	1.040	12,374	75	72	1.000	72
2014-2015	172	0	1.036	0		82	1.000	82
2015-2016	160	0	1.032	0		82	1.000	82
2016-2017	165	17,000	1.028	17,476	106	103	1.000	103
2017-2018	167	5,000	1.024	5,120	31	30	1.000	30
2018-2019	166	21,000	1.020	21,420	129	83	1.000	83
2019-2020	167	1,139	1.016	1,157	7	84	1.000	84
2020-2021	178	5,000	1.012	5,060	28	84	4.710	396
2021-2022	181	7,000	1.008	7,056	39	84	4.758	400
2022-2023	210	20,000	1.004	20,080	96	85	4.805	408
Total/Avg	2,060	\$98,037		\$100,193	\$58			
17/18-21/22	526	39,139		39,813	46			
18/19-22/23	902	54,139		54,773	61			
				Selected Limited Rate:	\$85			
				Prior:	\$85			

Notes:

- (A) From MM - Appendix L, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From MM - Appendix E, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2017-2018 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.

Trindel Insurance Fund - Medical Malpractice

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$367	279	\$102,393
2003-2004	491	14	6,874
2004-2005	1,083	11	11,913
2005-2006	833	12	9,996
2006-2007	1,667	3	5,001
2007-2008	1,183	2	2,366
2008-2009	5,000	1	5,000
2009-2010	2,500	2	5,000
2010-2011	3,000	5	15,000
2011-2012	1,667	3	5,001
2012-2013	1,250	4	5,000
2013-2014	1,983	6	11,898
2014-2015	1,455	2	2,910
2015-2016	1,500	4	6,000
2016-2017	1,889	9	17,001
2017-2018	1,250	4	5,000
2018-2019	1,638	9	14,742
2019-2020	1,687	3	5,061
2020-2021	8,186	4	32,744
2021-2022	8,521	7	59,647
2022-2023	8,865	10	88,650
Total		394	\$417,197

Notes:

- (A) From MM - Appendix D, Page 2, Column (H).
- (B) From MM - 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.

Trindel Insurance Fund - Medical Malpractice

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)
Prior	\$102,521	279	\$367	1.862	\$683	\$367	1.000	\$367
2003-2004	6,873	14	491	1.808	888	491	1.000	491
2004-2005	0	11	0	1.755		1,083	1.000	1,083
2005-2006	10,000	12	833	1.704	1,419	833	1.000	833
2006-2007	5,000	3	1,667	1.654	2,757	1,667	1.000	1,667
2007-2008	0	2	0	1.606		1,183	1.000	1,183
2008-2009	5,000	1	5,000	1.559	7,795	5,000	1.000	5,000
2009-2010	5,000	2	2,500	1.513	3,783	2,500	1.000	2,500
2010-2011	15,000	5	3,000	1.469	4,407	3,000	1.000	3,000
2011-2012	5,000	3	1,667	1.426	2,377	1,667	1.000	1,667
2012-2013	5,000	4	1,250	1.385	1,731	1,250	1.000	1,250
2013-2014	11,898	6	1,983	1.345	2,667	1,983	1.000	1,983
2014-2015	0	2	0	1.306		1,455	1.000	1,455
2015-2016	0	4	0	1.267		1,500	1.000	1,500
2016-2017	17,000	9	1,889	1.231	2,325	1,889	1.000	1,889
2017-2018	5,000	4	1,250	1.195	1,494	1,250	1.000	1,250
2018-2019	21,000	9	2,333	1.160	2,706	1,638	1.000	1,638
2019-2020	1,139	3	380	1.126	428	1,687	1.000	1,687
2020-2021	7,000	4	1,750	1.093	1,913	1,738	4.710	8,186
2021-2022	11,000	7	1,571	1.061	1,667	1,791	4.758	8,521
2022-2023	15,000	10	1,500	1.030	1,545	1,845	4.805	8,865

Average Limited Severity: \$2,387
Average 17/18-21/22 Limited Severity: 1,642
Average 18/19-22/23 Limited Severity: 1,652

Selected Limited Severity: \$1,900
Prior: \$2,000

Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) MM - Appendix D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From MM - 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.

Trindel Insurance Fund - Medical Malpractice

Frequency and Severity Method
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	OBE (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
Prior	279	280	279	0		0.589	
2003-2004	14	14	14	0		0.604	
2004-2005	11	11	11	0		0.619	
2005-2006	12	12	12	0		0.635	
2006-2007	3	3	3	0		0.652	
2007-2008	2	2	2	0		0.668	
2008-2009	1	1	1	0		0.685	
2009-2010	2	2	2	0		0.702	
2010-2011	5	5	5	0		0.721	
2011-2012	3	3	3	169	0.018	0.739	0.013
2012-2013	4	4	4	159	0.025	0.758	0.019
2013-2014	6	6	6	166	0.036	0.778	0.028
2014-2015	2	2	2	172	0.012	0.797	0.010
2015-2016	4	4	4	160	0.025	0.818	0.020
2016-2017	9	9	9	165	0.055	0.838	0.046
2017-2018	4	5	4	167	0.024	0.860	0.021
2018-2019	9	6	9	166	0.054	0.881	0.048
2019-2020	3	6	3	167	0.018	0.904	0.016
2020-2021	4	12	4	178	0.022	0.927	0.020
2021-2022	7	21	7	181	0.039	0.950	0.037
2022-2023	13	0	10	210	0.046	0.975	0.045
Total	397	408	394	2,060			0.027
19/20-21/22	14	39	14	526			0.025
20/21-22/23	24	33	21	569			0.035
						(H) Selected Frequency:	0.034
						Prior:	0.041
Program Year:				2023-2024	2024-2025		
(I) Trend Factor:				1.000	0.975		
(J) Selected Frequency:				0.034	0.033		
(K) Est. OBE:				214	214		
(L) Ultimate Claims:				7	7		

Notes:

- (A) From MM - Appendix D, Page 4, (C).
- (B) From MM - Appendix D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From MM - Appendix L, Column (C).
- (E) (C) / (D).
- (F) From MM - Appendix E, Page 1, Column (H).
- (G) (E) x (F).
- (H) The selected frequency of 0.034 is based on (G).
- (I) From MM - Appendix E, Page 1, Column (H).
- (J) (H) x (I).
- (K) From MM - Appendix L, Column (C).
- (L) (J) x (K).

This exhibit summarizes the estimated numbers of claims and shows the estimated frequencies per OBE.

Trindel Insurance Fund - Medical Malpractice

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 6/30/2023 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	279	1.000	279	
2003-2004	14	1.000	14	
2004-2005	11	1.000	11	
2005-2006	12	1.000	12	
2006-2007	3	1.000	3	
2007-2008	2	1.000	2	
2008-2009	1	1.001	1	
2009-2010	2	1.002	2	
2010-2011	5	1.003	5	
2011-2012	3	1.004	3	0.013
2012-2013	4	1.005	4	0.019
2013-2014	6	1.006	6	0.028
2014-2015	2	1.007	2	0.009
2015-2016	4	1.010	4	0.020
2016-2017	9	1.020	9	0.046
2017-2018	4	1.041	4	0.021
2018-2019	8	1.072	9	0.048
2019-2020	3	1.152	3	0.016
2020-2021	3	1.267	4	0.021
2021-2022	4	1.774	7	0.037
2022-2023	4	3.282	13	0.060
Total	383		397	0.029

Notes:

- (A) Provided by the Fund.
- (B) From MM - Appendix D, Page 6.
- (C) (A) x (B).
- (D) (C) / [MM - Appendix D, Page 3, (D)] x [MM - 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 Fund. 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.

Trindel Insurance Fund - Medical Malpractice

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 6/30/2023 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	279	1.002	280	
2003-2004	14	1.003	14	
2004-2005	11	1.004	11	
2005-2006	12	1.005	12	
2006-2007	3	1.006	3	
2007-2008	2	1.007	2	
2008-2009	1	1.009	1	
2009-2010	2	1.012	2	
2010-2011	5	1.017	5	
2011-2012	3	1.022	3	0.013
2012-2013	4	1.027	4	0.019
2013-2014	6	1.038	6	0.028
2014-2015	2	1.053	2	0.009
2015-2016	4	1.106	4	0.020
2016-2017	8	1.172	9	0.046
2017-2018	4	1.266	5	0.026
2018-2019	4	1.481	6	0.032
2019-2020	3	2.073	6	0.032
2020-2021	3	4.146	12	0.062
2021-2022	2	10.365	21	0.110
2022-2023	0	103.650	0	
Total	372		408	0.033

Notes:

- (A) Provided by the Fund.
- (B) From MM - Appendix D, Page 7.
- (C) (A) x (B).
- (D) (C) / [MM - Appendix D, Page 3, (D)] x [MM - 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 Fund. 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.

Trindel Insurance Fund - Medical Malpractice
Reported Claim Count Development

Accident Year	Claims Reported as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003													
2003-2004													14
2004-2005												11	11
2005-2006											12	12	12
2006-2007										3	3	3	3
2007-2008									2	2	2	2	2
2008-2009								1	1	1	1	1	1
2009-2010							2	2	2	2	2	2	2
2010-2011						5	5	5	5	5	5	5	5
2011-2012					3	3	3	3	3	3	3	3	
2012-2013				4	4	4	4	4	4	4	4		
2013-2014			6	6	6	6	6	6	6	6			
2014-2015		2	2	2	2	2	2	2	2				
2015-2016	2	4	4	4	4	4	4	4					
2016-2017	3	7	8	9	9	9	9						
2017-2018		4	4	4	4	4							
2018-2019	3	7	8	8	8								
2019-2020	3	3	3	3									
2020-2021	2	3	3										
2021-2022	3	4											
2022-2023	4												

Reported Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003													
2003-2004													1.000
2004-2005												1.000	1.000
2005-2006											1.000	1.000	1.000
2006-2007										1.000	1.000	1.000	1.000
2007-2008									1.000	1.000	1.000	1.000	1.000
2008-2009								1.000	1.000	1.000	1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011-2012					1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2012-2013				1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2013-2014			1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2014-2015		1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2015-2016	2.000	1.000	1.000	1.000	1.000	1.000	1.000						
2016-2017	2.333	1.143	1.125	1.000	1.000	1.000							
2017-2018		1.000	1.000	1.000	1.000								
2018-2019	2.333	1.143	1.000	1.000									
2019-2020	1.000	1.000	1.000										
2020-2021	1.500	1.000											
2021-2022	1.333												
Average Averages	1.750	1.041	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	1.250	1.077	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	1.545	1.059	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
PRISM Factors	3.899	2.251	1.100	1.075	1.030	1.021	1.010	1.003	1.001	1.001	1.001	1.001	1.001
Prior	2.000	1.500	1.100	1.075	1.030	1.021	1.010	1.003	1.001	1.001	1.001	1.001	1.001
Selected	1.850	1.400	1.100	1.075	1.030	1.021	1.010	1.003	1.001	1.001	1.001	1.001	1.001
Cumulated	3.282	1.774	1.267	1.152	1.072	1.041	1.020	1.010	1.007	1.006	1.005	1.004	1.003

Trindel Insurance Fund - Medical Malpractice
Closed Claim Development

Accident Year	Claims Closed as of:												
	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
2002-2003													
2003-2004													14
2004-2005												11	11
2005-2006											12	12	12
2006-2007										3	3	3	3
2007-2008									2	2	2	2	2
2008-2009								1	1	1	1	1	1
2009-2010							2	2	2	2	2	2	2
2010-2011						5	5	5	5	5	5	5	5
2011-2012					2	2	2	2	2	3	3	3	
2012-2013				3	4	4	4	4	4	4	4		
2013-2014			4	5	6	6	6	6	6	6			
2014-2015		1	1	2	2	2	2	2	2				
2015-2016		1	3	4	4	4	4	4					
2016-2017		3	6	7	7	8	8						
2017-2018		1	3	3	3	4							
2018-2019		1	2	3	4								
2019-2020		3	3	3									
2020-2021		2	3										
2021-2022		2											
2022-2023													

Closed Claim Count Development Factors:

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
2002-2003													
2003-2004													1.000
2004-2005												1.000	1.000
2005-2006											1.000	1.000	1.000
2006-2007										1.000	1.000	1.000	1.000
2007-2008									1.000	1.000	1.000	1.000	1.000
2008-2009								1.000	1.000	1.000	1.000	1.000	1.000
2009-2010							1.000	1.000	1.000	1.000	1.000	1.000	1.000
2010-2011						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011-2012					1.000	1.000	1.000	1.000	1.500	1.000	1.000		
2012-2013				1.333	1.000	1.000	1.000	1.000	1.000	1.000			
2013-2014			1.250	1.200	1.000	1.000	1.000	1.000	1.000				
2014-2015		1.000	2.000	1.000	1.000	1.000	1.000	1.000					
2015-2016		3.000	1.333	1.000	1.000	1.000	1.000						
2016-2017		2.000	1.167	1.000	1.143	1.000							
2017-2018		3.000	1.000	1.000	1.333								
2018-2019		2.000	1.500	1.333									
2019-2020		1.000	1.000										
2020-2021		1.500											
2021-2022													

	12-24 Months	24-36 Months	36-48 Months	48-60 Months	60-72 Months	72-84 Months	84-96 Months	96-108 Months	108-120 Months	120-132 Months	132-144 Months	144-156 Months	156-168 Months
Average		1.929	1.321	1.124	1.068	1.000	1.000	1.000	1.071	1.000	1.000	1.000	1.000
Averages													
3-yr		1.333	1.125	1.077	1.143	1.000	1.000	1.000	1.083	1.000	1.000	1.000	1.000
4-yr		1.571	1.143	1.059	1.125	1.000	1.000	1.000	1.059	1.000	1.000	1.000	1.000
PRISM													
Factors	10.000	3.750	2.500	1.400	1.170	1.080	1.060	1.050	1.014	1.011	1.005	1.005	1.005
Prior	10.000	2.500	2.000	1.400	1.170	1.080	1.060	1.050	1.014	1.011	1.005	1.005	1.005
Selected	10.000	2.500	2.000	1.400	1.170	1.080	1.060	1.050	1.014	1.011	1.005	1.005	1.005
Cumulated	103.650	10.365	4.146	2.073	1.481	1.266	1.172	1.106	1.053	1.038	1.027	1.022	1.017

Trindel Insurance Fund - Medical Malpractice

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to 2023-2024 Loss Rate Level (B)	Factor to 2024-2025 Loss Rate Level (C)	Factor to 2025-2026 Loss Rate Level (D)	Factor to 2026-2027 Loss Rate Level (E)	Factor to 2023-2024 Frequency Level (F)	Factor to 2024-2025 Frequency Level (G)	Factor to 2025-2026 Frequency Level (H)	Factor to 2026-2027 Frequency Level (I)	Factor to 2023-2024 Severity Level (J)
Prior	1.000	1.083	1.087	1.092	1.096	0.589	0.574	0.560	0.546	1.862
2003-2004	1.000	1.079	1.083	1.088	1.092	0.604	0.589	0.574	0.560	1.808
2004-2005	1.000	1.075	1.079	1.084	1.088	0.619	0.604	0.589	0.574	1.755
2005-2006	1.000	1.071	1.075	1.080	1.084	0.635	0.619	0.604	0.589	1.704
2006-2007	1.000	1.067	1.071	1.076	1.080	0.652	0.635	0.619	0.604	1.654
2007-2008	1.000	1.063	1.067	1.072	1.076	0.668	0.651	0.635	0.619	1.606
2008-2009	1.000	1.059	1.063	1.068	1.072	0.685	0.668	0.651	0.635	1.559
2009-2010	1.000	1.055	1.060	1.064	1.068	0.702	0.685	0.668	0.651	1.513
2010-2011	1.000	1.051	1.056	1.060	1.064	0.721	0.702	0.685	0.668	1.469
2011-2012	1.000	1.047	1.052	1.056	1.060	0.739	0.720	0.703	0.685	1.426
2012-2013	1.000	1.043	1.048	1.052	1.056	0.758	0.739	0.721	0.703	1.385
2013-2014	1.000	1.040	1.044	1.048	1.052	0.778	0.758	0.739	0.721	1.345
2014-2015	1.000	1.036	1.040	1.044	1.048	0.797	0.777	0.758	0.739	1.306
2015-2016	1.000	1.032	1.036	1.040	1.044	0.818	0.797	0.777	0.758	1.267
2016-2017	1.000	1.028	1.032	1.036	1.040	0.838	0.817	0.797	0.777	1.231
2017-2018	1.000	1.024	1.028	1.032	1.036	0.860	0.838	0.817	0.797	1.195
2018-2019	1.000	1.020	1.024	1.028	1.032	0.881	0.859	0.838	0.817	1.160
2019-2020	1.000	1.016	1.020	1.024	1.028	0.904	0.881	0.859	0.838	1.126
2020-2021	1.000	1.012	1.016	1.020	1.024	0.927	0.903	0.881	0.859	1.093
2021-2022	1.000	1.008	1.012	1.016	1.020	0.950	0.926	0.904	0.881	1.061
2022-2023	1.000	1.004	1.008	1.012	1.016	0.975	0.951	0.927	0.904	1.030
2023-2024	1.000	1.000	1.004	1.008	1.012	1.000	0.975	0.951	0.927	1.000
2024-2025	1.000	--	1.000	1.004	1.008	--	1.000	0.975	0.951	--
2025-2026	1.000	--	--	1.000	1.004	--	--	1.000	0.975	--
2026-2027	1.000	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) No benefit level adjustment applied.
- (B) - (E) (A) adjusted for a 0.4% annual loss rate trend.
- (F) - (I) (A) adjusted for a -2.5% annual frequency trend.
- (J) (A) adjusted for a 3.0% 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.

Trindel Insurance Fund - Medical Malpractice

Residual Trend Factors

Accident Year	Initial Estimate of Ultimate Limited Losses (A)	Ultimate Reported Claims (B)	BLF (C)	Adjusted Limited Severity (D)	OBE (E)	Ultimate Frequency (F)
Prior	\$102,521	279	1.000	367	0	
2003-2004	6,873	14	1.000	491	0	
2004-2005	0	11	1.000	0	0	
2005-2006	10,000	12	1.000	833	0	
2006-2007	5,000	3	1.000	1,667	0	
2007-2008	0	2	1.000	0	0	
2008-2009	5,000	1	1.000	5,000	0	
2009-2010	5,000	2	1.000	2,500	0	
2010-2011	15,000	5	1.000	3,000	0	
2011-2012	5,000	3	1.000	1,667	169	178
2012-2013	5,000	4	1.000	1,250	159	252
2013-2014	11,898	6	1.000	1,983	166	361
2014-2015	0	2	1.000	0	172	116
2015-2016	0	4	1.000	0	160	250
2016-2017	17,000	9	1.000	1,889	165	545
2017-2018	5,000	4	1.000	1,250	167	240
2018-2019	21,000	9	1.000	2,333	166	542
2019-2020	1,139	3	1.000	380	167	180
2020-2021	5,000	4	1.000	1,250	178	225
2021-2022	7,000	7	1.000	1,000	181	387
2022-2023	20,000	10	1.000	2,000	210	476

	<u>Severity Trend Factors</u>	<u>Frequency Trend Factors</u>
Latest 5 x 2022-2023	0.898	1.008
Prior	1.030	0.975
Default	1.030	0.975
Selected Residual Trend	1.030	0.975

Notes:

- (A) Selected average of results from MM - Appendix A and MM - Appendix B.
- (B) MM - Appendix D, Page 3, Column (C).
- (C) MM - Appendix E, Page 1, (A).
- (D) (A) x (C) / (B).
- (E) From MM - Appendix L, Column (C).
- (F) (B) / (E) x 10,000.

Trindel Insurance Fund - Medical Malpractice

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of 6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023 to 06/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
Prior			
Ultimate Loss	\$124,394	\$124,394	\$124,394
Paid in Calendar Period	-	-	-
Paid to Date	124,394	124,394	124,394
Outstanding Liability	-	-	-
2007-2008			
Ultimate Loss			
Paid in Calendar Period	-	-	-
Paid to Date	-	-	-
Outstanding Liability	-	-	-
2008-2009			
Ultimate Loss	\$5,000	\$5,000	\$5,000
Paid in Calendar Period	-	-	-
Paid to Date	5,000	5,000	5,000
Outstanding Liability	-	-	-
2009-2010			
Ultimate Loss	\$5,000	\$5,000	\$5,000
Paid in Calendar Period	-	-	-
Paid to Date	5,000	5,000	5,000
Outstanding Liability	-	-	-
2010-2011			
Ultimate Loss	\$15,000	\$15,000	\$15,000
Paid in Calendar Period	-	-	-
Paid to Date	15,000	15,000	15,000
Outstanding Liability	-	-	-
2011-2012			
Ultimate Loss	\$5,000	\$5,000	\$5,000
Paid in Calendar Period	-	-	-
Paid to Date	5,000	5,000	5,000
Outstanding Liability	-	-	-
2012-2013			
Ultimate Loss	\$5,000	\$5,000	\$5,000
Paid in Calendar Period	-	-	-
Paid to Date	5,000	5,000	5,000
Outstanding Liability	-	-	-
2013-2014			
Ultimate Loss	\$11,898	\$11,898	\$11,898
Paid in Calendar Period	-	-	-
Paid to Date	11,898	11,898	11,898
Outstanding Liability	-	-	-

Trindel Insurance Fund - Medical Malpractice

Payment and Reserve Forecast

<u>Accident Year</u>	<u>Calendar Period</u>		
	<u>As of 6/30/2023</u>	<u>7/1/2023 to 06/30/2024</u>	<u>7/1/2024 to 6/30/2025</u>
2014-2015			
Ultimate Loss			
Paid in Calendar Period	-	-	-
Paid to Date	-	-	-
Outstanding Liability	-	-	-
2015-2016			
Ultimate Loss	-	-	-
Paid in Calendar Period	-	-	-
Paid to Date	-	-	-
Outstanding Liability	-	-	-
2016-2017			
Ultimate Loss	\$17,000	\$17,000	\$17,000
Paid in Calendar Period	-	12	7
Paid to Date	16,970	16,982	16,989
Outstanding Liability	30	18	11
2017-2018			
Ultimate Loss	\$5,000	\$5,000	\$5,000
Paid in Calendar Period	-	-	-
Paid to Date	5,000	5,000	5,000
Outstanding Liability	-	-	-
2018-2019			
Ultimate Loss	\$21,000	\$21,000	\$21,000
Paid in Calendar Period	-	2,328	1,546
Paid to Date	15,000	17,328	18,874
Outstanding Liability	6,000	3,672	2,126
2019-2020			
Ultimate Loss	\$1,139	\$1,139	\$1,139
Paid in Calendar Period	-	-	-
Paid to Date	1,139	1,139	1,139
Outstanding Liability	-	-	-
2020-2021			
Ultimate Loss	\$20,000	\$20,000	\$20,000
Paid in Calendar Period	-	10,641	2,270
Paid to Date	4,189	14,830	17,100
Outstanding Liability	15,811	5,170	2,900
2021-2022			
Ultimate Loss	\$59,000	\$59,000	\$59,000
Paid in Calendar Period	-	17,523	27,914
Paid to Date	-	17,523	45,437
Outstanding Liability	59,000	41,477	13,563

Trindel Insurance Fund - Medical Malpractice

Payment and Reserve Forecast

<u>Accident Year</u>	<u>As of</u> <u>6/30/2023</u>	<u>Calendar Period</u>	
		<u>7/1/2023</u> <u>to</u> <u>06/30/2024</u>	<u>7/1/2024</u> <u>to</u> <u>6/30/2025</u>
2022-2023			
Ultimate Loss	\$75,000	\$75,000	\$75,000
Paid in Calendar Period	-	8,700	19,691
Paid to Date	-	8,700	28,391
Outstanding Liability	75,000	66,300	46,609
2023-2024			
Ultimate Loss	-	\$88,000	\$88,000
Paid in Calendar Period	-	2,288	9,943
Paid to Date	-	2,288	12,231
Outstanding Liability	-	85,712	75,769
2024-2025			
Ultimate Loss	-	-	\$89,000
Paid in Calendar Period	-	-	2,314
Paid to Date	-	-	2,314
Outstanding Liability	-	-	86,686
Totals			
Ultimate Loss	\$369,431	\$457,431	\$546,431
Paid in Calendar Period	-	41,492	63,685
Paid to Date	213,590	255,082	318,767
Outstanding Liability	155,841	202,349	227,664
Total Outstanding ULAE	-	-	-
Outstanding Liability plus ULAE	155,841	202,349	227,664

Notes appear on the next page.

Trindel Insurance Fund - Medical Malpractice

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2021-2022, \$17,523 is expected to be paid between 7/1/23 and 6/30/24, \$17,523 will have been paid by 6/30/24, and the reserve for remaining payments on these claims should be \$41,477.
- Ultimate Losses for each accident year are from MM - Exhibit 4, Page 1.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, $\$27,914 = \$41,477 \times 67.3\%$.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, $\$45,437 = \$27,914 + \$17,523$.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, $\$41,477 = \$59,000 - \$17,523$.

This exhibit shows the calculation of the liability for outstanding claims as of the date of evaluation, the end of the current fiscal year, and the end of the coming fiscal year. It also shows the expected claims payout during the remainder of the current fiscal year and the coming fiscal year. Refer to the Totals at the end of the exhibit for the balance sheet information. The top parts of the exhibit show information for each program year.

Trindel Insurance Fund - Medical Malpractice

Short- and Long-Term Liabilities

		<u>Expected</u>	<u>Discounted</u>
<u>Liabilities as of 6/30/23:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$39,000	\$39,000
	ULAE:	0	0
	Short-Term Loss and LAE:	<u>\$39,000</u>	<u>\$39,000</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$117,000	\$117,000
	ULAE:	0	0
	Long-Term Loss and LAE:	<u>\$117,000</u>	<u>\$117,000</u>
<u>Total Liability</u>	Loss and ALAE:	\$156,000	\$156,000
	ULAE:	0	0
	Total Loss and LAE:	<u>\$156,000</u>	<u>\$156,000</u>
<u>Liabilities as of 6/30/24:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$61,000	\$61,000
	ULAE:	0	0
	Short-Term Loss and LAE:	<u>\$61,000</u>	<u>\$61,000</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$141,000	\$141,000
	ULAE:	0	0
	Long-Term Loss and LAE:	<u>\$141,000</u>	<u>\$141,000</u>
<u>Total Liability</u>	Loss and ALAE:	\$202,000	\$202,000
	ULAE:	0	0
	Total Loss and LAE:	<u>\$202,000</u>	<u>\$202,000</u>

Discounted with a Margin for Contingencies

		70%	75%	80%	85%	90%
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 6/30/23:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$45,000	\$47,000	\$50,000	\$54,000	\$59,000
	ULAE:	0	0	0	0	0
	Short-Term Loss and LAE:	<u>\$45,000</u>	<u>\$47,000</u>	<u>\$50,000</u>	<u>\$54,000</u>	<u>\$59,000</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$134,000	\$142,000	\$151,000	\$161,000	\$176,000
	ULAE:	0	0	0	0	0
	Long-Term Loss and LAE:	<u>\$134,000</u>	<u>\$142,000</u>	<u>\$151,000</u>	<u>\$161,000</u>	<u>\$176,000</u>
<u>Total Liability</u>	Loss and ALAE:	\$179,000	\$189,000	\$201,000	\$215,000	\$235,000
	ULAE:	0	0	0	0	0
	Total Loss and LAE:	<u>\$179,000</u>	<u>\$189,000</u>	<u>\$201,000</u>	<u>\$215,000</u>	<u>\$235,000</u>
<u>Liabilities as of 6/30/24:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$70,000	\$74,000	\$79,000	\$84,000	\$92,000
	ULAE:	0	0	0	0	0
	Short-Term Loss and LAE:	<u>\$70,000</u>	<u>\$74,000</u>	<u>\$79,000</u>	<u>\$84,000</u>	<u>\$92,000</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$162,000	\$171,000	\$181,000	\$195,000	\$212,000
	ULAE:	0	0	0	0	0
	Long-Term Loss and LAE:	<u>\$162,000</u>	<u>\$171,000</u>	<u>\$181,000</u>	<u>\$195,000</u>	<u>\$212,000</u>
<u>Total Liability</u>	Loss and ALAE:	\$232,000	\$245,000	\$260,000	\$279,000	\$304,000
	ULAE:	0	0	0	0	0
	Total Loss and LAE:	<u>\$232,000</u>	<u>\$245,000</u>	<u>\$260,000</u>	<u>\$279,000</u>	<u>\$304,000</u>

Note Current (short term) liabilities are the portion of the total estimated liability shown on MM - Appendix F that is expected to be paid out within the coming year. Totals may vary from MM - Exhibit 1, due to rounding.

Trindel Insurance Fund - Medical Malpractice
Discount Factors to be Applied to Overall Reserves

Accident Year	Full Value of Reserve at 6/30/23 (A)	Discount Factor (B)	Discounted Reserve at 6/30/23 (C)	Full Value of Reserve at 6/30/24 (D)	Discount Factor (E)	Discounted Reserve at 6/30/24 (F)
2018-2019	\$6,000	1.000	\$6,000	\$3,672	1.000	\$3,672
2019-2020	0	1.000	0	0	1.000	0
2020-2021	15,811	1.000	15,811	5,170	1.000	5,170
2021-2022	59,000	1.000	59,000	41,477	1.000	41,477
2022-2023	75,000	1.000	75,000	66,300	1.000	66,300
2023-2024	0			85,712	1.000	85,712
Totals	\$155,841		\$155,841	\$202,349		\$202,349

(G) Discount Factor at 6/30/23 for Overall Reserve: 1.000
(H) Discount Factor at 6/30/24 for Overall Reserve: 1.000

Notes:

- (A) From MM - Appendix F, Outstanding Liability at 6/30/23.
- (B) Based on MM - Appendix H, Page 2, Column (E).
- (C) (A) x (B).
- (D) From MM - Appendix F, Outstanding Liability at 6/30/24.
- (E) Based on MM - Appendix H, Page 2, Column (E).
- (F) (D) x (E).
- (G) Total of (C) / Total of (A).
- (H) Total of (F) / Total of (D).

This exhibit shows the expected impact of anticipated investment income on the liability for outstanding claims at the date of evaluation and the end of the current fiscal year. For example, if the discount factor in item (G) is 1.000, the discounted liability for outstanding claims is 100.0% of the full value.

Trindel Insurance Fund - Medical Malpractice

Calculation of Discount Factors

Payment Year (A)	Payment Pattern (B)	Return on Investment (C)	Discounted Reserves (D)	Undiscounted Reserves (E)	Discount Factor (F)
22	0.0%	0.0%	0.000	0.000	1.000
21	0.0%	0.0%	0.000	0.000	1.000
20	0.0%	0.0%	0.000	0.000	1.000
19	0.0%	0.0%	0.000	0.000	1.000
18	0.0%	0.0%	0.000	0.000	1.000
17	0.0%	0.0%	0.000	0.000	1.000
16	0.1%	0.0%	0.001	0.001	1.000
15	0.0%	0.0%	0.001	0.001	1.000
14	0.0%	0.0%	0.001	0.001	1.000
13	0.0%	0.0%	0.001	0.001	1.000
12	0.1%	0.0%	0.002	0.002	1.000
11	0.3%	0.0%	0.005	0.005	1.000
10	0.4%	0.0%	0.009	0.009	1.000
9	0.5%	0.0%	0.014	0.014	1.000
8	2.0%	0.0%	0.034	0.034	1.000
7	4.7%	0.0%	0.081	0.081	1.000
6	8.2%	0.0%	0.163	0.163	1.000
5	17.5%	0.0%	0.338	0.338	1.000
4	26.9%	0.0%	0.607	0.607	1.000
3	25.4%	0.0%	0.861	0.861	1.000
2	11.2%	0.0%	0.974	0.974	1.000
1	2.6%	0.0%	1.000	1.000	1.000

(G) Discount Factor for Future Funding:	2023-2024	1.000
	2024-2025	1.000

Notes:

- (A) This is the year of payment relative to the accident year. For example, year 7 refers to payments made in the seventh year after the inception of the accident year. We assume that payments are made at midyear.
- (B) Percent of ultimate loss paid this year. This payment pattern is based on the paid loss development pattern selected in MM - Appendix B, Page 2.
- (C) Assumed Investment Income Rates.
- (D) Discounted Reserves at the beginning of this year is next year's Discounted Reserves discounted one year plus this year's payments discounted six months. For example, in year 2, 97.4% = [86.1% / 1.000] + [11.2% / (1.000)].
- (E) Summation of future (B) values. This is the percent of ultimate loss unpaid at the beginning of the year.
- (F) (D) / (E).
- (G) (F) at year 1, with interest accumulated for six months. We assume that the required funding is deposited at the middle of the first year.

This exhibit shows the calculation of the effect of anticipated investment income on future claims costs. Thus, if the discount factor in item (F) is 1.00, on a discounted basis, \$1.00 must be budgeted for every \$1 that will actually be paid on claims that will be incurred in the next fiscal year.

Trindel Insurance Fund - Medical Malpractice

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	2.150	1.711
90%	1.805	1.506
85%	1.598	1.381
80%	1.444	1.288
75%	1.320	1.212
70%	1.215	1.148
65%	1.123	1.090
60%	1.040	1.038
55%	0.964	0.990
50%	0.892	0.945
45%	0.824	0.901
40%	0.758	0.858
35%	0.692	0.815
30%	0.627	0.772
25%	0.559	0.726

To read table: For the above retention, there is a 90% chance that final loss settlements will be less than 1.805 times the average expected amount of losses.

This exhibit shows the loads that must be applied to bring estimated losses at the expected level to the various indicated confidence levels.

Trindel Insurance Fund - Medical Malpractice

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
10/1/1981	9/30/2003	Prior	\$5,000	(none)
10/1/2003	9/30/2004	2003-2004	5,000	(none)
10/1/2004	9/30/2005	2004-2005	5,000	(none)
10/1/2005	9/30/2006	2005-2006	5,000	(none)
10/1/2006	9/30/2007	2006-2007	5,000	(none)
10/1/2007	9/30/2008	2007-2008	5,000	(none)
10/1/2008	9/30/2009	2008-2009	5,000	(none)
10/1/2009	9/30/2010	2009-2010	5,000	(none)
10/1/2010	9/30/2011	2010-2011	5,000	(none)
10/1/2011	9/30/2012	2011-2012	5,000	(none)
10/1/2012	9/30/2013	2012-2013	5,000	(none)
10/1/2013	9/30/2014	2013-2014	5,000	(none)
10/1/2014	9/30/2015	2014-2015	5,000	(none)
10/1/2015	9/30/2016	2015-2016	5,000	(none)
10/1/2016	9/30/2017	2016-2017	5,000	(none)
10/1/2017	9/30/2018	2017-2018	5,000	(none)
10/1/2018	9/30/2019	2018-2019	5,000	(none)
10/1/2019	9/30/2020	2019-2020	5,000	(none)
10/1/2020	9/30/2021	2020-2021	25,000	(none)
10/1/2021	9/30/2022	2021-2022	25,000	(none)
10/1/2022	9/30/2023	2022-2023	25,000	(none)
10/1/2023	9/30/2024	2023-2024	25,000	(none)
10/1/2024	9/30/2025	2024-2025	25,000	(none)

Third Party Claims Administrator	Begin Date	End Date
Risk Management Services of California		Current

This exhibit summarizes some of the key facts about the history of the program.

Trindel Insurance Fund - Medical Malpractice

Incurred Losses as of 6/30/23

Accident Year (A)	Unlimited Incurred (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$5,000 (G)	Incurred Capped at \$5,000 (H)	Incurred \$5,000 to SIR Layer (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
Prior	1,088,022	\$0	\$0	\$1,088,022	\$985,501	\$985,501	\$102,521	\$0	\$102,521	\$102,521
2003-2004	525,399	0	0	525,399	518,526	518,526	6,873	0	6,873	6,873
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	102,875	0	0	102,875	92,875	92,875	10,000	0	10,000	10,000
2006-2007	9,680	0	0	9,680	4,680	4,680	5,000	0	5,000	5,000
2007-2008	0	0	0	0	0	0	0	0	0	0
2008-2009	85,361	0	0	85,361	80,361	80,361	5,000	0	5,000	5,000
2009-2010	977,271	0	0	977,271	972,271	972,271	5,000	0	5,000	5,000
2010-2011	1,686,431	0	0	1,686,431	1,671,431	1,671,431	15,000	0	15,000	15,000
2011-2012	162,336	0	0	162,336	157,336	157,336	5,000	0	5,000	5,000
2012-2013	35,839	0	0	35,839	30,839	30,839	5,000	0	5,000	5,000
2013-2014	145,046	0	0	145,046	133,148	133,148	11,898	0	11,898	11,898
2014-2015	0	0	0	0	0	0	0	0	0	0
2015-2016	0	0	0	0	0	0	0	0	0	0
2016-2017	871,428	0	0	871,428	854,458	854,458	16,970	0	16,970	16,970
2017-2018	235,323	0	0	235,323	230,323	230,323	5,000	0	5,000	5,000
2018-2019	2,755,000	0	0	2,755,000	2,735,000	2,735,000	20,000	0	20,000	20,000
2019-2020	1,139	0	0	1,139	0	0	1,139	0	1,139	1,139
2020-2021	4,189	0	0	4,189	0	0	4,189	0	4,189	4,189
2021-2022	50,000	0	0	50,000	25,000	45,000	5,000	20,000	25,000	25,000
2022-2023	0	0	0	0	0	0	0	0	0	0
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$8,735,340	\$0	\$0	\$8,735,340	\$8,491,749	\$8,511,749	\$223,590	\$20,000	\$243,590	\$243,590

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$5,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See MM - Appendix J.

Trindel Insurance Fund - Medical Malpractice

Paid Losses as of 6/30/23

Accident Year (A)	Unlimited Paid (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$5,000 (G)	Paid Capped at \$5,000 (H)	Paid \$5,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
Prior	\$1,088,022	\$0	\$0	\$1,088,022	\$985,501	\$985,501	\$102,521	\$0	\$102,521	\$102,521
2003-2004	525,399	0	0	525,399	518,526	518,526	6,873	0	6,873	6,873
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	102,875	0	0	102,875	92,875	92,875	10,000	0	10,000	10,000
2006-2007	9,680	0	0	9,680	4,680	4,680	5,000	0	5,000	5,000
2007-2008	0	0	0	0	0	0	0	0	0	0
2008-2009	85,361	0	0	85,361	80,361	80,361	5,000	0	5,000	5,000
2009-2010	977,271	0	0	977,271	972,271	972,271	5,000	0	5,000	5,000
2010-2011	1,686,431	0	0	1,686,431	1,671,431	1,671,431	15,000	0	15,000	15,000
2011-2012	162,336	0	0	162,336	157,336	157,336	5,000	0	5,000	5,000
2012-2013	35,839	0	0	35,839	30,839	30,839	5,000	0	5,000	5,000
2013-2014	145,046	0	0	145,046	133,148	133,148	11,898	0	11,898	11,898
2014-2015	0	0	0	0	0	0	0	0	0	0
2015-2016	0	0	0	0	0	0	0	0	0	0
2016-2017	803,947	0	0	803,947	786,977	786,977	16,970	0	16,970	16,970
2017-2018	235,323	0	0	235,323	230,323	230,323	5,000	0	5,000	5,000
2018-2019	914,497	0	0	914,497	899,497	899,497	15,000	0	15,000	15,000
2019-2020	1,139	0	0	1,139	0	0	1,139	0	1,139	1,139
2020-2021	4,189	0	0	4,189	0	0	4,189	0	4,189	4,189
2021-2022	0	0	0	0	0	0	0	0	0	0
2022-2023	0	0	0	0	0	0	0	0	0	0
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$6,777,356	\$0	\$0	\$6,777,356	\$6,563,765	\$6,563,765	\$213,590	\$0	\$213,590	\$213,590

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C)
- (D)
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$5,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See MM - Appendix J.

Trindel Insurance Fund - Medical Malpractice

Case Reserves as of 6/30/23

Accident Year (A)	Unlimited Reserves (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$5,000 (G)	Reserves Capped at \$5,000 (H)	Reserves \$5,000 to SIR Layer (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
Prior	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2003-2004	0	0	0	0	0	0	0	0	0	0
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	0	0	0	0	0	0	0	0	0	0
2006-2007	0	0	0	0	0	0	0	0	0	0
2007-2008	0	0	0	0	0	0	0	0	0	0
2008-2009	0	0	0	0	0	0	0	0	0	0
2009-2010	0	0	0	0	0	0	0	0	0	0
2010-2011	0	0	0	0	0	0	0	0	0	0
2011-2012	0	0	0	0	0	0	0	0	0	0
2012-2013	0	0	0	0	0	0	0	0	0	0
2013-2014	0	0	0	0	0	0	0	0	0	0
2014-2015	0	0	0	0	0	0	0	0	0	0
2015-2016	0	0	0	0	0	0	0	0	0	0
2016-2017	67,481	0	0	67,481	67,481	67,481	0	0	0	0
2017-2018	0	0	0	0	0	0	0	0	0	0
2018-2019	1,840,503	0	0	1,840,503	1,835,503	1,835,503	5,000	0	5,000	5,000
2019-2020	0	0	0	0	0	0	0	0	0	0
2020-2021	0	0	0	0	0	0	0	0	0	0
2021-2022	50,000	0	0	50,000	25,000	45,000	5,000	20,000	25,000	25,000
2022-2023	0	0	0	0	0	0	0	0	0	0
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	\$1,957,984	\$0	\$0	\$1,957,984	\$1,927,984	\$1,947,984	\$10,000	\$20,000	\$30,000	\$30,000

Notes:

- (A) Years are 7/1 to 6/30.
(B) MM - Appendix K, Page 1, Column (B) - MM - Appendix K, Page 2, Column (B).
(C) MM - Appendix K, Page 1, Column (C) - MM - Appendix K, Page 2, Column (C).
(D) MM - Appendix K, Page 1, Column (D) - MM - Appendix K, 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 \$5,000.
(H) (E) - (G).
(I) (G) - (F).
(J) (E) - (F).
(K) Minimum of (J) and the aggregate stop loss. See MM - Appendix J.

Trindel Insurance Fund - Medical Malpractice

Claim Counts as of 6/30/23

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	299	0	20	279	299	0	20	279	0	0
2003-2004	14	0	0	14	14	0	0	14	0	0
2004-2005	11	0	0	11	11	0	0	11	0	0
2005-2006	12	0	0	12	12	0	0	12	0	0
2006-2007	3	0	0	3	3	0	0	3	0	0
2007-2008	2	0	0	2	2	0	0	2	0	0
2008-2009	1	0	0	1	1	0	0	1	0	0
2009-2010	2	0	0	2	2	0	0	2	0	0
2010-2011	5	0	0	5	5	0	0	5	0	0
2011-2012	3	0	0	3	3	0	0	3	0	0
2012-2013	4	0	0	4	4	0	0	4	0	0
2013-2014	6	0	0	6	6	0	0	6	0	0
2014-2015	2	0	0	2	2	0	0	2	0	0
2015-2016	4	0	0	4	4	0	0	4	0	0
2016-2017	9	0	0	9	8	0	0	8	1	1
2017-2018	4	0	0	4	4	0	0	4	0	0
2018-2019	8	0	0	8	4	0	0	4	4	4
2019-2020	3	0	0	3	3	0	0	3	0	0
2020-2021	3	0	0	3	3	0	0	3	0	0
2021-2022	4	0	0	4	2	0	0	2	2	2
2022-2023	3	1	0	4	0	0	0	0	3	4
2023-2024	0	0	0	0	0	0	0	0	0	0
Total	402	1	20	383	392	0	20	372	10	11

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Fund.
- (C) Tehama
- (D)
- (E) (B) + (C) - (D).
- (F) Provided by the Fund.
- (G) Tehama
- (H)
- (I) (F) + (G) - (H).
- (J) (B) - (F).
- (K) (E) - (I).

Trindel Insurance Fund - Medical Malpractice

Exposure Measures

Accident Year	OBE (A)	Inflation Trend Factor (B)	OBE (C)
2014-2015	172	1.000	172
2015-2016	160	1.000	160
2016-2017	165	1.000	165
2017-2018	167	1.000	167
2018-2019	166	1.000	166
2019-2020	167	1.000	167
2020-2021	178	1.000	178
2021-2022	181	1.000	181
2022-2023	210	1.000	210
2023-2024	214	1.000	214
2024-2025	214	1.000	214

Notes:

- (A) Provided by the Fund.
- (B) N/A.
- (C) (A) x (B).



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 8.

SUBJECT: PRISM Benchmark Comparison (Andrew Fischer, Gina Dean)

ACTION FOR CONSIDERATION: Informational item to compare Trindel to other members in the General Liability 1, and Excess Workers' Compensation programs at PRISM.

BACKGROUND: At the October 4, 2023 Board of Directors meeting, during discussions of the premiums we are paying PRISM, Gina Dean from PRISM brought up the bench mark comparison program from her data analytics team and started to compare our loss data to other members.

Gina and myself worked together to provide you the data in a formal fashion to compare Trindel as a whole to other entity types for both programs using 7 years of loss experience. Additionally, we have included in your binder your individual County comparison to other Trindel Counties, Counties not in Trindel, Cities and Towns, Special Districts, and schools for both the GL1 and EWC programs.

The comparative metrics or key performance indicators are:

- Average Cost per Claim – Total Incurred (Total Reserves + Total Paid) per Claim
- Loss Rate – Total Incurred per \$100 Payroll
- Frequency – Number of Claims per \$1M Payroll
- Average Losses per Claim – Total Incurred Losses per Claim (TTD/4850 and PD for WC, and Settlements for GL)
- Average Expense per Claim – Total Incurred Expenses per Claim (Bill Review/UR, investigations and legal for WC. Legal, expert witness, ADR, and investigation costs for GL)
- Average Paid per Claim – Total Paid per Claim

FISCAL IMPACT: N/A

RECOMMENDATION: N/A

Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Counties

\$19,595

\$2.47

1.26

\$17,349

\$2,246

\$11,942

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Cities and Towns

\$26,765

\$4.50

1.68

\$23,760

\$3,004

\$17,776

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
Coverage: Excess Workers Compensation
Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Members: All
Program Year Group: Current & 7 Prior

Member Selection

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Special Districts / Mixed

\$26,311

\$4.36

1.66

\$22,788

\$3,523

\$17,489

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Schools

\$13,951

\$0.70

0.50

\$11,113

\$2,838

\$9,877

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Counties

\$33,703

\$1.58

0.47

\$24,262

\$9,441

\$22,892

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Special Districts / Mixed

\$33,557

\$3.57

1.12

\$24,739

\$8,817

\$21,326

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Cities and Towns

\$26,671

\$3.74

1.40

\$19,531

\$7,140

\$17,222

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Members: All
 Program Year Group: Current & 7 Prior

Member Selection

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Alpine County
 Program Year Group: Current & 7 Prior

Member Selection

\$77,784

\$8.01

1.03

\$75,220

\$2,564

\$14,599

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Alpine County
 Program Year Group: Current & 7 Prior

Member Selection

\$77,784

\$8.01

1.03

\$75,220

\$2,564

\$14,599

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Counties

\$19,595

\$2.47

1.26

\$17,349

\$2,246

\$11,942

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Alpine County
 Program Year Group: Current & 7 Prior

Member Selection

\$77,784

\$8.01

1.03

\$75,220

\$2,564

\$14,599

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Cities and Towns

\$26,765

\$4.50

1.68

\$23,760

\$3,004

\$17,776

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Special Districts / Mixed

\$26,311

\$4.36

1.66

\$22,788

\$3,523

\$17,489

Average Cost per Claim

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Average Loss per Claim

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\$75,220

\$2,564

\$14,599

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Schools

\$13,951

\$0.70

0.50

\$11,113

\$2,838

\$9,877

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Alpine County
 Program Year Group: Current & 7 Prior

Member Selection

\$21,431

\$0.99

0.46

\$15,417

\$6,014

\$20,119

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Trindel Counties

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Current Members with History - Seven Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

Program: General Liability 1
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Average Cost per Claim

Loss Rate

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GL1 - Counties

\$33,703

\$1.58

0.47

\$24,262

\$9,441

\$22,892

Average Cost per Claim

Loss Rate

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Current Members with History - Seven Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

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Average Cost per Claim

Loss Rate

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\$3.57

1.12

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Average Cost per Claim

Loss Rate

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Current Members with History - Seven Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

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Average Cost per Claim

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GL1 - Cities and Towns

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\$3.74

1.40

\$19,531

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Loss Rate

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Average Loss per Claim

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GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

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Average Loss per Claim

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Program: Excess Workers Compensation
Coverage: Excess Workers Compensation
Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Member: Colusa County
Program Year Group: Current & 7 Prior

Member Selection

\$9,112

\$0.55

0.61

\$7,150

\$1,962

\$6,395

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

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Average Loss per Claim

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Average Cost per Claim

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EWC - Counties

\$19,595

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1.26

\$17,349

\$2,246

\$11,942

Average Cost per Claim

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Average Loss per Claim

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Average Cost per Claim

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 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Colusa County
 Program Year Group: Current & 7 Prior

Member Selection

\$11,952

\$0.31

0.26

\$4,238

\$7,714

\$8,163

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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GL1 - Trindel Counties

\$32,981

\$1.66

0.50

\$26,900

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\$24,953

Average Cost per Claim

Loss Rate

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\$33,703

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\$3.57

1.12

\$24,739

\$8,817

\$21,326

Average Cost per Claim

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Average Cost per Claim

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\$7,140

\$17,222

Average Cost per Claim

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Average Cost per Claim

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Average Loss per Claim

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Average Paid per Claim



GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Del Norte County
 Program Year Group: Current & 7 Prior

Member Selection

\$11,275

\$1.42

1.26

\$9,613

\$1,662

\$6,713

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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EWC - Trindel Counties

\$22,380

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Average Cost per Claim

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Program: Excess Workers Compensation
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 Parent: Trindel Insurance Fund
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Average Cost per Claim

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EWC - Special Districts / Mixed

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Average Cost per Claim

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Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Del Norte County
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Member Selection

\$6,633

\$0.42

0.63

\$3,678

\$2,955

\$5,362

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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GL1 - Trindel Counties

\$32,981

\$1.66

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\$26,900

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Average Cost per Claim

Loss Rate

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Average Loss per Claim

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\$33,703

\$1.58

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Average Cost per Claim

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Lassen County
 Program Year Group: Current & 7 Prior

Member Selection

\$18,934

\$2.39

1.26

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Average Cost per Claim

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Average Loss per Claim

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Frequency

Average Loss per Claim

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Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Modoc County
 Program Year Group: Current & 7 Prior

Member Selection

\$14,516

\$1.32

0.91

\$12,364

\$2,152

\$9,553

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

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Evaluated As Of: 12/31/2023
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\$14,516

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\$12,364

\$2,152

\$9,553

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Counties

\$19,595

\$2.47

1.26

\$17,349

\$2,246

\$11,942

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Modoc County
 Program Year Group: Current & 7 Prior

Member Selection

\$14,516

\$1.32

0.91

\$12,364

\$2,152

\$9,553

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Cities and Towns

\$26,765

\$4.50

1.68

\$23,760

\$3,004

\$17,776

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
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 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Modoc County
 Program Year Group: Current & 7 Prior

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\$1.32

0.91

\$12,364

\$2,152

\$9,553

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Special Districts / Mixed

\$26,311

\$4.36

1.66

\$22,788

\$3,523

\$17,489

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
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 Member: Modoc County
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0.91

\$12,364

\$2,152

\$9,553

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Schools

\$13,951

\$0.70

0.50

\$11,113

\$2,838

\$9,877

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Modoc County
 Program Year Group: Current & 7 Prior

Member Selection

\$13,670

\$0.48

0.35

\$4,163

\$9,507

\$12,319

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Trindel Counties

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



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 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
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0.35

\$4,163

\$9,507

\$12,319

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Counties

\$33,703

\$1.58

0.47

\$24,262

\$9,441

\$22,892

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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 Coverage: General Liability 1
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GL1 - Special Districts / Mixed

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\$21,326

Average Cost per Claim

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 Parent: Trindel Insurance Fund
 Member: Modoc County
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\$0.48

0.35

\$4,163

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Loss Rate

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Average Loss per Claim

Average Expense per Claim

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GL1 - Cities and Towns

\$26,671

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1.40

\$19,531

\$7,140

\$17,222

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\$4,163

\$9,507

\$12,319

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Current Members with History - Current & 7 Prior - Frequency / Severity Metrics

Program: Excess Workers Compensation
Coverage: Excess Workers Compensation
Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Member: Mono County
Program Year Group: Current & 7 Prior

Member Selection

\$19,702

\$1.27

0.64

\$16,950

\$2,752

\$10,991

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Member: Mono County
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\$17,349

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Average Cost per Claim

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 Parent: Trindel Insurance Fund
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Average Paid per Claim



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 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Mono County
 Program Year Group: Current & 7 Prior

Member Selection

\$10,802

\$0.36

0.33

\$7,128

\$3,675

\$9,896

Average Cost per Claim

Loss Rate

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Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Trindel Counties

\$32,981

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Average Cost per Claim

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\$10,802

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Counties

\$33,703

\$1.58

0.47

\$24,262

\$9,441

\$22,892

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: General Liability 1
Coverage: General Liability 1
Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Member: Mono County
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Member Selection

\$10,802

\$0.36

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\$3,675

\$9,896

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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GL1 - Special Districts / Mixed

\$33,557

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1.12

\$24,739

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Average Cost per Claim

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Frequency

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Average Expense per Claim

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 Parent: Trindel Insurance Fund
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Member Selection

\$10,802

\$0.36

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\$7,128

\$3,675

\$9,896

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Cities and Towns

\$26,671

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1.40

\$19,531

\$7,140

\$17,222

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
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\$3,675

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Current Members with History - Current & 7 Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

Program: Excess Workers Compensation
Coverage: Excess Workers Compensation
Evaluated As Of: 12/31/2023
Parent: Trindel Insurance Fund
Member: Plumas County
Program Year Group: Current & 7 Prior

Member Selection

\$19,526

\$1.77

0.90

\$16,373

\$3,153

\$9,848

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Plumas County
 Program Year Group: Current & 7 Prior

Member Selection

\$19,526

\$1.77

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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1.26

\$17,349

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\$11,942

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Plumas County
 Program Year Group: Current & 7 Prior

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\$19,526

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Average Cost per Claim

Loss Rate

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Average Cost per Claim

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\$19,526

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Average Cost per Claim

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Average Cost per Claim

Loss Rate

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 Evaluated As Of: 12/31/2023
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\$19,526

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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EWC - Schools

\$13,951

\$0.70

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\$11,113

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Plumas County
 Program Year Group: Current & 7 Prior

Member Selection

\$35,054

\$1.51

0.43

\$24,687

\$10,367

\$11,564

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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GL1 - Trindel Counties

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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Average Cost per Claim

Loss Rate

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Average Loss per Claim

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\$1.58

0.47

\$24,262

\$9,441

\$22,892

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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Program: General Liability 1
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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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Program: General Liability 1
 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
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\$35,054

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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GL1 - Cities and Towns

\$26,671

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Average Cost per Claim

Loss Rate

Frequency

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Average Cost per Claim

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Average Loss per Claim

Average Expense per Claim

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0.08

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\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: San Benito County
 Program Year Group: Current & 7 Prior

Member Selection

\$20,260

\$1.86

0.92

\$16,465

\$3,794

\$9,770

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
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Average Cost per Claim

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Average Cost per Claim

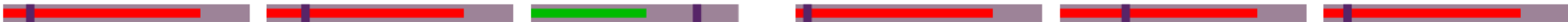
Loss Rate

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Average Cost per Claim

Loss Rate

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Average Loss per Claim

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Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Sierra County
 Program Year Group: Current & 7 Prior

Member Selection

\$40,553

\$3.71

0.92

\$36,531

\$4,022

\$33,171

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Trindel Counties

\$22,380

\$2.17

0.97

\$19,234

\$3,146

\$13,071

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Sierra County
 Program Year Group: Current & 7 Prior

Member Selection

\$40,553

\$3.71

0.92

\$36,531

\$4,022

\$33,171

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Counties

\$19,595

\$2.47

1.26

\$17,349

\$2,246

\$11,942

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Cities and Towns

\$26,765

\$4.50

1.68

\$23,760

\$3,004

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Average Cost per Claim

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Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



EWC - Special Districts / Mixed

\$26,311

\$4.36

1.66

\$22,788

\$3,523

\$17,489

Average Cost per Claim

Loss Rate

Frequency

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Loss Rate

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EWC - Schools

\$13,951

\$0.70

0.50

\$11,113

\$2,838

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Average Cost per Claim

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Frequency

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 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
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Member Selection

\$1,086

\$0.04

0.41

\$1,069

\$18

\$995

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Trindel Counties

\$32,981

\$1.66

0.50

\$26,900

\$6,081

\$24,953

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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GL1 - Counties

\$33,703

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\$24,262

\$9,441

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Average Cost per Claim

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Average Cost per Claim

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Average Loss per Claim

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GL1 - Special Districts / Mixed

\$33,557

\$3.57

1.12

\$24,739

\$8,817

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\$995

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



GL1 - Schools

\$61,335

\$0.53

0.08

\$42,315

\$19,020

\$44,682

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Sutter County
 Program Year Group: Current & 7 Prior

Member Selection

\$16,970

\$1.49

0.88

\$14,395

\$2,575

\$10,193

Average Cost per Claim

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Average Loss per Claim

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 Member: Sutter County
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Current Members with History - Current & 7 Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

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 Coverage: General Liability 1
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Sutter County
 Program Year Group: Current & 7 Prior

Member Selection

\$44,620

\$1.76

0.40

\$35,344

\$9,277

\$38,940

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

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GL1 - Trindel Counties

\$32,981

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Average Cost per Claim

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Average Cost per Claim

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Average Cost per Claim

Loss Rate

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Average Loss per Claim

Average Expense per Claim

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GL1 - Cities and Towns

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\$19,531

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\$17,222

Average Cost per Claim

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Average Loss per Claim

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GL1 - Schools

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\$19,020

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Average Cost per Claim

Loss Rate

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Average Loss per Claim

Average Expense per Claim

Average Paid per Claim



Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
 Member: Tehama County
 Program Year Group: Current & 7 Prior

Member Selection

\$32,706

\$4.00

1.22

\$28,242

\$4,464

\$21,424

Average Cost per Claim

Loss Rate

Frequency

Average Loss per Claim

Average Expense per Claim

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EWC - Trindel Counties

\$22,380

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Average Cost per Claim

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Current Members with History - Current & 7 Prior - Frequency / Severity Metrics

Date Ran : 1/23/2024

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Average Cost per Claim

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Frequency

Average Loss per Claim

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\$5,065

\$7,518

Average Cost per Claim

Loss Rate

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GL1 - Trindel Counties

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Average Cost per Claim

Loss Rate

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Average Cost per Claim

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GL1 - Schools

\$61,335

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Average Cost per Claim

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Program: Excess Workers Compensation
 Coverage: Excess Workers Compensation
 Evaluated As Of: 12/31/2023
 Parent: Trindel Insurance Fund
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Member Selection

\$28,126

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1.04

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Average Cost per Claim

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Member Selection

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Average Cost per Claim

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TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 9.

SUBJECT: Premiums for fiscal year 2024-2025.

ACTION FOR CONSIDERATION: This is an action item for the Board of Directors to set the premiums for fiscal year 2024-2025, and set the associated self-insured retentions (SIR) for the workers' compensation, and general liability programs.

BACKGROUND: In recent years we have been faced with up to 50% year over year increases for excess insurance, mostly effecting the general liability and property coverages. In an effort to obtain more favorable coverage we recently engaged the services of the largest reinsurance broker in the world, Guy Carpenter, and their public entity team to perform an evaluation to see if we could have obtained more favorable pricing last year, 23-24, in the reinsurance market as a standalone entity apart from PRISM. Their actuarial team performed an analysis of our ground up losses for the general liability, medical-malpractice, and property coverages, with the identical coverage provisions of PRISM's MOC's, as well as SIR's. We worked with them from July through December, and based on their analysis there would not be enough of a material change in pricing to justify leaving PRISM's liability, property, or medical-malpractice programs for fiscal year 24-25. They confirmed my suspicions that Trindel as a homogeneous risk profile consisting of Counties only is a very marketable program, however, the hard market for public entities continues to push us into retaining more risk as the most cost-effective option instead of transferring it to the reinsurance market, and even though we are seeing record increases, PRISM's programs are in line with the market.

This was an imperative process for us to go through as that has not been explored since 2021, and it also my duty to perform due diligence to ensure we obtain the most favorable excess insurance coverage. The door is not closed on this option, and we will continue to work with them every year to perform our due diligence. Luckily, all of the tough initial leg work is done, and in the event that option turns out to be a good long-term strategy in the future we will be able to hit the ground running.

FISCAL IMPACT: \$38,959,621-\$41,048,203

RECOMMENDATION: Approve the premium option for \$2Million SIR in both General Liability and Workers' Compensation.

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT
GENERAL LIABILITY 1 PROGRAM
STATEMENT OF NET POSITION
JUNE 30, 2023 AND 2022

	<u>June 30, 2023</u>	<u>June 30, 2022</u>
ASSETS:		
Current Assets:		
Cash in Banks	\$ 756,434	\$ 1,409,973
Cash in the PRISM Treasury	-	1,151,114
TOTAL CASH & CASH EQUIVALENTS	756,434	2,561,087
Investments	-	1,421,330
Accounts Receivable	-	-
Due From Members	178,752	160,452
Investment Income Receivable	-	52,539
Reinsurance Claims, Deposit with Carrier and Other	20,543,087	14,011,786
GL1 LPT Rate Credit Receivable	9,571,987	6,029,331
GL1 LPT Prepaid Expense	20,000,000	-
Due From Other Funds	-	4,495,445
TOTAL CURRENT ASSETS	51,050,260	28,731,970
Noncurrent Assets:		
Investments	-	13,089,357
Due From Other Funds	-	228,343
Investment in Captive	1,760,872	1,760,872
GL1 LPT Rate Credit Receivable	14,424,357	15,065,000
TOTAL NONCURRENT ASSETS	16,185,229	30,143,572
TOTAL ASSETS	67,235,489	58,875,542
LIABILITIES:		
Current Liabilities:		
Accounts Payable	455,822	1,113,624
GL1 LPT Payable	34,391,881	21,728,500
Deposits From Insurance Companies	277,132	2,371,007
Due to Other Funds	35,446,393	-
Due to Members	293,893	330,460
Claim Liabilities	-	-
Claims Reported	543,326	632,087
TOTAL CURRENT LIABILITIES	71,408,447	26,175,678
Noncurrent Liabilities:		
Claims Reported	2,781,198	1,379,529
Claims Incurred But Not Reported	13,109,058	68,770,058
Unallocated Loss Adjustment Expense Payable	2,047,000	2,536,000
TOTAL NONCURRENT LIABILITIES	17,937,256	72,685,587
TOTAL LIABILITIES	89,345,703	98,861,265
NET POSITION:		
Unrestricted	(22,110,214)	(39,985,723)
TOTAL NET POSITION	\$ (22,110,214)	\$ (39,985,723)

**TRINDEL INSURANCE FUND
SUMMARY OF PREMIUM CALCULATIONS
2024-2025 PREMIUM**

\$1 Million SIR Workers' Compensation and General Liability

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL	2023 % Change from prior year
WORKERS COMP	\$611,092	\$691,192	\$1,119,923	\$1,474,782	\$620,430	\$1,028,702	\$1,315,858	\$1,903,321	\$633,072	\$2,741,226	\$4,226,528	\$1,418,571	\$17,984,696	18%
LIABILITY	\$377,083	\$1,000,148	\$1,003,964	\$1,047,015	\$584,420	\$1,027,163	\$1,095,545	\$1,626,798	\$330,427	\$3,522,174	\$2,289,391	\$1,529,467	\$15,433,594	39%
CRIME/BOND	\$4,642	\$7,846	\$9,571	\$7,010	\$5,692	\$6,117	\$6,830	\$7,711	\$12,061	\$15,031	\$14,681	\$3,877	\$103,069	7%
WATERCRAFT	\$95	\$1,359	\$1,291	\$1,968	\$156	\$354	\$2,476	\$0	\$678	\$1,290	\$0	\$986	\$10,343	5%
AIRPORT/CRAFT	\$2,267	\$3,256	\$4,317	\$6,442	\$11,648	\$3,717	\$5,503	\$0	\$1,882	\$0	\$0	\$8,735	\$47,767	-1%
CYBER	\$7,364	\$8,182	\$13,184	\$10,866	\$7,364	\$6,923	\$28,087	\$10,519	\$107,364	\$24,827	\$16,931	\$9,262	\$252,673	115%
OEL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$155,007	\$0	\$155,007	21%
CIMI	\$14,718	\$0	\$0	\$48,820	\$19,070	\$0	\$0	\$42,957	\$16,883	\$0	\$0	\$102,688	\$245,136	1%
PROPERTY	\$202,663	\$209,830	\$731,166	\$320,608	\$307,416	\$271,822	\$710,406	\$943,929	\$116,609	\$465,311	\$375,755	\$227,356	\$4,882,891	56%
MED MAL	\$9,097	\$83,852	\$97,117	\$81,782	\$38,734	\$64,404	\$78,350	\$93,371	\$8,065	\$676,856	\$178,075	\$8,296	\$1,468,000	3%
POLLUTION	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,008	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,006	-7%
TOTAL	\$1,259,267	\$2,055,525	\$3,013,355	\$3,035,608	\$1,641,157	\$2,463,210	\$3,277,878	\$4,667,767	\$1,462,899	\$7,483,388	\$7,289,189	\$3,398,961	\$41,048,202	28%

Totals from FY23/24

\$ Change from prior year

% Change from prior year

\$1,153,206	\$1,473,403	\$2,381,994	\$2,282,259	\$1,571,981	\$2,016,028	\$2,504,284	\$3,362,812	\$1,088,659	\$6,049,430	\$5,833,028	\$2,280,691	\$31,997,775	\$31,997,775	0%
\$106,061	\$582,121	\$631,361	\$753,349	\$69,176	\$447,181	\$773,594	\$1,304,955	\$374,240	\$1,433,958	\$1,456,160	\$1,118,270	\$910,502	\$910,502	28.28%
9.20%	39.51%	26.51%	33.01%	4.40%	22.18%	30.89%	38.81%	34.38%	23.70%	24.96%	49.03%	28.28%	28.28%	

3%

**DISTRIBUTION OF BUDGETED ALLOCATED COSTS
BASED ON BOARD ACTION OF 6-3-99, RESOLUTION NO. 99-03**

Note, at the meeting on 5-11-06 the Board elected to increase the amount for the Loss Prevention Subsidy 5% per year from now on to be reviewed on an annual basis.

Note 2, May 2014 board meeting the board capped the LPE subsidy at \$60,000 and 2,000 additional to undischursed loss prevention

Year	Amount
97-98 through 05-06	40,000
06-07 year	42,000
07-08 year	44,100
08-09 year	46,305
09-10 year	48,620
10-11 year	51,051
11-12 year	53,604
12-13 year	56,284
13-14 year	59,098
14-15 year	60,000
15-16 year forward	60,000
Total	\$720,000

2023-24 Budget

Loss Prevention	\$ 630,605
Admin	\$ 686,610
Less Accum. Admin Equity	\$ 1,317,215
Total	\$ 0

L/P Claim Counts prior 3 yrs	Prop	Liab	Liab Ratio
ALPINE	12	6	1.52%
COLUSA	3	21	5.33%
DEL NORTE	28	26	6.60%
LASSEN	11	28	7.11%
MODOC	9	6	1.52%
MONO	16	28	7.11%
PLUMAS	13	15	3.81%
SAN BENITO	17	84	21.32%
SIERRA	5	8	2.03%
SUTTER	33	67	17.01%
TEHAMA	6	82	20.81%
TRINITY	14	23	5.84%
TOTAL	167	394	100.00%

TRINDEL ALLOCATED COSTS:

Program percentage	6%		19%		75%		75%	
	Loss prevention Budget	1/12TH SHARE	Loss prevention Budget	1/12TH SHARE	Loss prevention Budget	1/12TH SHARE	Admin Budget	1/12TH SHARE
MEMBER	Prop PROGRAM	25% ON CLAIM CTS	Prop PROGRAM	5% ON CLAIM CTS	Liab PROGRAM	1/12TH SHARE	Liab PROGRAM	1/12TH SHARE
ALPINE	\$3,153	\$3,215	\$3,600	\$9,985	\$8,650	\$11,400	\$42,913	\$45,000
COLUSA	\$3,153	\$2,760	\$3,600	\$9,985	\$9,692	\$11,400	\$42,913	\$45,000
DEL NORTE	\$3,153	\$4,302	\$3,600	\$9,985	\$10,306	\$11,400	\$42,913	\$45,000
LASSEN	\$3,153	\$3,253	\$3,600	\$9,985	\$10,471	\$11,400	\$42,913	\$45,000
MODOC	\$3,153	\$3,130	\$3,600	\$9,985	\$8,650	\$11,400	\$42,913	\$45,000
MONO	\$3,153	\$3,562	\$3,600	\$9,985	\$10,471	\$11,400	\$42,913	\$45,000
PLUMAS	\$3,153	\$3,377	\$3,600	\$9,985	\$9,395	\$11,400	\$42,913	\$45,000
SAN BENITO	\$3,153	\$3,623	\$3,600	\$9,985	\$15,107	\$11,400	\$42,913	\$45,000
SIERRA	\$3,153	\$2,883	\$3,600	\$9,985	\$8,816	\$11,400	\$42,913	\$45,000
SUTTER	\$3,153	\$4,610	\$3,600	\$9,985	\$13,700	\$11,400	\$42,913	\$45,000
TEHAMA	\$3,153	\$2,945	\$3,600	\$9,985	\$14,941	\$11,400	\$42,913	\$45,000
TRINITY	\$3,153	\$3,438	\$3,600	\$9,985	\$10,057	\$11,400	\$42,913	\$45,000
TOTAL	\$37,836	\$41,197	\$43,200	\$119,815	\$130,456	\$136,800	\$514,958	\$540,000
		\$79,033			\$250,271			\$2,037,215

WORKERS COMP PREMIUM CALCULATION

ALINE	COLUSA	DEL NORTE	LASEN	MODOC	MONO	FLUMAS	SAN BENTO	SERRA	SUITER	TEHAMA	TINY	TOTAL	% Chg
120	130	140	150	160	170	180	190	200	210	220	230		
2.86%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%	
\$37,466	\$21,438	\$69,055	\$1,003,591	\$662,018	\$562,743	\$314,578	\$666,667	\$1,664,785	\$3,382,487	\$1,019,032	\$1,782,000		
\$9,162,554	\$2,635,888	\$2,727,721	\$1,125,216	\$352,705	\$630,136	\$893,854	\$1,356,837	\$67,34,227	\$3,662,642	\$1,094,279	\$12,652,000		
\$3,378,458	\$277,721	\$1,125,216	\$352,705									\$13,210,000	
\$332,329	\$194,712	\$285,885	\$848,600	\$151,221	\$1,338,390	\$0	\$446,329	\$78,540		\$794,315	\$4,494,989		
446,168	162,556	920,947	1,767,741	137,538	1,200,996	1,116,497	587,203	(29,544)		782,338	\$6,715,639		
425,750	137,097	828,313	60,310	72,877	1,890,508	1,288,895	584,482	(44,759)		891,555	\$5,449,039		
189,868	86,921	121,467	112,643	107,168	131,882	1,696,904	509,002	133,228	0	1,389,493	\$5,688,485		
(65,166)	(316,700)	(276,403)	171,007	1,118,742	1,162,882	480,122	24,063	(19,886)		942,033	\$3,725,868		
25,411	394,636	(233,029)	165,398	427,244	640,419	1,756,934	419,000	(80,052)		1,285,536	\$5,770,889		
207,366	1,271,884	(263,629)	1,826,651	400,159	(237,198)	1,646,209	(706,671)	(286,439)		1,118,619	\$8,411,027		
181,554	1,287,810	810,283	1,904,003	326,832	4,046,481	58,868	(381,869)	1,438,501		\$8,177,947	\$13,822,745		
419,800	1,580,665	2,749,441	1,829,894	1,085,905	264,536	3,748,465	855,190	(617,607)		1,514,267	\$13,592,745		
(674,297)	2,408,225	2,018,077	3,119,238	1,634,875	1,381,465	4,720,116	2,452,774	248,648		1,874,171	\$21,377,043		
(89,510)	\$219,463	\$250,422	\$193,376	\$183,554	765,133	\$262,626	\$17,911	\$59,572	\$324,775	\$139,926	\$1,700,919		
\$337,466	\$214,088	\$649,055	\$1,003,591	\$314,578	\$562,018	\$850,743	\$1,218,190	\$666,667	\$1,664,785	\$3,382,487	\$1,019,032	\$11,782,000	15.5%
\$9,162,554	\$2,635,888	\$2,727,721	\$1,125,216	\$352,705	\$630,136	\$893,854	\$1,356,837	\$67,34,227	\$3,662,642	\$1,094,279	\$12,652,000	\$44,896	0.4%
\$4,732,919	\$562,897	\$978,755	\$1,333,702	\$479,844	\$883,658	\$1,176,958	\$1,764,647	\$9,951,142	\$6,624,228	\$4,687,470	\$17,276,079	\$16,309,000	19.3%

EQUITY EQUALIZATION

SIR 300 LAYER PREMIUM 70%	\$337,466	\$214,088	\$649,055	\$1,003,591	\$314,578	\$562,018	\$850,743	\$1,218,190	\$666,667	\$1,664,785	\$3,382,487	\$1,019,032	\$11,782,000	15.5%
TRINDEL ALLOCATED COSTS	\$2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,150	3.4%
HEARING TESTS	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,150	3.4%
LABOR LAW POSTERS	147	919	842	1,254	2,160	718	3,474	1,098	604	1,622	1,168	14,885	\$10,000	0.0%
TOTAL TRINDEL	\$137,473	\$138,869	\$141,169	\$141,080	\$140,486	\$139,044	\$140,800	\$138,674	\$137,930	\$139,986	\$139,097	\$142,462	\$1,675,069	100.0%
Gross Billing	\$61,686	\$89,109	\$149,893	\$1,474,752	\$529,439	\$1,028,702	\$1,316,568	\$1,953,351	\$3,953,072	\$2,741,226	\$4,226,528	\$1,618,578	\$16,864,999	18.35%
CONTRACTORS	562,864	527,300	1,215,706	1,148,053	786,613	1,270,724	1,121,416	1,678,618	827,728	2,961,234	2,920,489	998,765	\$16,353,841	18.2%
GROSS BILLING FOR 21-22	532,240	692,225	1,299,384	1,745,983	788,633	1,250,183	1,252,431	1,748,819	906,568	2,792,468	2,996,791	\$13,630,755	-6.78%	
GROSS BILLING FOR 20-21	454,709	708,770	1,620,889	1,901,976	724,500	1,281,082	1,474,723	1,753,143	799,381	3,140,889	3,400,689	\$14,558,383	5.25%	
GROSS BILLING FOR 19-20	528,597	725,673	1,628,926	1,963,773	779,419	1,239,859	1,340,902	1,657,908	845,959	2,422,955	2,994,463	\$13,618,276	7.03%	
GROSS BILLING FOR 17-18	444,885	781,671	1,694,016	1,700,709	646,854	1,052,224	1,684,787	1,320,617	548,039	2,180,663	771,516	\$12,723,210	11.32%	
GROSS BILLING FOR 16-17	344,146	693,143	1,531,448	1,222,884	533,556	629,153	1,331,423	1,089,280	340,853	1,361,988	698,530	\$10,588,190	7.95%	
GROSS BILLING FOR 14-15	289,762	601,993	1,054,016	1,260,427	570,568	629,172	1,260,040	927,518	320,129	1,981,295	642,010	\$9,566,129	32.5%	
GROSS BILLING FOR 13-14	283,150	546,288	923,887	1,191,384	560,884	644,672	1,271,359	902,112	312,149	1,744,481	598,651	7,215,336	0.29%	
GROSS BILLING FOR 12-13	282,333	553,312	1,055,841	1,060,986	529,673	666,075	1,152,175	974,574	342,009	1,444,481	732,432	7,862,016	0.09%	
GROSS BILLING FOR 10-11	283,094	547,314	1,122,659	1,287,476	509,779	731,307	985,206	310,966	82,000	737,091	731,486	6,509,297	3.5%	
GROSS BILLING FOR 09-10	267,061	504,742	1,113,851	1,005,491	509,386	860,908	905,793	294,988	68,498	688,498	688,498	6,527,679	-0.73%	
GROSS BILLING FOR 07-08	300,597	516,897	1,099,226	1,288,047	586,442	839,866	1,014,248	310,541	310,541	7,043,232	7,043,232	6,865,799	-15.10%	
GROSS BILLING FOR 05-06	350,334	656,627	1,183,655	1,790,012	633,731	872,540	1,384,341	353,013	353,013	1,051,332	8,285,785	8,285,785	-4.54%	
GROSS BILLING FOR 03-04	214,463	653,976	1,046,007	1,308,456	455,442	643,309	1,322,390	294,600	294,600	1,020,936	23,200	6,865,799	23.20%	
GROSS BILLING FOR 02-03	160,668	546,893	922,475	823,948	400,841	526,986	1,014,337	241,285	241,285	919,274	6,654,227	6,654,227	28.77%	
GROSS BILLING FOR 01-02	25,189	118,953	619,670	388,796	166,103	276,916	388,796	186,207	388,796	527,248	3,381,941	3,381,941	11.28%	
GROSS BILLING FOR 99-00	335,851	335,851	550,688	615,773	328,619	468,684	607,206	183,329	183,329	495,023	3,126,007	3,126,007	26.62%	
GROSS BILLING FOR 99-00	111,910	188,156	46,091	261,243	(89,052)	(61,125)	271,420	410,103	141,859	844,656	541,443	2,788,822		
	(19,147)													
Item Year	19,146	62,129	61,604	65,000	37,000	65,613	60,000	100,734	26,000	160,982	51,000	714,537		
PRISM High est.	19,885	68,129	67,404	71,000	40,000	72,613	69,000	109,734	26,000	178,982	56,000	780,327		

Increases/Decreases for 24-25

Workers' Comp

Capped at 300k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	82,839	132,386	624,544	1,191,694	45,317	157,130	669,895	545,184	326,320	1,032,383	426,391	426,391	5,374,863
2017-2018	201,072	162,069	310,839	386,366	262,892	503,148	499,949	469,049	121,154	1,950,422	330,096	330,096	4,273,589
2018-2019	67,813	106,813	186,813	186,813	344,783	679,521	679,521	679,521	679,521	679,521	679,521	679,521	2,719,521
2019-2020	5,352	130,445	238,810	96,977	44,783	63,271	27,860	1,102,778	462,793	778,438	768,276	768,276	2,738,639
2020-2021	4,173	7,403	519,388	660,784	183,075	438,084	157,274	1,203,278	357,987	828,091	204,498	204,498	4,553,966
2021-2022	211,232	59,322	336,299	220,283	125,504	317,912	599,742	531,269	152,396	466,469	332,438	332,438	3,352,894
2022-2023	26,699	211,089	158,539	431,092	51,086	308,947	253,658	486,114	186,037	454,591	750,922	750,922	4,105,765
Grand Total	1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	750,922	3,437,487	29,083,661

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	11,411,310	3,437,487	39,744,049
2.86%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%

General Liability

Capped 250k

Row Labels	Column Labels	Grand Total
2016-2017	Tehama County	1,930,230
2017-2018	Tehama County	2,011,973
2018-2019	Tehama County	1,792,737
2019-2020	Tehama County	1,792,737
2020-2021	Tehama County	2,331,643
2021-2022	Tehama County	1,614,285
2022-2023	Tehama County	750,922
Grand Total	11,411,310	11,411,310

***	Admin Allocation Distribution of Co	Grand Total
Total	53,202,175	75%
WC	39,744,049	19%
GL	10,120,272	6%
Property	3,337,854	

10 Year Loss Experience
 Stratified for Corridor Exposure 3000 \$/m

Sum of Foot Corridor	Column Labels	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total	Sum of Row Labels	Column Labels	Grand Total
2013-2014	Alpine County	-	-	-	-	42,053.76	-	-	-	-	-	-	42,053.76	2013-2014	Tehama County	458,610.23
2014-2015	-	-	116,823.62	-	7,586.32	19,699.53	-	345,840.40	-	-	-	-	488,948.87	2014-2015	-	167,627.16
2015-2016	-	-	-	-	-	-	28,525.57	57,615.91	-	424,365.23	-	-	424,365.23	2015-2016	-	279,697.03
2016-2017	-	-	-	-	-	-	-	-	-	615,818.50	-	-	615,818.50	2016-2017	-	68,946.75
2017-2018	-	-	-	-	-	-	-	-	-	-	-	-	-	2017-2018	-	-
2018-2019	-	-	-	-	-	-	-	-	-	-	-	-	-	2018-2019	-	-
2019-2020	-	-	-	-	-	-	-	-	211,002.56	-	-	-	304,748.48	2019-2020	-	-
2020-2021	-	-	-	-	-	-	-	-	-	-	-	-	-	2020-2021	-	-
2021-2022	-	-	-	-	-	-	-	22,588.33	-	-	-	-	22,588.33	2021-2022	-	-
2022-2023	-	-	-	-	-	-	-	-	-	-	-	-	-	2022-2023	-	-
Grand Total	732,790.38	116,823.62	154,986.23	7,586.32	73,525.57	61,753.29	29,525.57	426,045.64	211,002.56	1,227,982.70	-	-	2,868,476.31	Grand Total	1,221,175.66	1,221,175.66

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
732,790.38	116,823.62	154,986.23	7,586.32	73,525.57	61,753.29	29,525.57	426,045.64	211,002.56	1,227,982.70	1,221,175.66	0.00%	4,188,651.97
17.48%	2.79%	3.70%	0.18%	1.47%	10.17%	0.70%	10.17%	5.04%	29.31%	29.15%	0.00%	100.00%

7 years of exposure (payroll)
<https://pubit.csr.ca.gov/Reports/Counties/sum2013-2018>

2016	2017	2018	2019	2020	2021	2022	Total
\$ 5,123,620	\$ 21,619,090	\$ 20,353,010	\$ 19,861,636	\$ 10,371,592	\$ 18,833,571	\$ 19,821,482	\$ 126,855,002
5,413,917	22,300,544	20,423,105	20,712,984	10,276,091	20,852,070	21,905,319	143,030,300
5,467,692	22,744,441	20,905,339	21,068,955	10,835,148	20,826,018	21,602,332	143,383,123
5,659,269	23,049,043	21,899,552	22,315,259	11,403,694	21,239,253	22,910,058	145,069,517
5,842,536	24,029,879	23,003,589	22,811,737	11,392,294	24,424,529	22,112,361	145,069,517
6,341,484	24,500,336	22,854,095	22,034,384	11,523,419	26,504,250	24,219,156	145,069,517
6,306,270	26,624,038	23,382,623	20,691,046	11,756,372	26,861,139	21,446,126	145,069,517
40,353,788	184,767,371	147,733,890	147,733,890	77,559,500	159,842,830	154,016,834	1,221,175,660
2.01%	8.20%	7.32%	7.32%	3.86%	7.95%	11.17%	5.84%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
48,878.81	203,658.89	189,004.16	181,912.60	96,866.47	197,571.77	190,370.62	277,391.22	63,574.83	535,549.05	354,175.93	145,046.85	2,484,000.00
48,273.73	203,658.89	189,004.16	181,912.60	96,866.47	197,571.77	190,370.62	277,391.22	63,574.83	535,549.05	354,175.93	145,046.85	2,484,000.00
98,153.3	203,658.89	196,700.0	196,700.0	192,121.3	207,640.0	192,316.0	305,458.0	77,475.0	616,443.0	434,623.0	145,047.0	2,760,000.00

2023-2024	2022-2023	2021-2022	2020-2021	2019-2020	difference
108,711	179,153	175,813	170,985	178,358	168,203
94,586	192,180	183,692	177,480	180,186	184,804
47,334	189,041	187,145	191,323	91,868	186,843
47,039	182,316	156,842	154,658	167,391	160,794
39,701	147,865	148,981	149,981	154,700	150,989
(8,556.25)	24,506.16	20,686.72	21,136.55	11,886.46	23,261.67

Exposure rate	24-25 Premium
2,760,000.00	2,760,000.00
2,484,000.00	2,484,000.00

General Liability

Capped 250k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	14,372	276,041	26,907	43,329	55,404	7,667	42,418	175,480	802	293,506	260,026	48,019	1,243,970
2017-2018	5,304	2,774	222,166	121,669	200,000	-	11,889	112,142	772	507,762	292,765	108,358	1,585,602
2018-2019	133,724	-	60,247	129,721	9,958	8,587	293,993	17,994	150	196,882	401,358	203,593	1,456,208
2019-2020	32,321	-	56,239	105,496	3,163	50,000	48,194	7,943	2,385	663,120	110,742	512,285	1,591,887
2020-2021	166,137	128,663	57,289	58,377	1,059	86,868	-	331,181	7,935	836,718	18,238	481,503	2,173,967
2021-2022	26,000	1,814	26,500	88,578	41,000	96,878	9,626	14,184	1,229	37,674	271,563	23,333	638,378
2022-2023	28,204	60,890	76,198	42,125	27,050	439,867	20,065	393,910	10,929	103,215	124,673	103,135	1,430,260
Grand Total	406,063	470,180	525,546	589,296	337,633	689,867	426,184	1,052,835	24,202	2,638,877	1,479,363	1,480,225	10,120,272

Alpine County	406,063	4.01%	Del Norte County	525,546	5.19%	Modoc County	337,633	3.34%	Mono County	689,867	6.82%	Plumas County	426,184	4.21%	San Benito County	1,052,835	10.40%	Sierra County	24,202	0.24%	Sutter County	2,638,877	26.08%	Tehama County	1,479,363	14.62%	Trinity County	1,480,225	14.63%	Grand Total	10,120,272	100.00%
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Lib Pool premium sheet

10 years experience (losses) stratified for pooled layer

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2013-2014	0	0	0	0	666,777.77	0	0	1,156,963.37	0	55,441.62	0	0	837,915.76
2014-2015	0	0	0	0	0	0	0	0	0	0	0	0	0
2015-2016	0	0	0	0	0	0	91,534	66.24	0	1,908,933.62	46,000.00	0	742,483.86
2016-2017	0	0	0	0	0	0	0	0	0	0	0	0	0
2017-2018	0	0	4,887,571	0	0	0	0	0	0	750,000.00	750,000.00	0	15,488,757.10
2018-2019	0	0	0	0	0	0	0	0	0	0	0	0	750,000.00
2019-2020	0	0	0	0	0	0	0	0	0	0	0	0	750,000.00
2020-2021	0	0	0	0	0	0	0	0	0	46,402.95	0	0	121,402.95
2021-2022	0	0	0	0	0	0	0	0	0	0	0	0	0
2022-2023	0	0	0	0	0	0	0	50,000.00	0	0	0	0	50,000.00
Grand Total	0	0	4,887,571	0	666,777.77	0	841,534	1,657,626.61	0	10,427,281.19	1,210,000.00	825,000.00	48,067,626.28
	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	
	0.00%	0.00%	48,875.71 1.02%	0.00%	666,777.77 13.89%	0.00%	841,534.00 17.53%	165,762.61 3.45%	0.00%	1,042,728.19 21.72%	1,210,000.00 25.20%	825,000.00 17.19%	4,800,678.28 100.00%

7 years of exposure (payroll) <https://public.ca.gov/Rebonds/Courtesy.aspx?entid=2&year=2018>

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2,016	\$ 5,123,620	\$ 21,619,000	\$ 20,353,010	\$ 19,561,635	\$ 10,371,592	\$ 18,933,571	\$ 19,821,482	\$ 26,415,838	\$ 6,292,816	\$ 56,175,278	\$ 38,674,034	\$ 14,194,301	\$ 257,536,267
2,017	5,413,917	22,300,544	20,423,105	20,712,964	10,278,081	20,952,070	21,905,319	27,795,932	6,417,828	59,697,023	40,530,008	14,705,332	271,132,123
2,018	5,467,692	22,744,441	20,905,339	21,056,955	10,635,148	20,928,016	21,602,332	28,625,508	6,621,468	64,298,084	41,881,673	15,374,056	280,344,714
2,019	5,899,269	23,049,043	21,989,552	22,315,259	11,403,684	21,239,253	22,910,058	31,256,163	7,455,741	63,413,376	41,832,527	15,627,650	288,351,555
2,020	5,842,536	24,029,679	23,003,589	20,801,737	11,392,204	24,424,529	22,112,361	35,342,573	7,666,410	62,204,041	40,787,432	16,611,026	294,218,317
2,021	6,341,484	24,500,336	22,854,095	22,034,384	11,523,419	26,504,250	24,219,156	36,117,625	8,244,736	62,627,428	39,629,286	18,420,719	303,016,918
2,022	6,305,270	26,524,038	23,382,623	20,691,046	11,755,372	26,861,139	21,446,126	38,662,054	8,735,379	64,862,831	43,406,390	22,415,171	315,047,439
Total	\$ 40,353,788	\$ 164,767,371	\$ 152,911,313	\$ 147,173,980	\$ 77,559,500	\$ 159,842,830	\$ 154,016,834	\$ 224,419,693	\$ 51,434,378	\$ 433,278,061	\$ 286,541,350	\$ 117,348,235	\$ 2,009,647,333
Percent of Payroll	2.01%	8.20%	7.61%	7.32%	3.86%	7.95%	7.66%	11.17%	2.56%	21.56%	14.26%	5.84%	100.00%
Exposure rate	36,812.73	150,308.97	139,493.29	134,259.41	70,753.62	145,816.56	140,501.80	204,726.78	46,920.99	395,257.74	261,397.24	107,050.88	2,037,000.00
Experience rate	2,073.87	28,292.38	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87	2,073.87
24-25 GL Pool Premium	\$ 36,813	\$ 150,309	\$ 141,567	\$ 134,259	\$ 99,046	\$ 145,817	\$ 176,209	\$ 211,760	\$ 46,921	\$ 439,502	\$ 312,739	\$ 142,057	\$ 2,037,000
2023-2024	43,056.66	137,161.33	127,670.93	123,650.08	86,996.85	153,004.68	155,510.92	183,890.24	41,325.82	395,387.08	271,657.44	118,110.98	1,830,000.00
2022-2023	45,130.94	154,508.18	164,852.28	140,995.11	110,899.87	164,754.88	164,283.14	199,530.95	48,260.92	421,534.34	302,135.00	125,148.48	2,041,135.00
2021-2022	44,285.17	163,069.39	171,043.25	161,941.08	107,440.88	171,577.51	168,466.37	215,744.94	69,046.30	430,770.71	302,135.00	127,624.41	1,831,000.00
Current Difference	(6,243.93)	13,147.64	13,687.23	10,599.43	12,759.16	(7,188.12)	19,659.43	27,880.00	5,595.17	43,115.19	41,051.92	23,936.89	

PROPERTY PREMIUM CALCULATIONS

PROPERTY 55	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL
Percent of program	7.59%	4.46%	14.07%	7.19%	8.87%	5.30%	16.87%	6.39%	2.17%	8.76%	11.94%	6.38%	100.00%
@ 70% confidence	\$ 713,000												
@ 75% confidence	758,000												
@ 80% confidence	812,000												
@ 85% confidence	879,000												
ACTUARY REQUIREMENT													
@ 70% confidence	54,115	31,817	100,313	51,239	63,276	37,785	120,302	45,590	15,474	62,447	85,128	46,512	713,000
@ 75% confidence	57,531	33,825	106,644	54,473	67,270	40,170	127,895	48,488	16,451	66,388	90,510	48,384	758,000
@ 80% confidence	61,529	36,235	114,241	58,354	72,062	43,032	137,006	51,921	17,623	71,118	96,948	51,831	812,000
@ 85% confidence	66,714	39,225	123,667	63,169	78,008	46,583	148,311	56,205	19,077	76,986	104,948	56,108	879,000
DUE TO/FROM AT 6-30-19	(12,288)	1,592	(22,129)	(35,449)	(6,797)	(19,279)	(78,576)	(4,382)	(149)	136,314	2,685	(31,323)	
DUE TO/FROM AT 6-30-20	62,206	(5,960)	83,060	31,528	7,741	24,504	74,925	58,868	56,087	(26,909)	64,687	64,687	430,727
DUE TO/FROM AT 6-30-21	70,238	35,688	(33,610)	56,684	17,284	(48,141)	50,797	43,681	28,488	(56,744)	70,333	(4,001)	234,708
DUE TO/FROM AT 6-30-22	59,123	12,911	(87,763)	126,230	(62,289)	(69,401)	(143,928)	(42,363)	(30,260)	(73,062)	(93,166)	(51,526)	
DUE TO/FROM AT 6-30-23	31,068	(30,463)	(162,969)	(16,624)	(67,589)	(132,216)	(234,746)	(444,621)	(29,967)	(260,015)	(93,166)	(51,526)	
10% OF DUE TO/FROM	3,104	(3,046)	(16,299)	(1,662)	(6,757)	(13,222)	(23,475)	(44,462)	(2,999)	(26,001)	(9,317)	(5,153)	(151,468)
PRISM PREMIUM	136,000	166,000	601,000	255,000	223,000	208,000	554,000	841,000	86,000	363,000	267,000	164,000	3,864,000
SIRLAYER PREMIUM	54,115	31,817	100,313	51,239	63,276	37,785	120,302	45,590	15,474	62,447	85,128	46,512	713,000
TRINDELLOCATED COSTS	6,468	5,913	7,455	6,406	6,283	6,715	6,530	6,776	6,036	7,763	8,210	6,591	81,145
LOSS PREVENTION SUBSIDY	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	43,200
RISK MANAGEMENT SUBSIDY	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
DUE TO/FROM ADJ	-	-	16,299	1,862	8,757	13,222	23,475	44,462	2,999	26,001	9,317	5,153	30,000
TOTAL PROPERTY	\$ 202,883	\$ 209,830	\$ 731,166	\$ 320,608	\$ 307,416	\$ 271,822	\$ 710,406	\$ 943,929	\$ 116,609	\$ 465,311	\$ 375,755	\$ 227,356	\$ 4,882,891
Gross Billing 24-25	\$ 202,883	\$ 209,830	\$ 731,166	\$ 320,608	\$ 307,416	\$ 271,822	\$ 710,406	\$ 943,929	\$ 116,609	\$ 465,311	\$ 375,755	\$ 227,356	\$ 4,882,891
GROSS BILLING FOR 24-24	139,009	140,000	471,162	216,370	197,719	177,132	489,556	537,619	59,586	262,530	284,461	146,514	3,178,494
GROSS BILLING FOR 24-23	119,485	119,485	374,624	180,216	140,965	110,563	281,082	219,441	49,647	160,936	172,684	89,543	2,318,896
GROSS BILLING FOR 20-21	105,966	101,460	323,693	153,210	126,376	90,166	191,373	182,931	51,837	119,755	93,741	58,741	1,421,332
GROSS BILLING FOR 19-20	98,144	89,048	237,182	154,563	93,743	91,908	216,354	186,788	74,343	138,193	108,269	66,885	1,489,515

Property

Capped 25k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	55,010	32,489	126,640	16,186	41,761	65,874	106,060	7,119	16,540	29,600	14,941	511,701	
2017-2018	60,985	30,934	87,451	64,468	41,087	9,714	65,385	66,803	12,590	5,001	64,078	474,743	
2018-2019	40,058	6,867	41,411	50,053	85,463	17,188	100,211	59,067	6,477	4,462	14,288	462,293	
2019-2020	2,625	43,838	5,636	5,976	25,030	20,443	18,055	20,789	4,425	3,533	30,200	147,816	
2020-2021	36,469	-	56,626	26,786	4,062	27,676	35,356	16,125	27,380	64,293	34,213	312,046	
2021-2022	27,573	27,000	78,495	45,728	34,788	40,396	73,563	40,000	5,068	77,936	44,000	331,427	
Grand Total	253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	44,000	2,130,611	

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	398,522	213,061	3,337,854
7.59%	4.46%	14.07%	7.19%	8.87%	5.30%	16.87%	6.39%	2.17%	8.76%	11.94%	6.38%	100.00%

Row Labels	Sum of SFR CAP	Column Labels	County of Tehama	Grand Total
2016-2017	25,000	25,000	25,000	25,000
2018-2018	41,296	41,296	41,296	41,296
2019-2020	75,603	75,603	75,603	75,603
2020-2021	106,100	106,100	106,100	106,100
2021-2022	35,849	35,849	35,849	35,849
Grand Total	354,522	354,522	354,522	354,522

Medical Malpractice Capped at \$25,000

Alpine County	0.09%	Colusa County	16.53%	Del Norte County	1.96%	Lassen County	1.65%	Modoc County	0.68%	Mono County	18.43%	Plumas County	1.25%	San Benito County	17.01%	Sierra County	0.06%	Sutter County	37.83%	Tehama County	3.31%	Trinity County	1.20%	Grand Total	100.00%
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LANDFILL/POLLUTION PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	120	130	140	150	160	170	180	190	200	205	207	210	TOTAL
	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	
PREMIUM- Landfills Alliant ES/PA		\$17,038						\$6,322	\$6,409			\$5,442	\$22,479
PREMIUM- Landfills Tindell								\$7,822	\$4,450	\$10,430	\$7,822	\$1,460	\$47,012
PRISM Program	\$5,216	\$7,822	\$7,822	\$11,815	\$5,216	\$7,822	\$7,822	\$16	\$4,450	\$1,242			\$91,881
DUE TO/FROM ADJ													\$2,718
CLAIM COSTS/DEDUCTIBLE FUNC	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$300,000
Total	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$51,092	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	Resolution 22-02
DUE TO/FROM AT 6-30-16	10,416	13,690	11,494	11,977	(11,978)	(15,185)	20,553	6,378	5,411	2,157		8,804	\$63,719
DUE TO/FROM AT 6-30-17	11,495	15,308	13,111	13,594	7,331	9,024	22,170	15,194	13,788	4,314		10,422	\$135,752
DUE TO/FROM AT 6-30-18	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,364	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-19	12,215	16,168	14,086	14,581	33,540	13,510	23,378	16,193	14,599	5,254		11,299	\$174,824
DUE TO/FROM AT 6-30-20	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,364	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-21	13,126	17,777	15,317	15,834	33,697	14,910	24,894	18,928	11,879	6,470		12,539	183,371
DUE TO/FROM AT 6-30-22	\$3,501	\$4,352	\$99,561	\$22,407	\$22,407	(\$12)	\$10,370	(\$160)	\$1,695	(\$12,422)	\$0	(\$1,460)	150,240
DUE TO/FROM 6-30-23	\$59,852	\$55,424	\$161,810	\$162,419	\$96,342	\$90,120	\$69,685	\$65,696	\$67,392	\$50,216	\$68,011	\$56,302	
Gross Billing	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,008	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,006
TOTAL 2024-25	\$60,432	\$82,682	\$65,644	\$73,630	\$76,442	\$84,830	\$65,644	\$71,998	\$65,309	\$73,344	\$65,644	\$74,005	\$859,605
TOTAL 2023-24	\$35,825	\$50,222	\$41,233	\$41,233	\$53,690	\$62,536	\$41,233	\$48,288	\$44,476	\$46,646	\$50,000	\$44,104	\$559,486
GROSS BILLING FOR 22-23	\$1,239	\$11,724	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$9,890	\$2,478		\$5,009	\$87,092
GROSS BILLING FOR 20-21	\$1,783	\$12,172	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$9,391	\$2,478		\$5,152	\$96,184
GROSS BILLING FOR 19-20	\$1,783	\$12,988	\$2,674	\$2,674	\$19,648	\$23,977	\$2,674	\$9,729	\$8,935	\$3,565		\$5,968	\$94,615
GROSS BILLING FOR 18-19	\$1,783	\$12,882	\$2,674	\$2,674	\$45,013	\$25,266	\$2,674	\$9,081	\$9,081	\$3,565		\$5,968	\$95,489
GROSS BILLING FOR 17-18	\$2,862	\$14,499	\$4,291	\$4,291	\$21,092	\$26,883	\$4,291	\$11,490	\$10,160	\$5,722		\$5,982	\$121,467
GROSS BILLING FOR 16-17	\$6,484	\$9,724	\$9,724	\$9,724	\$21,781	\$30,300	\$6,481	\$16,127	\$13,313			\$7,599	\$113,179
GROSS BILLING FOR 10-11	(\$5,609)	(\$362)	(\$8,411)	(\$4,418)	(\$7,464)	(\$10,528)	(\$8,411)	(\$9,127)	(\$8,617)	(\$9,974)	(\$17,178)	(\$4,380)	-94,481
Increase/(Decrease) for 23-24													

NOTES: Alpine and Lassen have no covered landfills. Plumas chooses not to have landfill coverage
This is 1/3 of the 3 year prepaid premium.

PRISM Program: Pollution Program, covers all but Landfills. It is an optional program in which all members participate. This year PRISM premium includes ERP extended reported period coverage from Chubb

Trindel Member County 24/25 Estimated EWC Premium						
Entity	1M SIR		2M SIR		2M SIR	
	Current (1M SIR)	Updated 24/25 Low Est.	Updated 24/25 High Est.	Low 24/25 Est. @ \$2M	High 24/25 Est. @ \$2M	2M SIR
Alpine County	\$ 26,214	\$ 37,000	\$ 38,000	\$ 29,000	\$ 29,000	\$ 30,000
Colusa County	\$ 99,469	\$ 130,000	\$ 135,000	\$ 97,000	\$ 97,000	\$ 102,000
Del Norte County	\$ 99,602	\$ 128,000	\$ 133,000	\$ 96,000	\$ 96,000	\$ 101,000
Lassen County	\$ 92,603	\$ 132,000	\$ 138,000	\$ 99,000	\$ 99,000	\$ 104,000
Modoc County	\$ 50,488	\$ 67,000	\$ 69,000	\$ 50,000	\$ 50,000	\$ 53,000
Mono County	\$ 98,206	\$ 121,000	\$ 126,000	\$ 91,000	\$ 91,000	\$ 96,000
Plumas County	\$ 95,777	\$ 127,000	\$ 132,000	\$ 95,000	\$ 95,000	\$ 100,000
San Benito County	\$ 168,095	\$ 232,000	\$ 241,000	\$ 170,000	\$ 170,000	\$ 180,000
Sierra County	\$ 38,212	\$ 50,000	\$ 52,000	\$ 38,000	\$ 38,000	\$ 40,000
Sutter County	\$ 270,858	\$ 308,000	\$ 321,000	\$ 229,000	\$ 229,000	\$ 243,000
Tehama County	\$ 171,520	\$ 259,000	\$ 270,000	\$ 193,000	\$ 193,000	\$ 204,000
Trinity County	\$ 77,402	\$ 108,000	\$ 112,000	\$ 81,000	\$ 81,000	\$ 85,000

Excess Premiums	\$ 1,288,446	\$ 1,699,000	\$ 1,767,000	\$ 1,268,000	\$ 1,268,000	\$ 1,338,000
Banking Layer Funding	10,202,154	11,782,000	11,782,000	11,782,000	11,782,000	11,782,000
Pool Funding	2,402,000	2,760,000	2,760,000	3,338,000	3,338,000	3,338,000
Total	\$ 13,892,600	\$ 16,241,000	\$ 16,309,000	\$ 16,388,000	\$ 16,388,000	\$ 16,458,000

Low Estimate Savings \$1M to \$2M SIR -0.90%
High Estimate Savings \$1M to \$2M SIR -0.91%

Trindel Members - General Liability Program

Org ID	Member Name	SIR Options							
		1,000,000 (Current SIR)			2,000,000				
		Low	High	Low	High	Low	High		
ALPIN	Alpine County	\$	133,000	\$	153,000	\$	98,000	\$	112,000
COLUS	Colusa County		553,000		638,000		406,000		464,000
DELNO	Del Norte County		546,000		630,000		401,000		458,000
LASSE	Lassen County		570,000		657,000		420,000		479,000
MODOC	Modoc County		280,000		323,000		206,000		235,000
MONO	Mono County		511,000		589,000		375,000		428,000
PLUMA	Plumas County		634,000		724,000		397,000		453,000
SBENI	San Benito County		854,000		986,000		626,000		716,000
SIERR	Sierra County		205,000		235,000		151,000		172,000
SUTTE	Sutter County		1,821,000		2,078,000		1,356,000		1,539,000
TEHAM	Tehama County		1,213,000		1,384,000		904,000		1,025,000
TRINI	Trinity County		648,000		738,000		475,000		538,000
	Total	\$	7,968,000	\$	9,135,000	\$	5,815,000	\$	6,619,000

Note: These figures are based on the GL 24/25 Allocation updated with Exposure and Loss Data.

The 24/25 allocation includes Rate Assumption as of 1/5/24. V2 Estimates have an expected release date in early February and the rates assumptions may change.

Banking Layer	\$	3,682,000	\$	3,682,000	\$	3,682,000	\$	3,682,000
Pooling Layer	\$	2,037,000	\$	2,037,000	\$	2,601,000	\$	2,601,000
Total	\$	13,687,000	\$	14,854,000	\$	12,098,000	\$	12,902,000

Low Estimate Savings \$1M to \$2M SIR

\$ 1,589,000

13%

High Estimate Savings \$1M to \$2M SIR

\$ 1,952,000

15%



SIR Options for Self-Insured Liability and Workers' Compensation Programs

Alternative Pooling Layer SIR Options for Program Year 2024-25

Presented to
Trindel Insurance Fund

December 6, 2023



2024-25 Funding Projections

The following tables present our estimates of ultimate costs for the coming year at different SIR limits for the Pooling Layer.

Projected Undiscounted Ultimate Costs for Program Year 2024-25

Workers' Compensation

Loss & ALAE (\$000s) Per Occurrence Layer	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
\$300,000-\$1,000,000	\$1,825	\$2,190	\$2,346	\$2,527	\$2,760	\$3,075
\$300,000-\$2,000,000	2,068	2,537	2,768	3,012	3,338	3,775
\$300,000-\$3,000,000	2,160	2,692	2,940	3,228	3,612	4,122
\$300,000-\$4,000,000	2,247	2,776	3,055	3,361	3,777	4,335
\$300,000-\$5,000,000	2,335	2,862	3,145	3,469	3,905	4,485

Rate per \$100 of Payroll Per Occurrence Layer	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
\$300,000-\$1,000,000	\$0.458	\$0.550	\$0.589	\$0.634	\$0.693	\$0.772
\$300,000-\$2,000,000	0.519	0.637	0.695	0.756	0.838	0.948
\$300,000-\$3,000,000	0.542	0.676	0.738	0.810	0.907	1.035
\$300,000-\$4,000,000	0.564	0.697	0.767	0.844	0.948	1.088
\$300,000-\$5,000,000	0.586	0.718	0.789	0.871	0.980	1.126

¹ Expected values represent the "best actuarial" or "central" estimate.

General Liability

Loss & ALAE (\$000s) Per Occurrence Layer	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
\$250,000-\$1,000,000	\$1,310	\$1,563	\$1,691	\$1,844	\$2,037	\$2,289
\$250,000-\$2,000,000	1,637	1,955	2,130	2,339	2,601	2,954
\$250,000-\$3,000,000	1,912	2,278	2,512	2,785	3,138	3,605
\$250,000-\$4,000,000	2,374	2,820	3,130	3,504	3,977	4,619
\$250,000-\$5,000,000	2,609	3,078	3,464	3,929	4,513	5,312

Rate per \$100 of Payroll Per Occurrence Layer	Expected ¹	← Confidence Level →				
		70%	75%	80%	85%	90%
\$250,000-\$1,000,000	\$0.329	\$0.392	\$0.424	\$0.463	\$0.511	\$0.575
\$250,000-\$2,000,000	0.411	0.491	0.535	0.587	0.653	0.741
\$250,000-\$3,000,000	0.480	0.572	0.631	0.699	0.788	0.905
\$250,000-\$4,000,000	0.596	0.708	0.786	0.880	0.998	1.159
\$250,000-\$5,000,000	0.655	0.773	0.869	0.986	1.133	1.333

¹ Expected values represent the "best actuarial" or "central" estimate.

**TRINDEL INSURANCE FUND
SUMMARY OF PREMIUM CALCULATIONS
2024-2025 PREMIUM**

\$1 Million SIR Option Workers' Compensation and \$2 Million SIR General Liability

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL	2023 % Change from prior year
WORKERS COMP	\$611,092	\$691,192	\$1,119,923	\$1,474,782	\$620,430	\$1,028,702	\$1,315,858	\$1,903,321	\$633,072	\$2,741,226	\$4,226,528	\$1,418,571	\$17,984,696	18%
LIABILITY	\$346,275	\$667,766	\$870,132	\$906,189	\$509,809	\$906,536	\$857,277	\$1,411,941	\$280,418	\$3,116,045	\$2,024,643	\$1,384,565	\$13,481,594	21%
CRIME/BOND	\$4,642	\$7,846	\$9,571	\$7,010	\$5,692	\$6,117	\$6,830	\$7,711	\$12,061	\$15,031	\$14,681	\$3,877	\$103,069	7%
WATERCRAFT	\$95	\$1,359	\$1,291	\$1,968	\$156	\$354	\$2,476	\$0	\$678	\$1,290	\$0	\$986	\$10,343	5%
AIRPORT/CRAFT	\$2,267	\$3,256	\$4,317	\$6,442	\$11,648	\$3,717	\$5,503	\$0	\$1,882	\$0	\$0	\$8,735	\$47,767	-1%
CYBER	\$7,364	\$8,182	\$13,184	\$10,666	\$7,364	\$6,923	\$28,087	\$10,519	\$107,364	\$24,827	\$16,931	\$9,262	\$252,673	115%
OEL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$155,007	\$0	\$155,007	21%
CIMI	\$14,718	\$0	\$0	\$48,820	\$19,070	\$0	\$0	\$42,957	\$16,883	\$0	\$0	\$102,688	\$245,136	1%
PROPERTY	\$202,663	\$209,830	\$714,867	\$318,745	\$313,391	\$258,600	\$686,932	\$899,467	\$113,610	\$439,310	\$366,438	\$222,203	\$4,746,077	52%
MED MAL	\$9,097	\$93,852	\$97,117	\$81,782	\$38,966	\$64,404	\$78,350	\$93,371	\$8,065	\$676,856	\$178,075	\$8,296	\$1,468,231	3%
POLLUTION	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,009	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,007	-7%
TOTAL	\$1,228,460	\$1,923,142	\$2,863,224	\$2,892,919	\$1,572,762	\$2,329,362	\$3,016,135	\$4,408,447	\$1,408,891	\$7,051,258	\$7,015,125	\$3,248,907	\$38,959,621	22%

Totals from FY23/24	\$1,153,206	\$1,473,403	\$2,381,994	\$2,282,259	\$1,571,981	\$2,016,028	\$2,504,284	\$3,362,812	\$1,088,659	\$6,049,430	\$5,833,028	\$2,280,691	\$31,997,775	
\$ Change from prior year	\$75,254	\$449,739	\$481,230	\$610,660	\$771	\$313,334	\$511,851	\$1,045,636	\$321,233	\$1,001,828	\$1,182,096	\$988,216	\$6,961,846	
% Change from prior year	6.53%	30.52%	20.20%	26.76%	0.05%	15.54%	20.44%	31.09%	29.51%	16.56%	20.27%	42.45%	21.76%	

3%

**DISTRIBUTION OF BUDGETED ALLOCATED COSTS
BASED ON BOARD ACTION OF 6-3-99, RESOLUTION NO. 99-03**

Note, at the meeting on 5-11-06 the Board elected to increase the amount for the Loss Prevention Subsidy 5% per year from now on to be reviewed on an annual basis.

Note 2, May 2014 board meeting the board capped the LPE subsidy at \$60,000 and 2,000 additional to undischursed loss prevention

97-98 through 05-06	40,000
06-07 year	42,000
07-08 year	44,100
08-09 year	46,305
09-10 year	48,620
10-11 year	51,051
11-12 year	53,604
12-13 year	56,284
13-14 year	59,098
14-15 year	60,000
15-16 year forward	60,000
	\$720,000

2023-24 Budget

Loss Prevention	\$ 630,605
Admin	\$ 686,610
Less Accum. Admin Equity	
Total	\$ 1,317,215

L/P Claim Counts prior 3 yrs	Prop	Liab	Liab Ratio	Prop Ratio	Liab Ratio
ALPINE	12	6	7.19%	1.52%	
COLUSA	3	21	1.80%	5.33%	
DEL NORTE	28	26	16.77%	6.60%	
LASSEN	11	28	6.59%	7.11%	
MODOC	9	6	5.39%	1.52%	
MONO	16	28	9.58%	7.11%	
PLUMAS	13	15	7.78%	3.81%	
SAN BENITO	17	84	10.18%	21.32%	
SIERRA	5	8	2.99%	2.03%	
SUTTER	33	67	19.76%	17.01%	
TEHAMA	6	82	3.59%	20.81%	
TRINITY	14	23	8.38%	5.84%	
	167	394	100.00%	100.00%	

TRINDEL ALLOCATED COSTS:

Program percentage	6%		19%		5%		75%		TOTAL	
	Loss prevention Budget	1/12TH SHARE	Loss prevention Budget	1/12TH SHARE	Admin Budget	5% ON SHARES & 25% ON CLAIM CTS	Loss prevention Budget	1/12TH SHARE	Admin Budget	1/12TH SHARE
MEMBER										
ALPINE	\$3,153	\$3,600	\$9,985	\$10,068	\$8,650	\$3,600	\$8,650	\$11,400	\$42,913	\$45,000
COLUSA	\$3,153	\$3,600	\$9,985	\$9,513	\$9,692	\$3,600	\$10,306	\$11,400	\$42,913	\$45,000
DEL NORTE	\$3,153	\$3,600	\$9,985	\$11,055	\$10,471	\$3,600	\$10,471	\$11,400	\$42,913	\$45,000
LASSEN	\$3,153	\$3,600	\$9,985	\$10,006	\$8,650	\$3,600	\$9,883	\$11,400	\$42,913	\$45,000
MODOC	\$3,153	\$3,600	\$9,985	\$9,883	\$8,650	\$3,600	\$9,883	\$11,400	\$42,913	\$45,000
MONO	\$3,153	\$3,600	\$9,985	\$10,315	\$10,471	\$3,600	\$10,315	\$11,400	\$42,913	\$45,000
PLUMAS	\$3,153	\$3,600	\$9,985	\$10,130	\$9,395	\$3,600	\$10,130	\$11,400	\$42,913	\$45,000
SAN BENITO	\$3,153	\$3,600	\$9,985	\$10,376	\$15,107	\$3,600	\$10,376	\$11,400	\$42,913	\$45,000
SIERRA	\$3,153	\$3,600	\$9,985	\$9,636	\$8,816	\$3,600	\$9,636	\$11,400	\$42,913	\$45,000
SUTTER	\$3,153	\$3,600	\$9,985	\$11,363	\$13,700	\$3,600	\$11,363	\$11,400	\$42,913	\$45,000
TEHAMA	\$3,153	\$3,600	\$9,985	\$9,698	\$14,941	\$3,600	\$9,698	\$11,400	\$42,913	\$45,000
TRINITY	\$3,153	\$3,600	\$9,985	\$10,191	\$10,057	\$3,600	\$10,191	\$11,400	\$42,913	\$45,000
TOTAL	\$37,836	\$43,200	\$119,815	\$122,233	\$130,456	\$43,200	\$136,800	\$136,800	\$514,958	\$540,000
					\$250,271					
										\$2,037,215
										\$0 CHECK

WORKERS COMP PREMIUM CALCULATION

DESCRIPTION	ALINE	COLUSA	DEL NORTE	LASEN	MODOC	MONO	FLUMAS	SAN BENTO	SERRA	SUTTER	TEHAMA	TRINITY	TOTAL	% Chg
	120	130	140	150	160	170	180	190	200	210	220	230		
Percent of program	2.66%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%	
@ 70% confidence	\$11,782,000	\$1,782,000	\$2,190,000	\$13,972,000	\$1,782,000	\$2,190,000	\$13,972,000	\$1,782,000	\$2,190,000	\$13,972,000	\$1,782,000	\$2,190,000	\$11,782,000	
@ 75% confidence	\$12,652,000	\$2,346,000	\$2,527,000	\$14,525,000	\$2,527,000	\$2,527,000	\$14,525,000	\$2,527,000	\$2,527,000	\$14,525,000	\$2,527,000	\$2,527,000	\$12,652,000	
@ 80% confidence	\$13,270,000	\$2,760,000	\$3,000,000	\$15,970,000	\$3,000,000	\$3,000,000	\$15,970,000	\$3,000,000	\$3,000,000	\$15,970,000	\$3,000,000	\$3,000,000	\$13,270,000	
ACTUARY REQUIREMENT:														
@ 70% confidence	\$337,466	\$214,038	\$649,055	\$1,003,381	\$649,055	\$649,055	\$1,003,381	\$649,055	\$649,055	\$1,003,381	\$649,055	\$649,055	\$337,466	
@ 75% confidence	\$362,354	\$229,843	\$698,982	\$1,077,686	\$698,982	\$698,982	\$1,077,686	\$698,982	\$698,982	\$1,077,686	\$698,982	\$698,982	\$362,354	
@ 80% confidence	\$378,868	\$239,880	\$727,721	\$1,125,216	\$727,721	\$727,721	\$1,125,216	\$727,721	\$727,721	\$1,125,216	\$727,721	\$727,721	\$378,868	
EQUITY EQUALIZATION														
DUE TO FROM AT 6:30:09	\$32,259	\$194,712	\$265,955	\$848,600	\$194,712	\$1,338,390	\$0	\$446,329	\$718,540	\$0	\$446,329	\$718,540	\$4,464,389	
DUE TO FROM AT 6:30:11	446,168	162,556	920,347	1,767,414	1,767,414	1,200,996	1,116,497	587,203	(29,544)	(29,544)	1,116,497	792,338	\$6,715,639	
DUE TO FROM AT 6:30:12	425,720	137,097	828,313	80,310	72,877	890,508	584,492	(44,758)	1,381,435	0	1,381,435	891,555	\$5,449,039	
DUE TO FROM AT 6:30:13	199,668	86,921	1,211,471	1,124,775	1,124,775	1,124,775	1,124,775	1,124,775	1,124,775	1,124,775	1,124,775	1,124,775	\$5,488,452	
DUE TO FROM AT 6:30:14	(62,825)	(60,166)	(316,700)	276,403	171,007	1,118,742	1,162,882	480,122	24,063	(16,886)	1,162,882	1,009,465	\$3,725,868	
DUE TO FROM AT 6:30:15	25,411	394,658	(233,023)	165,398	427,244	640,419	1,758,934	419,000	(80,052)	1,235,536	1,235,536	1,009,465	\$5,770,889	
DUE TO FROM AT 6:30:16	207,386	241,864	(263,252)	1,826,654	1,400,159	(237,168)	1,646,209	(706,671)	(286,419)	1,118,619	1,118,619	86,411,027	\$6,411,027	
DUE TO FROM AT 6:30:18	181,554	1,287,810	810,283	328,832	4,040,481	58,868	(81,869)	(1,303,202)	1,438,501	1,438,501	\$8,177,947	\$8,177,947	\$13,822,745	
DUE TO FROM AT 6:30:20	419,800	1,580,665	2,749,441	1,829,894	1,085,905	264,536	3,748,445	855,190	(617,607)	251,069	1,314,267	\$13,822,745	\$13,822,745	
DUE TO FROM AT 6:30:22	(474,297)	2,406,225	2,618,077	3,119,238	1,634,875	1,381,465	4,720,116	2,452,774	248,648	1,874,171	1,403,253	\$21,377,043	\$21,377,043	
10% OF DUE TO FROM	(85,410)	\$219,463	\$250,422	\$193,375	\$163,544	\$78,153	\$262,626	\$17,911	\$59,572	\$324,775	\$139,926	\$54,095	\$17,609,186	
SIR 300 LAYER PREMIUM 70%	\$337,466	\$214,038	\$649,055	\$1,003,381	\$314,578	\$652,018	\$850,743	\$1,218,190	\$666,667	\$1,664,785	\$3,382,487	\$1,019,032	\$11,782,000	15.0%
PRINTING COSTS (NETS) 85%	\$6,152,54	\$3,652,69	\$20,859,69	\$19,700,10	\$6,382,23	\$20,859,69	\$19,700,10	\$6,382,23	\$20,859,69	\$19,700,10	\$6,382,23	\$20,859,69	\$2,700,000	84.9%
TOTAL PREMIUM	\$473,619	\$562,897	\$978,755	\$1,833,702	\$479,844	\$983,656	\$1,176,558	\$1,764,647	\$995,142	\$2,604,228	\$4,067,410	\$1,276,078	\$16,509,000	19.3%
ESTIMATED ERM EXP COSTS	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	0.8%
LOSS PREVENTION SUBSIDY	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	15.6%
TRINDEL ALLOCATED COSTS	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	15.4%
HEARING TESTS	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	3.4%
SAFETY FUNDS	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	0.0%
LABOR LAW POSTERS	\$147	\$919	\$842	\$1,254	\$2,160	\$718	\$3,474	\$1,098	\$604	\$1,022	\$1,482	\$1,168	\$14,885	0.0%
DUE TO FROM ADJ	\$137,473	\$138,869	\$141,069	\$141,060	\$140,486	\$139,044	\$140,800	\$138,674	\$137,930	\$138,386	\$139,057	\$142,482	\$1,675,069	-100.0%
TOTAL TRINDEL	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	10.3%
Gross Billing	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	\$51,685	18.35%
CONTRACTORS	52,264	527,300	1,215,706	1,448,053	786,813	1,270,724	1,121,416	1,678,618	827,728	2,961,234	2,920,489	998,765	\$16,533,841	18.2%
GROSS BILLING FOR 21-22	532,240	602,225	1,250,384	1,745,983	768,633	1,250,183	1,274,431	1,748,819	906,568	2,792,468	2,792,468	996,791	\$13,630,755	-6.78%
GROSS BILLING FOR 20-21	454,709	708,770	1,620,889	1,901,976	724,500	1,281,082	1,474,723	1,785,143	799,381	2,140,889	2,140,889	996,516	\$14,556,363	5.25%
GROSS BILLING FOR 19-20	529,597	725,873	1,628,826	1,663,773	779,419	1,239,859	1,340,992	1,657,908	545,959	2,422,955	2,422,955	994,463	\$13,618,276	7.03%
GROSS BILLING FOR 17-18	444,885	781,671	1,694,016	1,700,709	646,854	1,052,224	1,694,787	1,320,617	546,039	2,180,663	2,180,663	771,518	\$12,723,210	11.52%
GROSS BILLING FOR 15-16	344,146	693,413	1,321,448	1,222,884	533,556	629,153	1,331,423	1,892,200	340,853	1,892,200	1,892,200	698,520	\$10,588,190	7.15%
GROSS BILLING FOR 14-15	289,762	601,693	1,054,016	1,260,427	570,568	629,172	1,260,427	927,518	320,129	1,981,295	1,981,295	642,010	\$9,566,129	32.55%
GROSS BILLING FOR 13-14	283,150	546,288	923,887	1,191,384	560,864	644,672	1,271,359	902,112	312,149	1,981,295	1,981,295	598,651	\$7,215,336	0.29%
GROSS BILLING FOR 12-13	282,333	553,312	1,055,841	1,060,986	529,674	666,073	1,126,175	974,574	342,009	1,981,295	1,981,295	732,432	\$6,848,116	0.09%
GROSS BILLING FOR 10-11	283,094	547,314	1,122,659	1,287,476	509,779	731,307	968,082	1,001,655	272,632	737,091	737,091	737,091	\$7,386,071	13.47%
GROSS BILLING FOR 09-10	287,061	504,742	1,113,851	1,005,491	509,386	860,908	905,703	294,988	657,879	657,879	657,879	657,879	\$6,578,719	-9.73%
GROSS BILLING FOR 07-08	300,597	516,997	1,099,226	1,288,047	586,442	839,866	1,014,248	310,541	657,879	657,879	657,879	657,879	\$6,578,719	-15.10%
GROSS BILLING FOR 05-06	350,334	656,627	1,183,655	1,790,012	633,731	872,540	1,384,341	350,013	1,051,332	1,051,332	1,051,332	825,765	\$4,541,332	-4.54%
GROSS BILLING FOR 03-04	214,463	653,976	1,046,007	1,308,456	455,442	643,309	1,322,390	294,800	1,020,936	1,020,936	1,020,936	685,799	\$2,920,936	23.20%
GROSS BILLING FOR 02-03	160,608	546,833	922,475	823,948	400,841	526,986	1,014,337	241,245	919,274	919,274	919,274	565,427	\$2,874,274	28.77%
GROSS BILLING FOR 01-02	22,450	118,923	619,870	388,796	267,916	185,207	927,616	185,207	627,748	627,748	627,748	3,951,744	\$11,296,744	11.29%
GROSS BILLING FOR 99-00	335,931	335,931	335,931	335,931	335,931	335,931	335,931	335,931	335,931	335,931	335,931	335,931	\$3,951,744	26.62%
GROSS BILLING FOR 99-00	111,910	168,156	46,091	261,243	(69,062)	(61,125)	271,420	410,103	141,859	214,605	844,656	541,443	2,788,822	
Item Year	19,085	62,129	61,604	65,000	37,000	65,613	60,000	109,734	26,000	160,982	178,982	51,000	714,537	
PRISM High Yrs.	19,885	68,129	67,404	71,000	40,000	72,613	69,000	109,734	26,000	178,982	178,982	56,000	780,327	

Increases (Decreases) for 24-25

Workers' Comp

Capped at 300k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	82,839	132,386	624,544	1,191,694	45,317	157,130	669,895	545,184	326,320	1,032,383	426,391	426,391	5,374,863
2017-2018	201,072	162,069	310,839	386,366	262,892	503,148	499,949	469,049	121,154	1,950,422	330,096	330,096	4,273,589
2018-2019	67,813	189,833	678,817	1,048,817	344,783	678,817	678,817	1,107,719	462,793	1,774,638	344,783	344,783	3,754,979
2019-2020	5,352	130,445	238,810	96,977	44,783	63,271	27,860	130,778	462,793	774,638	768,276	768,276	2,738,639
2020-2021	4,173	7,403	519,388	660,784	183,075	438,084	157,274	1,203,278	357,987	828,091	204,498	204,498	4,553,966
2021-2022	211,232	59,322	336,299	220,283	125,504	317,912	599,742	531,269	152,396	466,469	332,438	332,438	3,352,894
2022-2023	26,699	211,089	158,539	431,092	51,086	308,947	253,658	486,114	186,037	454,591	750,922	750,922	4,105,765
Grand Total	1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	750,922	3,437,487	29,083,661

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	11,411,310	3,437,487	39,744,049
2.86%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%

General Liability

Capped 250k

Row Labels	Column Labels	Grand Total
2016-2017	Tehama County	1,930,230
2017-2018	Tehama County	2,011,973
2018-2019	Tehama County	1,984,579
2019-2020	Tehama County	1,782,737
2020-2021	Tehama County	2,331,643
2021-2022	Tehama County	1,614,285
2022-2023	Tehama County	750,922
Grand Total	11,411,310	11,411,310

***	Admin Allocation Distribution of Co	Grand Total
Total	53,202,175	75%
WC	39,744,049	19%
GL	10,120,272	6%
Property	3,337,854	

10 Year Loss Experience
 Stratified for Corridor Exposure 300-\$1m

Sum of Pool Corridor	Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Sum of Pool Corridor	Grand Total
Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Row Labels	Grand Total
2013-2014	0	0	0	0	0	0	4203.76	0	0	0	0	0	4203.76	4203.76
2014-2015	0	0	0	0	0	0	18696.53	0	0	0	0	0	18696.53	18696.53
2015-2016	0	0	0	0	0	0	7586.52	0	0	0	0	0	7586.52	7586.52
2016-2017	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017-2018	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018-2019	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019-2020	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020-2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021-2022	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022-2023	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total	0	0	0	0	0	0	4203.76	0	0	0	0	0	4203.76	4203.76

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 732,790	\$ 116,236.62	\$ 116,824	\$ 154,966	\$ 7,586	\$ 61,753	\$ 29,526	\$ 428,046	\$ 21,003	\$ 1,227,883	\$ 1,221,176	\$ 0	\$ 4,189,652
17.48%	2.78%	10.78%	3.70%	0.18%	1.47%	0.70%	10.17%	5.04%	29.31%	29.15%	0.00%	100.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 5,133,620	\$ 21,613,000	\$ 20,353,010	\$ 19,561,635	\$ 10,371,592	\$ 18,833,571	\$ 19,821,482	\$ 26,416,838	\$ 6,292,816	\$ 59,752,278	\$ 38,674,034	\$ 14,184,301	\$ 257,536,267
6.41%	27.30%	25.70%	24.60%	13.00%	23.70%	24.90%	33.30%	7.90%	75.00%	48.80%	17.80%	323.30%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 5,413,917	\$ 22,300,944	\$ 20,423,105	\$ 20,712,984	\$ 10,278,081	\$ 20,852,070	\$ 21,905,319	\$ 27,716,932	\$ 6,417,828	\$ 59,897,023	\$ 40,530,008	\$ 14,705,332	\$ 271,132,323
6.80%	28.10%	26.90%	27.00%	12.90%	26.60%	28.00%	35.30%	8.00%	75.30%	49.00%	18.40%	327.30%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 5,659,859	\$ 23,049,043	\$ 21,959,339	\$ 22,315,259	\$ 11,403,684	\$ 21,239,253	\$ 22,810,588	\$ 28,828,508	\$ 6,821,468	\$ 64,288,084	\$ 41,881,673	\$ 15,627,650	\$ 288,351,555
7.20%	29.40%	28.30%	28.60%	14.50%	27.10%	28.30%	36.80%	9.00%	80.00%	51.00%	20.00%	343.30%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 5,842,536	\$ 24,093,879	\$ 23,061,737	\$ 11,392,204	\$ 24,424,259	\$ 22,112,361	\$ 35,346,573	\$ 7,866,410	\$ 62,204,041	\$ 40,787,432	\$ 16,811,026	\$ 18,420,719	\$ 303,016,918
7.60%	31.00%	29.70%	14.50%	30.80%	28.10%	44.30%	10.10%	79.00%	50.00%	10.00%	10.00%	315.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 6,341,484	\$ 24,500,336	\$ 22,854,095	\$ 22,054,384	\$ 28,504,250	\$ 24,218,156	\$ 36,117,625	\$ 8,244,736	\$ 62,827,428	\$ 39,629,236	\$ 18,420,719	\$ 315,047,459	
8.10%	31.30%	29.30%	28.20%	35.80%	30.50%	47.50%	10.50%	80.00%	50.00%	10.00%	10.00%	315.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 40,395,270	\$ 164,762,823	\$ 147,172,826	\$ 147,172,826	\$ 77,559,376	\$ 159,847,756	\$ 154,012,866	\$ 224,474,266	\$ 433,279,266	\$ 433,279,266	\$ 286,142,266	\$ 117,422,266	\$ 2,009,644,266
51.00%	211.00%	190.00%	190.00%	97.00%	203.00%	195.00%	284.00%	540.00%	540.00%	360.00%	147.00%	2,009.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356,176,555	\$ 145,046,555	\$ 2,464,000,000
61.00%	258.00%	237.00%	237.00%	122.00%	248.00%	240.00%	354.00%	84.00%	680.00%	444.00%	187.00%	2,464.00%

Alpine County	Colusa County	Del Norte County	Lassen County	Medoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
\$ 48,578,511	\$ 205,658,661	\$ 189,654,145	\$ 181,513,031	\$ 96,688,477	\$ 197,571,777	\$ 190,370,522	\$ 277,561,222	\$ 65,571,653	\$ 535,546,555	\$ 356		

LIABILITY/PROPERTY/MISCELLANEOUS PREMIUM CALCULATIONS

DESCRIPTION	ALPINE 120	COLUSA 130	DEL NORTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BENITO 190	SIERRA 200	SUTTER 205	TEHAMA 207	TRINITY 210	TOTAL
Percent of program	4.01%	4.65%	5.19%	5.82%	3.34%	6.82%	4.21%	10.40%	0.24%	26.08%	14.62%	14.63%	100.00%
SIR LEVEL		250,000											
@ 70% confidence		3,682,000											
@ 75% confidence		3,926,000											
@ 80% confidence		4,212,000											
@ 85% confidence		4,570,000											
Liability													
ACTUARY REQUIREMENT													
@ 70% confidence	\$147,735	\$171,063	\$191,206	\$214,400	\$122,839	\$250,990	\$155,056	\$383,047	\$8,805	\$960,087	\$538,228	\$538,542	\$3,682,000
@ 75% confidence	\$157,526	\$182,389	\$203,877	\$228,608	\$130,990	\$267,623	\$165,331	\$408,431	\$9,389	\$1,023,711	\$573,896	\$574,230	\$3,926,000
@ 80% confidence	\$169,001	\$195,686	\$218,729	\$245,262	\$140,521	\$287,119	\$177,375	\$438,184	\$10,073	\$1,098,286	\$615,702	\$616,061	\$4,212,000
@ 85% confidence	\$183,365	\$212,319	\$237,320	\$266,108	\$152,465	\$311,523	\$192,452	\$475,427	\$10,929	\$1,191,635	\$668,034	\$668,424	\$4,570,000
LIABILITY CALCULATIONS:													
EQUITY EQUALIZATION:													
DUE TO/FROM AT 6-30-14	469,145	923,365	244,763	653,087	352,698	737,613	833,772	1,404,166	155,342	0	698,733	698,733	\$6,471,584
DUE TO/FROM AT 6-30-15	384,136	234,784	621,076	704,065	115,121	265,386	668,024	1,770,326	263,814	301,449	888,716	888,716	\$6,109,799
DUE TO/FROM AT 6-30-16	271,920	256,681	960,872	707,607	(112,456)	484,088	420,322	1,774,206	369,738	422,089	878,278	878,278	\$7,931,827
DUE TO/FROM AT 6-30-17	451,839	624,916	1,460,622	987,640	(117,486)	503,516	376,027	2,003,301	408,755	1,046,345	838,240	838,240	\$7,937,470
DUE TO/FROM AT 6-30-18	357,863	420,967	1,725,753	930,072	154,280	727,478	263,783	2,006,817	570,982	(7,261,548)	1,046,345	1,046,345	\$6,040,368
DUE TO/FROM AT 6-30-19	286,480	411,385	1,687,493	870,761	(128,289)	790,059	80,247	2,006,817	469,491	(2,261,944)	1,206,257	1,206,257	\$6,923,506
DUE TO/FROM AT 6-30-20	391,557	600,859	853,366	432,449	262,449	1,241,387	142,268	2,337,447	431,706	(365,904)	1,186,549	1,186,549	\$7,561,163
DUE TO/FROM AT 6-30-21	649,935	777,176	1,067,436	594,645	625,225	1,335,011	495,536	2,652,829	219,899	(422,097)	(38,630)	(38,630)	\$7,976,965
DUE TO/FROM AT 6-30-22	559,425	942,408	1,061,404	972,592	877,545	1,284,475	788,407	2,775,109	266,473	(33,043)	(699,261)	(699,261)	\$8,869,200
DUE TO/FROM AT 6-30-23	597,047	783,894	1,108,658	917,084	964,386	679,522	1,145,658	2,486,848	225,736	230,220	(84,236)	(84,236)	\$9,385,568
10% OF DUE TO/FROM	\$59,705	\$78,389	\$110,866	\$91,709	\$99,439	\$67,952	\$114,566	\$248,685	\$22,574	\$23,022	(\$9,424)	(\$9,424)	\$938,557
LIABILITY 50													
SIR LAYER PREMIUM	\$147,735	\$171,063	\$191,206	\$214,400	\$122,839	\$250,990	\$155,056	\$383,047	\$8,805	\$960,087	\$538,228	\$538,542	\$3,682,000
TRINDEL POOL 250K - 2MIL	47,005	191,926	179,735	171,433	112,435	186,190	208,941	266,903	59,912	572,373	406,992	197,155	\$2,601,000
PRISM PREMIUM	112,000	464,000	458,000	479,000	235,000	428,000	453,000	716,000	172,000	1,539,000	1,025,000	538,000	6,619,000
TRINDEL ALLOCATED COSTS	\$18,635	\$19,876	\$20,290	\$20,456	\$18,635	\$20,456	\$19,980	\$25,091	\$18,800	\$23,684	\$25,100	\$20,042	\$250,445
RISK PREVENTION SUBSIDY	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$136,800
LOSS MANAGEMENT SUBSIDY	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$30,000
LEADERSHIP/SUP TRAINING	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000
DUE TO/FROM ADJ	\$346,275	\$867,766	\$670,132	\$906,189	\$509,809	\$906,536	\$867,277	\$1,411,941	\$280,418	\$3,116,045	\$2,024,643	\$1,384,565	\$13,481,594
TOTAL LIAB PREMIUM													
MISCELLANEOUS PROG:													
AIRPORT	\$2,287	\$3,256	\$4,317	\$6,442	\$11,648	\$3,717	\$5,503	\$0	\$1,882	\$0	\$14,681	\$7,165	\$46,217
CRIME/BOND	\$4,642	\$7,846	\$9,571	\$7,010	\$5,692	\$6,117	\$8,630	\$7,711	\$12,061	\$15,031	\$14,681	\$3,877	\$96,643
WATERCRAFT	\$85	\$1,359	\$1,291	\$1,668	\$156	\$354	\$2,476	\$0	\$678	\$1,290	\$0	\$986	\$10,343
CYBER	\$7,364	\$6,182	\$13,184	\$10,666	\$7,364	\$6,923	\$28,087	\$10,519	\$107,364	\$24,827	\$16,931	\$9,262	\$117,563
AIRCRAFT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	\$1,570	\$4,070
OPTIONAL EXCESS LIABILITY	\$14,718	\$0	\$0	\$6,820	\$19,070	\$0	\$0	\$42,957	\$16,883	\$0	\$155,007	\$102,688	\$155,007
CMI	\$375,371	\$888,409	\$888,495	\$980,795	\$553,739	\$925,647	\$902,173	\$1,473,128	\$419,286	\$3,157,193	\$2,213,762	\$1,510,113	\$14,298,110
Total	\$375,371	\$888,409	\$888,495	\$980,795	\$553,739	\$925,647	\$902,173	\$1,473,128	\$419,286	\$3,157,193	\$2,213,762	\$1,510,113	\$14,298,110
GROSS BILLING FOR 24-25													
GROSS BILLING FOR 23-24	\$326,983	\$672,491	\$782,074	\$768,669	\$505,096	\$661,113	\$852,301	\$1,195,098	\$269,352	\$2,521,743	\$2,009,297	\$1,180,898	\$11,745,005
GROSS BILLING FOR 22-23	\$256,679	\$612,027	\$766,874	\$859,942	\$563,832	\$523,737	\$881,339	\$1,000,548	\$242,995	\$2,186,724	\$1,660,930	\$883,593	\$10,441,220
GROSS BILLING FOR 21-22	\$397,362	\$610,276	\$810,254	\$791,444	\$662,574	\$579,971	\$791,985	\$1,162,538	\$251,997	\$2,136,482	\$1,660,930	\$547,902	\$8,888,786
GROSS BILLING FOR 20-21	\$89,340	\$15,660	\$27,576	\$78,369	\$69,674	\$34,288	\$67,832	\$1,041,957	\$215,548	\$1,709,913	\$1,660,930	\$421,459	\$7,751,627
GROSS BILLING FOR 19-20	\$567,737	\$653,259	\$780,379	\$853,597	\$617,046	\$632,403	\$506,643	\$892,067	\$498,826	\$1,542,892	\$1,660,930	\$421,459	\$7,317,016

General Liability

Capped 250k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	14,372	276,041	26,907	43,329	55,404	7,667	42,418	175,480	802	293,506	260,026	48,019	1,243,970
2017-2018	5,304	2,774	222,166	121,669	200,000	-	11,889	112,142	772	507,762	292,765	108,358	1,585,602
2018-2019	133,724	-	60,247	129,721	9,958	8,587	293,993	17,994	150	196,882	401,358	203,593	1,456,208
2019-2020	32,321	-	56,239	105,496	3,163	50,000	48,194	7,943	2,385	663,120	110,742	512,285	1,591,887
2020-2021	166,137	128,663	57,289	58,377	1,059	86,868	-	331,181	7,935	836,718	18,238	481,503	2,173,967
2021-2022	26,000	1,814	26,500	88,578	41,000	96,878	9,626	14,184	1,229	37,674	271,563	23,333	638,378
2022-2023	28,204	60,890	76,198	42,125	27,050	439,867	20,065	393,910	10,929	103,215	124,673	103,135	1,430,260
Grand Total	406,063	470,180	525,546	589,296	337,633	689,867	426,184	1,052,835	24,202	2,638,877	1,479,363	1,480,225	10,120,272

Alpine County	406,063	4.01%	Del Norte County	525,546	5.19%	Modoc County	337,633	3.34%	Mono County	689,867	6.82%	Plumas County	426,184	4.21%	San Benito County	1,052,835	10.40%	Sierra County	24,202	0.24%	Sutter County	2,638,877	26.08%	Tehama County	1,479,363	14.62%	Trinity County	1,480,225	14.63%	Grand Total	10,120,272	100.00%
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Lib Pool premium sheet
10 years experience (losses) stratified for pooled layer

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2013-2014	-	-	-	-	666,777.77	-	-	115,696.37	-	55,441.62	-	-	837,915.76
2014-2015	-	-	-	-	-	-	-	-	-	-	-	-	-
2015-2016	-	-	-	-	-	-	91,534.00	66.24	-	190,883.62	460,000.00	-	742,483.86
2016-2017	-	-	-	-	-	-	-	-	-	-	-	-	-
2017-2018	-	-	-	-	-	-	-	-	-	-	-	-	-
2018-2019	-	-	48,875.71	-	-	-	-	-	-	1,750,000.00	1,750,000.00	-	3,548,875.71
2019-2020	-	-	-	-	-	-	800,000.00	-	-	-	-	-	800,000.00
2020-2021	-	-	-	-	-	-	-	-	-	-	-	-	1,750,000.00
2021-2022	-	-	-	-	-	-	-	-	-	46,402.96	-	-	121,402.95
2022-2023	-	-	-	-	-	-	-	50,000.00	-	-	-	-	50,000.00
Grand Total	-	-	48,875.71	-	666,777.77	-	891,534.00	165,782.61	-	2,042,728.19	2,210,000.00	1,825,000.00	7,850,878.28
			\$ 48,876	\$ 0.00%	\$ 666,778	8.49%	\$ 891,534	\$ 165,783	2.11%	\$ 2,042,728	\$ 2,210,000	\$ 1,825,000	\$ 7,850,878
			0.62%	0.00%	8.49%	0.00%	11.36%	26.02%	0.00%	26.02%	28.15%	23.25%	100.00%
7 years of exposure (payroll)													
https://public.ca.gov/Rebours/County.aspx?entid=2&year=2018													
2016	\$ 5,123,620	\$ 21,619,080	\$ 20,353,010	\$ 19,561,635	\$ 10,371,532	\$ 18,933,571	\$ 19,821,482	\$ 26,415,838	\$ 6,292,816	\$ 56,175,278	\$ 38,674,034	\$ 14,194,301	\$ 257,536,267
2017	5,413,917	22,300,544	20,423,105	20,712,964	10,278,081	20,852,070	21,805,319	27,795,932	6,417,828	59,697,023	40,530,008	14,705,332	271,132,123
2018	5,467,692	22,744,441	20,905,339	21,056,955	10,835,146	20,926,018	21,602,332	28,829,506	6,621,468	64,298,084	41,661,673	15,374,056	280,344,714
2019	5,869,269	23,048,043	21,989,552	22,315,259	11,403,684	21,236,253	22,910,088	31,296,163	7,495,741	63,413,376	41,832,527	15,627,630	288,351,555
2020	5,842,536	24,029,579	23,003,589	20,801,737	11,392,204	24,424,529	22,112,361	35,346,573	7,666,410	62,204,041	40,787,432	16,611,026	294,218,317
2021	6,341,484	24,500,336	22,854,095	22,034,384	11,523,419	26,504,250	24,219,156	36,117,625	8,244,736	62,627,428	39,629,286	18,420,719	303,016,318
2022	6,305,270	26,524,038	23,382,623	20,691,046	11,755,372	26,861,139	21,446,126	38,662,831	8,735,379	64,862,831	43,406,390	22,415,171	315,047,439
Total	\$ 40,353,788	\$ 164,767,371	\$ 152,911,313	\$ 147,173,980	\$ 77,559,500	\$ 159,842,830	\$ 154,016,834	\$ 224,419,683	\$ 51,434,378	\$ 433,278,061	\$ 286,541,350	\$ 117,348,235	\$ 2,009,647,333
Percent of Payroll	2.01%	8.20%	7.61%	7.32%	3.86%	7.95%	7.66%	11.17%	2.56%	21.56%	14.26%	5.84%	100.00%
Exposure rate	47,005.35	191,928.18	178,115.87	171,432.85	90,343.73	166,189.92	179,403.62	261,411.07	59,912.37	504,695.82	333,772.32	136,690.89	2,340,900.00
Experience rate	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30	1,619.30
24-25 GL Pool Premium	\$ 47,005	\$ 191,928	\$ 179,735	\$ 171,433	\$ 112,435	\$ 186,190	\$ 208,941	\$ 266,903	\$ 59,912	\$ 572,373	\$ 406,992	\$ 197,155	\$ 2,601,000
2023-2024	43,056.66	137,161.33	127,879.03	123,659.98	86,286.85	159,004.69	156,549.02	183,890.34	41,925.92	396,387.08	271,687.44	118,119.08	1,839,000.00
2022-2023	45,130.94	151,508.18	164,853.28	140,904.11	110,089.87	164,263.14	164,263.14	199,530.85	48,260.92	421,534.34	302,135.00	125,148.48	2,041,135.00
2021-2022	44,285.17	163,069.39	171,043.25	161,941.08	107,440.88	171,577.51	168,456.37	215,744.94	69,046.30	430,770.71	127,624.41	1,831,000.00	
Current Difference	3,948.70	54,764.86	51,855.25	47,772.87	26,147.83	33,185.24	52,391.02	83,022.60	18,686.55	175,966.15	135,304.16	79,034.79	

Property Capped 25k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	55,010	32,489	126,640	16,186	41,761	65,874	106,060	7,119	16,540	29,600	14,941	511,701	
2017-2018	60,985	30,934	87,451	64,468	41,087	9,714	65,385	66,803	12,590	5,001	64,078	474,743	
2018-2019	40,058	6,867	41,411	50,053	85,463	17,188	100,211	59,067	6,477	4,962	14,288	462,293	
2019-2020	2,625	43,838	5,636	5,976	25,030	20,443	18,055	30,764	4,425	3,914	16,625	147,686	
2020-2021	36,469	-	56,626	26,786	4,062	27,676	35,356	20,789	27,380	64,233	34,213	312,046	
2021-2022	27,573	27,000	78,495	45,728	34,788	40,396	73,563	40,000	5,068	77,936	44,000	331,427	
Grand Total	253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	44,000	2,130,611	

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	398,522	213,061	3,337,854
7.59%	4.46%	14.07%	7.19%	8.87%	5.30%	16.87%	6.39%	2.17%	8.76%	11.94%	6.38%	100.00%

Row Labels	Sum of SIR CAP	Column Labels	County of Tehama	Grand Total
2016-2017	25,000	25,000	25,000	25,000
2018-2018	41,296	41,296	41,296	41,296
2019-2020	75,603	75,603	75,603	75,603
2020-2021	106,100	106,100	106,100	106,100
2021-2022	35,849	35,849	35,849	35,849
Grand Total	354,522	354,522	354,522	354,522

MEDICAL MALPRACTICE PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL
Percent of program	0.09%	16.53%	1.96%	1.65%	0.68%	18.43%	1.25%	17.01%	0.06%	37.63%	3.31%	1.20%	100.00%
@ 70% confidence	108,000												
@ 75% confidence	117,000												
@ 80% confidence	123,000												
@ 85% confidence	142,000												
ACTUARY REQUIREMENT													
@ 70% confidence	\$97	\$17,862	\$2,117	\$1,782	\$734	\$19,904	\$1,350	\$18,371	\$85	\$40,856	\$3,575	\$1,296	\$108,000
@ 75% confidence	\$105	\$19,340	\$2,293	\$1,913	\$796	\$21,563	\$1,463	\$19,902	\$77	\$44,261	\$3,873	\$1,404	\$117,000
@ 80% confidence	\$116	\$21,324	\$2,528	\$2,129	\$877	\$23,775	\$1,613	\$21,943	\$70	\$48,801	\$4,270	\$1,548	\$129,000
@ 85% confidence	\$128	\$23,473	\$2,783	\$2,343	\$966	\$26,171	\$1,775	\$24,154	\$85	\$53,719	\$4,700	\$1,704	\$142,000
DUE TO/FROM AT 6-30-16	4,070	20,714	36,417	2,163	15,512	30,361	3,461	23,918	5,837	(13,625)	31,138	159,967	
DUE TO/FROM AT 6-30-17	(376)	18,519	37,073	3,001	12,988	29,915	213	18,987	13,074	(48,205)	26,880	112,049	
DUE TO/FROM AT 6-30-18	6,885	16,406	38,863	2,455	11,346	29,190	(7,633)	17,268	20,391	(58,083)	29,652	106,740	
DUE TO/FROM AT 6-30-19	10,196	14,502	37,524	3,842	12,384	30,792	(13,899)	16,803	21,921	(40,927)	31,503	124,641	
DUE TO/FROM AT 6-30-20	10,275	3,639	27,424	(1,432)	7,256	28,378	(21,614)	12,961	20,986	(67,567)	28,889	29,205	
DUE TO/FROM AT 6-30-21	7,177	25,934	7,587	(7,635)	(22,297)	18,750	298	(22,361)	19,323	(29,085)	21,434	(190,875)	
DUE TO/FROM AT 6-30-22	10,288	14,227	107,440	102,281	(41,028)	18,865	66,108	3,327	15,892	(139,267)	23,217	181,332	
DUE TO/FROM AT 6-30-23	23,565	14,899	133,745	68,580	(43,101)	7,585	91,533	(1,855)	34,861	(224,795)	(28,452)	31,616	
If Negative Apply 10% Surcharge	2,359	1,490	13,374	6,858	(4,310)	759	9,153	(186)	3,486	(22,479)	(2,845)	3,162	
Excess PREMIUM	\$9,000	\$66,000	\$95,000	\$80,000	\$38,000	\$32,000	\$77,000	\$70,000	\$8,000	\$636,000	\$162,000	\$57,000	\$1,330,000
SUR LAYER PREMIUM	97	17,862	2,117	1,782	966	19,904	1,350	18,371	65	40,856	3,575	1,296	\$108,231
DUE TO/FROM ADJ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Funding Deductibles Res 22-02	\$9,097	\$83,862	\$97,117	\$81,782	\$38,966	\$34,404	\$78,350	\$33,371	\$8,065	\$676,856	\$178,075	\$58,296	\$1,468,231
Gross Billing	TOTAL 2024-25	9,097	83,862	97,117	81,782	38,966	64,404	78,350	93,371	676,856	178,075	58,296	1,468,231
	TOTAL 2023-24	18,922	93,463	73,708	51,223	134,366	42,159	61,173	78,744	685,198	139,130	36,818	1,429,435
GROSS BILLING FOR 2022-23	19,563	87,361	83,657	56,790	63,607	26,286	80,854	60,257	18,490	393,895	102,000	40,473	1,033,212
GROSS BILLING FOR 21-22	7,637	52,917	66,427	38,474	40,251	15,803	71,679	38,383	6,557	415,860	24,626	779,614	73,739
GROSS BILLING FOR 20-21	5,166	19,148	33,444	20,413	16,686	10,382	46,179	28,344	4,573	252,851	11,566	448,762	33,779
GROSS BILLING FOR 19-20	5,018	13,193	22,805	13,650	11,454	7,254	33,211	21,018	3,083	196,538	8,236	335,460	4,019
GROSS BILLING FOR 18-19	6,500	11,000	20,705	14,500	12,332	8,196	23,291	17,000	4,108	195,470	9,421	322,523	3,419
GROSS BILLING FOR 17-18	11,250	8,853	22,419	11,450	10,689	7,413	12,966	15,247	11,383	188,086	12,135	311,891	21,589
GROSS BILLING FOR 16-17	5,137	6,658	23,075	10,621	8,145	6,967	8,820	10,316	16,953	151,959	7,877	256,527	2,399
GROSS BILLING FOR 15-16	4,211	6,483	22,156	10,468	7,825	7,369	10,373	11,088	16,759	145,017	8,681	250,539	1,359
Increase/(Decrease) for 20-21	(10,466)	(3,509)	13,460	24,983	(24,641)	38,138	(2,504)	33,114	(10,425)	282,962	76,075	17,823	435,019

33%
-22%
-100%
-89%
3%

\$1,001,813
1,38000
18029,363
\$30,000
270592,81
1428435,2

Resolution 22-02

Medical Malpractice Capped at \$25,000

Alpine County	0.09%	Colusa County	16.53%	Del Norte County	1.96%	Lassen County	1.65%	Modoc County	0.68%	Mono County	18.43%	Plumas County	1.25%	San Benito County	17.01%	Sierra County	0.06%	Sutter County	37.83%	Tehama County	3.31%	Trinity County	1.20%	Grand Total	100.00%
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LANDFILL/POLLUTION PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	120	130	140	150	160	170	180	190	200	205	207	210	TOTAL
	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	
PREMIUM- Landfills Alliant ES/PA		\$17,038										\$5,442	\$22,479
PREMIUM- Landfills Tindell													\$47,012
PRISM Program	\$5,216	\$7,822	\$7,822	\$11,815	\$16,010	\$18,270	\$0	\$6,322	\$6,409				\$91,881
DUE TO/FROM ADJ					\$5,216	\$7,822	\$7,822	\$7,822	\$4,450	\$10,430	\$7,822	\$1,460	\$2,719
CLAIM COSTS/DEDUCTIBLE FUNC	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$300,000
Total	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$51,093	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	Resolution 22-02
DUE TO/FROM AT 6-30-16	10,416	13,690	11,494	11,977	(11,978)	(15,185)	20,553	6,378	5,411	2,157		8,804	\$63,719
DUE TO/FROM AT 6-30-17	11,495	15,308	13,111	13,594	7,331	9,024	22,170	15,194	13,788	4,314		10,422	\$135,752
DUE TO/FROM AT 6-30-18	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,364	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-19	12,215	16,168	14,086	14,581	33,540	13,510	23,378	16,193	14,599	5,254		11,299	\$174,824
DUE TO/FROM AT 6-30-20	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,364	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-21	13,126	17,777	15,317	15,834	33,697	14,910	24,894	18,928	11,979	6,470		12,539	183,371
DUE TO/FROM AT 6-30-22	\$3,501	\$4,352	\$99,561	\$22,407	\$22,407	(\$12)	\$10,370	\$1,695	\$1,695	(\$12,422)	\$0	(\$1,460)	150,240
DUE TO/FROM 6-30-23	\$59,852	\$55,424	\$161,810	\$162,419	\$96,342	\$90,120	\$69,685	\$65,696	\$67,392	\$50,216	\$68,011	\$56,302	
Gross Billing	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,009	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,007
TOTAL 2024-25	\$60,432	\$82,682	\$65,644	\$73,630	\$76,442	\$84,832	\$65,644	\$71,998	\$65,309	\$73,344	\$65,644	\$74,005	\$859,607
TOTAL 2023-24	\$35,825	\$50,222	\$41,233	\$41,233	\$53,690	\$62,536	\$41,233	\$48,288	\$44,476	\$46,646	\$50,000	\$44,104	\$559,486
GROSS BILLING FOR 22-23	\$1,239	\$11,724	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$9,890	\$2,478		\$5,009	\$87,092
GROSS BILLING FOR 20-21	\$1,783	\$12,172	\$1,858	\$2,674	\$19,648	\$23,161	\$1,858	\$8,913	\$8,391	\$2,478		\$5,152	\$86,184
GROSS BILLING FOR 19-20	\$1,783	\$12,988	\$2,674	\$2,674	\$19,648	\$23,977	\$2,674	\$9,729	\$8,935	\$3,565		\$5,968	\$94,615
GROSS BILLING FOR 18-19	\$1,783	\$12,882	\$2,674	\$2,674	\$45,013	\$25,266	\$2,674	\$9,081	\$9,081	\$3,565		\$5,968	\$95,489
GROSS BILLING FOR 17-18	\$2,862	\$14,499	\$4,291	\$4,291	\$21,092	\$26,883	\$4,291	\$11,490	\$10,160	\$5,722		\$5,982	\$121,467
GROSS BILLING FOR 16-17	\$6,484	\$9,724	\$9,724	\$9,724	\$21,781	\$30,300	\$6,481	\$16,127	\$13,313			\$7,599	\$113,179
GROSS BILLING FOR 10-11	(\$5,609)	(\$362)	(\$8,411)	(\$4,418)	(\$7,464)	(\$10,527)	(\$8,411)	(\$9,127)	(\$8,617)	(\$9,974)	(\$17,178)	(\$4,380)	(\$4,480)

NOTES: Alpine and Lassen have no covered landfills. Plumas chooses not to have landfill coverage
This is 1/3 of the 3 year prepaid premium.

PRISM Program: Pollution Program, covers all but Landfills. It is an optional program in which all members participate. This year PRISM premium includes ERP extended reported period coverage from Chubb

TRINDEL INSURANCE FUND
SUMMARY OF PREMIUM CALCULATIONS
2024-2025 PREMIUM

\$2 million SIR Option for Workers' Compensation and General Liability

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL	2023 % Change from prior year	
WORKERS COMP	\$678,879	\$703,941	\$1,130,293	\$1,481,530	\$625,960	\$1,043,037	\$1,326,601	\$1,904,315	\$835,195	\$2,782,613	\$4,239,177	\$1,424,154	\$18,175,696	15,195,873.70	20%
LIABILITY	\$346,275	\$867,766	\$870,132	\$906,189	\$509,809	\$906,536	\$857,277	\$1,411,941	\$280,418	\$3,116,045	\$2,024,643	\$1,384,565	\$13,481,594	11,103,550.75	21%
CRIME/BOND	\$4,642	\$7,846	\$9,571	\$7,010	\$5,692	\$6,117	\$8,830	\$7,711	\$12,061	\$15,031	\$14,681	\$3,877	\$103,069	96,643.00	7%
WATERCRAFT	\$85	\$1,359	\$1,291	\$1,668	\$156	\$354	\$2,476	\$0	\$678	\$1,290	\$0	\$986	\$10,343	9,865.00	5%
AIRPORT/CRAFT	\$2,287	\$3,256	\$4,317	\$6,442	\$11,648	\$3,717	\$5,503	\$0	\$1,882	\$0	\$0	\$8,735	\$47,787	48,037.00	-1%
CYBER	\$7,364	\$8,182	\$13,184	\$10,666	\$7,364	\$8,923	\$28,087	\$10,519	\$107,364	\$24,827	\$16,931	\$9,262	\$252,673	117,553.00	115%
OEL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$155,007	\$0	\$155,007	127,647.00	21%
CIMI	\$14,718	\$0	\$0	\$48,820	\$19,070	\$0	\$0	\$42,957	\$16,883	\$0	\$0	\$102,688	\$245,136	241,709.57	1%
PROPERTY	\$202,683	\$209,830	\$714,867	\$318,745	\$313,391	\$258,600	\$686,932	\$899,467	\$113,610	\$439,310	\$366,438	\$222,203	\$4,746,077	3,127,936.62	52%
MED MAL	\$9,097	\$83,852	\$97,117	\$81,782	\$38,966	\$64,404	\$78,350	\$93,371	\$8,065	\$676,856	\$178,075	\$58,296	\$1,468,231	1,429,435.17	3%
POLLUTION	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,009	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,007	499,524.22	-7%
TOTAL	\$1,296,247	\$1,935,891	\$2,873,594	\$2,899,668	\$1,578,281	\$2,343,698	\$3,026,877	\$4,409,441	\$1,412,015	\$7,092,645	\$7,027,774	\$3,254,490	\$39,150,621	31,997,775.03	22%
Totals from FY23/24	\$1,153,206	\$1,473,403	\$2,381,994	\$2,282,259	\$1,571,981	\$2,016,028	\$2,504,284	\$3,362,812	\$1,088,659	\$6,049,430	\$5,833,028	\$2,280,691	\$31,997,775		0%
\$ Change from prior year	\$143,040	\$462,488	\$491,600	\$617,408	\$6,301	\$327,670	\$522,593	\$1,046,630	\$323,356	\$1,043,215	\$1,194,745	\$973,799	\$7,152,846		
% Change from prior year	12.40%	31.39%	20.64%	27.05%	0.40%	16.25%	20.87%	31.12%	29.70%	17.24%	20.48%	42.70%	22.35%		

WORKERS COMP PREMIUM CALCULATION

DESCRIPTION	ALINE 121	COLUSA 133	DEL NORTE 143	LASEN 149	MODOC 160	MIMO 170	PUMAS 180	SAN BENITO 191	SIERRA 200	SUTTER 205	TEHAMA 207	TRINITY 210	TOTAL	% Chg
Percent of program	2.66%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%	
@ 70% confidence	\$337,466	\$214,038	\$649,055	\$1,003,591	\$314,578	\$650,018	\$850,743	\$1,218,190	\$565,667	\$1,664,785	\$3,282,847	\$1,019,032	\$11,782,000	
@ 75% confidence	\$12,782,000	2,190,000	\$13,972,000	\$21,782,000	\$7,000,000	\$14,525,000	\$19,000,000	\$27,820,000	\$13,500,000	\$40,000,000	\$80,000,000	\$25,000,000	\$1,000,000,000	
@ 80% confidence	\$12,652,000	2,527,000	\$14,179,000	\$23,527,000	\$7,500,000	\$15,179,000	\$20,000,000	\$28,500,000	\$14,000,000	\$42,000,000	\$84,000,000	\$27,000,000	\$1,000,000,000	
@ 85% confidence	\$13,270,000	2,760,000	\$15,030,000	\$25,030,000	\$8,000,000	\$16,030,000	\$21,000,000	\$30,000,000	\$15,000,000	\$45,000,000	\$90,000,000	\$30,000,000	\$1,000,000,000	
ACTUARY REQUIREMENT:														
@ 70% confidence	\$337,466	\$214,038	\$649,055	\$1,003,591	\$314,578	\$650,018	\$850,743	\$1,218,190	\$565,667	\$1,664,785	\$3,282,847	\$1,019,032	\$11,782,000	
@ 75% confidence	\$382,385	\$220,843	\$669,882	\$1,077,686	\$337,809	\$690,518	\$913,363	\$1,308,143	\$609,437	\$1,787,715	\$3,632,642	\$1,094,279	\$12,652,000	
@ 80% confidence	\$378,868	\$239,880	\$727,721	\$1,125,216	\$352,705	\$705,136	\$963,654	\$1,385,637	\$634,227	\$1,886,560	\$3,702,855	\$1,142,541	\$13,210,000	
ESTIMATE EQUALIZATION														
DUE TO FROM AT 6:30:01	\$32,259	\$194,712	\$265,855	\$848,630	\$191,221	\$1,338,350	\$1,305,529	\$445,329	\$776,540	\$1,456,359	\$2,750,315	\$750,315	\$4,591,959	
DUE TO FROM AT 6:30:11	448,168	162,558	920,347	1,375,741	137,358	1,200,956	1,118,697	557,203	(28,544)	1,792,338	1,792,338	\$6,715,639	\$6,715,639	
DUE TO FROM AT 6:30:21	425,720	137,697	828,313	1,200,956	990,508	1,286,855	590,482	(44,759)	0	1,811,555	\$5,249,039	\$5,249,039	\$5,249,039	
DUE TO FROM AT 6:30:31	199,668	86,921	121,447	177,716	131,623	1,316,521	1,695,004	559,022	133,428	1,301,485	\$5,488,425	\$5,488,425	\$5,488,425	
DUE TO FROM AT 6:30:41	(62,245)	(60,166)	(316,709)	(276,403)	171,007	1,181,742	1,182,862	480,122	24,963	(19,886)	\$3,725,568	\$3,725,568	\$3,725,568	
DUE TO FROM AT 6:30:51	25,411	394,636	(233,023)	165,398	427,244	646,419	1,753,624	419,000	(89,052)	1,286,536	1,009,465	\$5,720,898	\$5,720,898	
DUE TO FROM AT 6:30:00	287,266	1,271,884	(263,525)	1,826,654	1,460,155	(231,188)	1,648,209	(736,471)	(288,419)	1,118,619	1,273,203	\$6,141,027	\$6,141,027	
DUE TO FROM AT 6:30:10	181,554	1,287,810	810,283	994,103	707,588	328,322	4,040,461	53,868	(1,303,502)	1,438,501	\$8,177,947	\$8,177,947	\$8,177,947	
DUE TO FROM AT 6:30:20	419,800	1,580,665	2,749,441	1,829,894	1,085,905	246,536	3,748,845	895,190	(517,607)	251,609	\$13,582,745	\$13,582,745	\$13,582,745	
DUE TO FROM AT 6:30:30	(742,297)	2,406,225	2,618,077	3,119,238	1,634,875	1,361,465	2,455,774	248,648	1,874,171	1,403,253	\$21,377,045	\$21,377,045	\$21,377,045	
DUE TO FROM AT 6:30:23	(85,510)	\$219,463	\$250,422	\$193,375	\$183,554	\$78,513	\$292,026	\$31,791	\$59,572	\$324,775	\$1,399,926	\$4,008	\$17,609,199	
SIR 300 LAYER PREMIUM 70%	\$337,466	\$214,038	\$649,055	\$1,003,591	\$314,578	\$650,018	\$850,743	\$1,218,190	\$565,667	\$1,664,785	\$3,282,847	\$1,019,032	\$11,782,000	15.5%
TRINITY PREMIUM 85%	120,207	249,081	240,883	252,783	110,537	246,932	235,517	374,074	94,876	754,917	\$1,772,834	\$2,022,000	\$2,022,000	40.7%
PRINCE GEORGE COUNTY	\$487,687	\$565,446	\$690,941	\$1,342,853	\$485,592	\$804,954	\$1,186,260	\$1,772,265	\$703,545	\$2,652,705	\$4,119,105	\$1,281,862	\$16,300,000	20.6%
TOTAL PREMIUM	\$6,945	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	0.8%
ESTIMATED EQUALIZATION	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	15.4%
LOSS PREVENTION SUBSIDY	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	\$82,236	34%
HEARING TESTS	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	0.0%
SAFETY FUNDS	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	0.0%
LABOR LAW POSTERS	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	\$147	0.0%
DUE TO FROM ADJ	\$137,473	\$138,849	\$141,169	\$141,080	\$140,486	\$138,044	\$140,800	\$138,074	\$137,830	\$138,889	\$139,697	\$142,462	\$167,568	-100.0%
TOTAL TRINDEL	\$625,446	\$703,844	\$1,126,109	\$1,483,939	\$626,077	\$1,048,987	\$1,327,659	\$1,910,938	\$858,475	\$2,801,933	\$4,258,169	\$1,424,155	\$18,178,696	19.61%
GROSS BILLING FOR 21-22	582,264	527,830	1,215,706	1,448,053	786,813	1,270,724	1,121,416	1,676,618	821,728	2,481,234	2,520,489	966,765	\$16,533,844	18.24%
GROSS BILLING FOR 21-23	532,240	492,255	1,299,384	1,745,983	768,633	1,250,183	1,226,431	1,749,619	906,568	2,792,688	2,792,688	966,791	\$13,830,755	-6.78%
GROSS BILLING FOR 20-21	454,709	708,770	1,620,889	1,901,976	724,500	1,261,082	1,474,723	1,783,143	798,381	3,140,699	3,140,699	966,516	\$14,836,385	5.25%
GROSS BILLING FOR 19-20	529,597	725,873	1,828,826	1,663,773	779,419	1,228,859	1,340,602	1,657,908	545,959	2,422,565	2,422,565	994,463	\$13,619,276	7.93%
GROSS BILLING FOR 17-18	444,885	781,671	1,694,016	1,700,709	646,854	1,052,224	1,604,387	1,320,617	548,039	2,180,683	2,180,683	771,516	\$12,723,210	11.2%
GROSS BILLING FOR 16-17	344,146	693,453	1,321,448	1,222,884	693,558	1,031,421	1,380,281	980,281	349,853	2,315,198	2,315,198	699,530	\$10,788,130	7.65%
GROSS BILLING FOR 14-15	289,427	601,693	1,054,016	1,280,427	576,568	626,172	1,269,440	927,518	320,129	1,981,985	1,981,985	642,010	\$9,566,129	32.86%
GROSS BILLING FOR 13-14	283,150	546,238	923,877	1,191,384	560,884	646,672	1,271,589	902,112	312,149	1,715,336	1,715,336	598,651	\$7,215,336	0.28%
GROSS BILLING FOR 11-12	282,323	553,312	1,055,841	1,069,986	569,073	666,075	1,192,725	974,274	342,809	1,744,481	1,744,481	7,382,432	\$10,788,130	0.09%
GROSS BILLING FOR 10-11	278,253	547,314	1,122,669	1,287,476	598,779	731,307	985,206	310,966	731,486	6,509,297	6,509,297	737,091	\$7,386,071	13.47%
GROSS BILLING FOR 09-10	283,094	547,314	1,122,669	1,287,476	598,779	731,307	985,206	310,966	731,486	6,509,297	6,509,297	737,091	\$7,386,071	3.69%
GROSS BILLING FOR 08-09	287,061	504,742	1,113,851	1,005,491	599,386	990,058	905,793	294,988	905,793	6,509,297	6,509,297	866,489	\$6,509,297	-9.73%
GROSS BILLING FOR 07-08	300,597	516,987	1,099,226	1,288,047	586,442	939,866	1,014,248	316,541	939,866	6,509,297	6,509,297	866,489	\$6,509,297	-15.0%
GROSS BILLING FOR 05-06	350,334	656,627	1,183,655	1,790,012	653,731	872,540	1,384,241	353,013	872,540	6,509,297	6,509,297	1,051,332	\$8,265,785	-4.44%
GROSS BILLING FOR 03-04	214,643	653,976	1,046,007	1,308,456	455,442	643,309	1,322,300	294,800	643,309	6,509,297	6,509,297	1,020,936	\$6,985,789	23.20%
GROSS BILLING FOR 02-03	160,608	546,803	922,475	823,948	400,841	526,986	1,012,337	241,265	526,986	6,509,297	6,509,297	919,274	\$6,654,227	28.77%
GROSS BILLING FOR 01-02	22,426	18,923	619,820	619,820	27,796	27,796	27,796	27,796	27,796	6,509,297	6,509,297	627,784	\$6,509,297	11.28%
GROSS BILLING FOR 99-00	11,910	335,931	550,698	615,773	326,619	498,684	607,206	183,329	498,684	6,509,297	6,509,297	465,023	\$3,126,007	26.24%
GROSS BILLING FOR 99-00	11,910	335,931	550,698	615,773	326,619	498,684	607,206	183,329	498,684	6,509,297	6,509,297	465,023	\$3,126,007	26.24%
Increase/(Decrease) for 24-25	(6,099)	178,805	98,877	270,400	(63,434)	(46,629)	282,022	417,720	147,263	275,081	676,268	547,026	2,979,822	
Item year	19,485	62,129	61,604	65,000	37,000	66,613	63,000	100,734	26,000	160,962	178,962	61,000	711,327	
PRISM high vis.	19,485	68,129	67,404	71,000	40,000	72,613	69,000	100,734	28,000	178,962	178,962	56,000	780,327	

Workers' Comp

Capped at 300k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	82,839	132,386	624,544	1,191,694	45,317	157,130	669,895	545,184	326,320	1,032,383	426,391	426,391	5,374,863
2017-2018	201,072	162,069	310,839	386,366	262,892	503,148	499,949	469,049	121,154	1,950,422	330,096	330,096	4,273,589
2018-2019	67,813	106,823	189,817	386,366	344,783	624,271	674,800	674,800	1,107,422	1,778,438	344,783	344,783	4,794,579
2019-2020	5,352	130,445	238,810	96,977	44,783	63,271	27,860	130,778	462,793	778,438	768,276	768,276	2,738,639
2020-2021	4,173	7,403	519,388	660,784	183,075	438,084	157,274	1,203,278	357,987	828,091	204,498	204,498	4,553,966
2021-2022	211,232	59,322	336,299	220,283	125,504	317,912	599,742	531,269	152,396	466,469	332,438	332,438	3,352,894
2022-2023	26,699	211,089	158,539	431,092	51,086	308,947	253,658	486,114	186,037	454,591	750,922	750,922	4,105,765
Grand Total	1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	750,922	3,437,487	29,083,661

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
1,138,370	722,012	2,189,447	3,385,364	1,061,161	1,895,848	2,869,797	4,109,302	1,908,156	5,615,795	11,411,310	3,437,487	39,744,049
2.86%	1.82%	5.51%	8.52%	2.67%	4.77%	7.22%	10.34%	4.80%	14.13%	28.71%	8.65%	100.00%

General Liability

Capped 250k

Row Labels	Column Labels	Grand Total
2016-2017	Tehama County	1,930,230
2017-2018	Tehama County	2,011,973
2018-2019	Tehama County	1,792,737
2019-2020	Tehama County	1,792,737
2020-2021	Tehama County	2,331,643
2021-2022	Tehama County	1,614,285
2022-2023	Tehama County	750,922
Grand Total	11,411,310	11,411,310

***	Admin Allocation Distribution of Co	Grand Total
Total	53,202,175	75%
WC	39,744,049	19%
GL	10,120,272	6%
Property	3,337,854	

10 Year Loss Experience
Stratified for Corridor Exposure 300-\$1m

Sum of Pool Corridor Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total	Sum of Pool Corridor Row Labels	Tehama County	Grand Total
2013-2014	-	-	-	-	-	42,053.76	-	-	-	-	-	-	42,053.76	2013-2014	-	458,610.23
2014-2015	-	-	-	-	-	-	-	-	-	-	-	-	-	2014-2015	458,610.23	458,610.23
2015-2016	-	-	116,823.62	-	7,586.32	19,699.53	-	345,840.40	-	-	-	-	489,949.87	2015-2016	167,627.16	167,627.16
2016-2017	-	-	-	-	-	-	-	-	-	424,365.23	-	-	424,365.23	2016-2017	-	-
2017-2018	-	-	-	154,966.23	-	-	29,525.57	57,615.91	-	-	94,053.05	-	336,160.76	2017-2018	273,567.83	273,567.83
2018-2019	1,732,790.38	-	-	-	-	-	-	-	-	615,818.50	-	-	2,348,608.88	2018-2019	69,946.75	69,946.75
2019-2020	-	-	-	-	-	-	-	-	211,002.56	93,745.92	-	-	304,748.48	2019-2020	-	-
2020-2021	-	-	-	-	-	-	-	22,589.33	-	-	-	-	22,589.33	2020-2021	-	-
2021-2022	-	-	-	-	-	-	-	-	-	-	-	-	-	2021-2022	-	-
2022-2023	-	-	-	-	-	-	-	-	-	-	-	-	-	2022-2023	-	-
Grand Total	1,732,790.38	-	116,823.62	154,966.23	7,586.32	61,753.29	29,525.57	426,045.64	211,002.56	1,227,982.70	-	-	3,968,476.31	Grand Total	1,221,175.66	1,221,175.66

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Total
1,732,790.38	-	116,823.62	154,966.23	7,586.32	61,753.29	29,525.57	426,045.64	211,002.56	1,227,982.70	1,221,175.66	-	5,189,651.97
33.39%	0.00%	2.25%	2.99%	0.15%	1.19%	0.57%	8.21%	4.07%	23.66%	23.53%	0.00%	100.00%

7 years of exposure (payroll)

<https://publicpay.ca.gov/Reports/Counties/County.aspx?entid=2&year=2018>

	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016	\$ 5,123,620	\$ 21,619,090	\$ 20,353,010	\$ 19,561,635	\$ 10,371,592	\$ 18,933,571	\$ 19,821,482	\$ 26,415,838	\$ 6,292,816	\$ 56,175,278	\$ 38,674,034	\$ 14,194,301	\$ 257,536,267
2017	5,413,917	22,300,544	20,423,105	20,712,964	10,278,081	20,952,070	21,905,319	27,795,932	6,417,828	59,697,023	40,530,008	14,705,332	271,132,123
2018	5,467,692	22,744,441	20,905,339	21,056,955	10,835,148	20,928,018	21,602,332	28,829,508	6,621,468	64,298,084	41,681,673	15,374,056	280,344,714
2019	5,859,269	23,049,043	21,989,552	22,315,259	11,403,884	21,239,253	22,910,058	31,256,163	7,455,741	63,413,376	41,832,527	15,627,630	288,351,555
2020	5,842,536	24,029,879	23,003,589	20,801,737	11,392,204	24,424,529	22,112,361	35,342,573	7,666,410	62,204,041	40,787,432	16,611,026	294,218,317
2021	6,341,484	24,500,336	22,854,095	22,034,384	11,523,419	26,504,250	24,219,156	36,117,625	8,244,736	62,627,428	39,629,286	18,420,719	303,016,918
2022	6,305,270	26,524,038	23,382,623	20,691,046	11,755,372	26,861,139	21,446,126	38,662,054	8,735,379	64,862,831	43,406,390	22,415,171	315,047,439
Total	\$ 40,353,788	\$ 164,767,371	\$ 152,911,313	\$ 147,173,980	\$ 77,559,500	\$ 159,842,830	\$ 154,016,834	\$ 224,419,693	\$ 51,434,378	\$ 433,278,061	\$ 286,541,350	\$ 117,348,235	#####
Percent of payroll	2.01%	8.20%	7.61%	7.32%	3.86%	7.95%	7.66%	11.17%	2.56%	21.56%	14.26%	5.84%	100.00%

Exposure rate	61,083.47	249,408.11	231,461.61	222,777.02	117,401.69	241,953.84	233,135.04	339,703.74	77,856.14	655,852.32	433,737.19	177,629.84	3,042,000.00	3,380,000.00
Experience rate	112,855.96	-	7,608.68	10,092.89	494.09	4,021.97	1,922.99	27,748.19	13,742.51	79,978.03	79,534.69	-	338,000.00	338,000.00
24-25 Premium	\$ 173,939	\$ 249,408	\$ 239,070	\$ 232,870	\$ 117,896	\$ 245,976	\$ 235,058	\$ 367,452	\$ 91,599	\$ 735,830	\$ 513,272	\$ 177,630	\$ 3,380,000	

2023-2024	106,711	179,153	175,813	170,985	84,496	178,358	168,293	261,903	62,724	530,267	364,486	118,809	2,402,000
2022-2023	94,586	192,180	183,692	177,480	89,685	180,186	184,804	260,352	62,693	616,286	525,481	121,055	2,688,480
2021-2022	47,334	189,041	187,145	191,323	91,868	192,837	186,843	261,928	55,785	556,508	393,888	135,388	2,096,000
2020-2021	47,039	182,316	156,842	154,658	79,285	167,361	160,784	213,300	46,605	441,093	108,689	1,758,002	
2019-2020	38701	144785	145828	149061	82229	164730	150869	217272	45175	411449	104901	1655000	
difference	67,228.60	70,255.58	63,256.91	61,884.62	33,398.04	67,617.60	66,764.53	105,549.17	28,874.73	205,563.85	148,785.89	58,820.49	

LIABILITY/PROPERTY/MISCELLANEOUS PREMIUM CALCULATIONS

DESCRIPTION	ALPINE 120	COLUSA 130	DEL NORTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BENITO 190	SIERRA 200	SUTTER 205	TEHAMA 207	TRINITY 210	TOTAL
Percent of program	4.01%	4.65%	5.19%	5.82%	3.34%	6.82%	4.21%	10.40%	0.24%	26.08%	14.62%	14.63%	100.00%
SIR LEVEL		250,000											
@ 70% confidence		3,682,000											
@ 75% confidence		3,926,000											
@ 80% confidence		4,212,000											
@ 85% confidence		4,570,000											
Liability													
ACTUARY REQUIREMENT													
@ 70% confidence	\$147,735	\$171,063	\$191,206	\$214,400	\$122,839	\$250,990	\$155,056	\$383,047	\$8,805	\$960,087	\$538,228	\$538,542	\$3,682,000
@ 75% confidence	\$157,526	\$182,389	\$203,877	\$228,608	\$130,990	\$267,623	\$165,331	\$408,431	\$9,389	\$1,023,711	\$573,896	\$574,230	\$3,926,000
@ 80% confidence	\$169,001	\$195,686	\$218,729	\$245,262	\$140,521	\$287,119	\$177,375	\$438,184	\$10,073	\$1,098,286	\$615,702	\$616,061	\$4,212,000
@ 85% confidence	\$183,365	\$212,319	\$237,320	\$266,108	\$152,465	\$311,523	\$192,452	\$475,427	\$10,929	\$1,191,635	\$688,424	\$688,824	\$4,570,000
LIABILITY CALCULATIONS:													
EQUITY EQUALIZATION:													
DUE TO/FROM AT 6-30-14	469,145	923,365	244,763	653,087	352,698	737,613	833,772	1,404,166	155,342	0	698,733	698,733	\$6,471,694
DUE TO/FROM AT 6-30-15	384,136	234,784	621,976	704,065	115,121	265,386	668,024	1,770,326	263,814	301,449	898,716	898,716	\$6,109,799
DUE TO/FROM AT 6-30-16	271,920	256,681	960,872	707,607	(117,456)	484,088	420,322	1,774,200	369,738	422,089	878,278	878,278	\$7,937,470
DUE TO/FROM AT 6-30-17	451,839	624,916	1,460,622	987,640	(117,456)	503,516	376,027	2,003,300	408,755	1,046,345	838,240	838,240	\$8,040,368
DUE TO/FROM AT 6-30-18	357,863	420,967	1,725,753	930,072	154,280	727,478	263,783	570,982	570,982	(7,261,548)	1,205,257	1,205,257	\$6,923,506
DUE TO/FROM AT 6-30-19	286,480	411,385	1,687,493	870,761	(128,289)	790,059	80,247	2,006,817	469,491	1,186,549	1,186,549	1,186,549	\$7,561,163
DUE TO/FROM AT 6-30-20	391,557	600,859	853,366	432,449	262,449	1,241,387	142,268	2,337,447	431,706	(365,904)	(422,097)	(422,097)	\$7,976,965
DUE TO/FROM AT 6-30-21	649,935	771,176	1,067,436	594,645	625,225	1,335,011	495,536	2,652,829	219,899	(38,630)	(699,595)	(699,595)	\$8,869,200
DUE TO/FROM AT 6-30-22	559,425	942,408	1,061,404	972,592	877,545	1,284,475	788,407	2,775,109	266,473	(33,043)	(84,236)	(84,236)	\$9,385,568
DUE TO/FROM AT 6-30-23	597,047	783,894	1,108,658	917,084	964,386	679,522	1,145,658	2,486,848	225,736	230,220	(84,236)	(84,236)	\$9,838,557
10% OF DUE TO/FROM	\$59,705	\$78,389	\$110,866	\$91,709	\$99,439	\$67,952	\$114,566	\$248,685	\$22,574	\$23,022	0	0	\$938,557
LIABILITY 50													
SIR LAYER PREMIUM	\$147,735	\$171,063	\$191,206	\$214,400	\$122,839	\$250,990	\$155,056	\$383,047	\$8,805	\$960,087	\$538,228	\$538,542	\$3,682,000
TRINDEL POOL 250K - 1MIL 85%	47,005	191,926	179,735	171,433	112,435	186,190	208,941	266,903	59,912	572,373	406,992	197,155	\$2,601,000
PRISM PREMIUM	112,000	464,000	458,000	479,000	235,000	428,000	453,000	716,000	172,000	1,539,000	1,025,000	538,000	6,619,000
TRINDEL ALLOCATED COSTS	\$18,635	\$19,876	\$20,290	\$20,456	\$18,635	\$20,456	\$19,980	\$25,091	\$18,800	\$23,684	\$25,100	\$20,042	\$250,445
RISK PREVENTION SUBSIDY	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$11,400	\$136,800
LOSS MANAGEMENT SUBSIDY	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$30,000
LEADERSHIP/SUP TRAINING	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000
DUE TO/FROM ADJ	\$346,275	\$867,766	\$670,132	\$906,189	\$509,809	\$906,536	\$867,277	\$1,411,941	\$280,418	\$3,116,045	\$2,024,643	\$1,384,565	\$13,481,594
TOTAL LIAB PREMIUM	\$147,735	\$171,063	\$191,206	\$214,400	\$122,839	\$250,990	\$155,056	\$383,047	\$8,805	\$960,087	\$538,228	\$538,542	\$3,682,000
													\$3,724,412
													1,838,000
													4,750,126
													39%
													4,970,149
													\$216,000
													\$30,000
													\$84,000
													\$62,864
													11,103,551
													21%
MISCELLANEOUS PROG:													
AIRPORT	\$2,287	\$3,256	\$4,317	\$6,442	\$11,648	\$3,717	\$5,503	\$0	\$1,882	\$0	\$14,681	\$7,165	\$46,217
CRIME/BOND	\$4,642	\$7,846	\$9,571	\$7,010	\$5,692	\$6,117	\$8,630	\$7,711	\$12,061	\$15,031	\$14,681	\$3,877	\$96,643
WATERCRAFT	\$85	\$1,359	\$1,291	\$1,668	\$156	\$354	\$2,476	\$0	\$678	\$1,290	\$0	\$986	\$10,343
CYBER	\$7,364	\$6,182	\$13,184	\$10,666	\$7,364	\$6,923	\$28,087	\$10,519	\$107,364	\$24,827	\$16,931	\$9,262	\$117,563
AIRCRAFT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	\$1,570	\$4,070
OPTIONAL EXCESS LIABILITY	\$14,718	\$0	\$0	\$6,820	\$19,070	\$0	\$0	\$42,957	\$16,883	\$0	\$155,007	\$102,688	\$155,007
CIMI	\$375,371	\$888,409	\$888,495	\$980,795	\$553,739	\$925,647	\$902,173	\$1,473,128	\$419,286	\$3,157,193	\$2,213,762	\$1,510,113	\$241,710
Total	\$375,371	\$888,409	\$888,495	\$980,795	\$553,739	\$925,647	\$902,173	\$1,473,128	\$419,286	\$3,157,193	\$2,213,762	\$1,510,113	\$14,298,110
GROSS BILLING FOR 24-25													
GROSS BILLING FOR 23-24	\$326,983	\$672,491	\$782,074	\$768,669	\$505,096	\$661,113	\$852,301	\$1,195,098	\$269,352	\$2,521,743	\$2,009,297	\$1,180,898	11,745,005
GROSS BILLING FOR 22-23	\$256,679	\$612,027	\$766,874	\$859,942	\$563,832	\$523,737	\$881,339	\$1,000,548	\$242,995	\$2,186,724	\$1,660,930	\$883,593	10,441,220
GROSS BILLING FOR 21-22	\$397,362	\$610,276	\$810,254	\$791,444	\$662,574	\$579,971	\$791,985	\$1,162,538	\$251,997	\$2,136,482	\$1,660,930	\$547,902	8,888,786
GROSS BILLING FOR 20-21	\$89,340	\$15,660	\$27,576	\$78,369	\$69,674	\$34,288	\$67,832	\$1,041,957	\$215,548	\$1,709,913	\$421,459	\$7,751,627	14,67%
GROSS BILLING FOR 19-20	\$567,737	\$653,259	\$803,379	\$853,597	\$617,046	\$632,403	\$506,643	\$892,067	\$498,826	\$1,542,892	\$422,168	\$422,168	7,317,016

General Liability

Capped 250k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	14,372	276,041	26,907	43,329	55,404	7,667	42,418	175,480	802	293,506	260,026	48,019	1,243,970
2017-2018	5,304	2,774	222,166	121,669	200,000	-	11,889	112,142	772	507,762	292,765	108,358	1,585,602
2018-2019	133,724	-	60,247	129,721	9,958	8,587	293,993	17,994	150	196,882	401,358	203,593	1,456,208
2019-2020	32,321	-	56,239	105,496	3,163	50,000	48,194	7,943	2,385	663,120	110,742	512,285	1,591,887
2020-2021	166,137	128,663	57,289	58,377	1,059	86,868	-	331,181	7,935	836,718	18,238	481,503	2,173,967
2021-2022	26,000	1,814	26,500	88,578	41,000	96,878	9,626	14,184	1,229	37,674	271,563	23,333	638,378
2022-2023	28,204	60,890	76,198	42,125	27,050	439,867	20,065	393,910	10,929	103,215	124,673	103,135	1,430,260
Grand Total	406,063	470,180	525,546	589,296	337,633	689,867	426,184	1,052,835	24,202	2,638,877	1,479,363	1,480,225	10,120,272

Alpine County	406,063	4.01%	Del Norte County	525,546	5.19%	Modoc County	337,633	3.34%	Mono County	689,867	6.82%	Plumas County	426,184	4.21%	San Benito County	1,052,835	10.40%	Sierra County	24,202	0.24%	Sutter County	2,638,877	26.08%	Tehama County	1,479,363	14.62%	Trinity County	1,480,225	14.63%	Grand Total	10,120,272	100.00%
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Lib Pool premium sheet

10 years experience (losses) stratified for pooled layer

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2013-2014	-	-	-	-	666,777.77	-	-	115,696.37	-	55,441.62	-	-	837,915.76
2014-2015	-	-	-	-	-	-	-	-	-	-	-	-	-
2015-2016	-	-	-	-	-	-	91,534.00	66.24	-	190,883.62	460,000.00	-	742,483.86
2016-2017	-	-	-	-	-	-	-	-	-	-	-	-	-
2017-2018	-	-	48,875.71	-	-	-	-	-	-	1,750,000.00	1,750,000.00	-	3,548,875.71
2018-2019	-	-	-	-	-	-	800,000.00	-	-	-	-	-	800,000.00
2019-2020	-	-	-	-	-	-	-	-	-	-	-	-	1,750,000.00
2020-2021	-	-	-	-	-	-	-	-	-	46,402.95	-	-	121,402.95
2021-2022	-	-	-	-	-	-	-	-	-	-	-	-	50,000.00
2022-2023	-	-	-	-	666,777.77	-	891,534.00	165,762.61	-	2,042,728.19	2,210,000.00	1,825,000.00	7,850,678.28
Grand Total	-	-	48,875.71	-	666,777.77	-	891,534.00	165,762.61	-	2,042,728.19	2,210,000.00	1,825,000.00	7,850,678.28

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total	
\$	0.00%	0.00%	48,876 \$	0.00%	666,778	0.00%	891,534 \$	165,763 \$	0.00%	2,042,728 \$	2,210,000 \$	1,825,000 \$	7,850,678
			0.62%		8.49%		11.36%	2.11%		26.02%	28.15%	23.25%	100.00%

7 years of exposure (payroll)

<https://public.ca.gov/Rebours/County.aspx?entid=2&year=2018>

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016	\$	5,123,620 \$	21,619,080 \$	19,561,635 \$	10,371,532 \$	18,933,571 \$	19,821,482 \$	26,415,838 \$	6,292,816 \$	56,175,278 \$	38,674,034 \$	14,194,301 \$	257,536,267
2017	5,413,917	22,300,544	20,423,105	20,712,964	10,278,081	20,852,070	21,905,319	27,795,932	6,417,828	59,697,023	40,530,008	14,705,332	271,132,123
2018	5,467,692	22,744,441	20,905,339	21,056,955	10,835,146	20,926,018	21,602,332	28,829,508	6,621,468	64,298,084	41,661,673	15,374,056	280,344,714
2019	5,889,269	23,048,043	21,989,552	22,315,259	11,403,684	21,236,253	22,910,088	31,295,163	7,495,741	63,413,376	41,832,527	15,627,630	288,351,555
2020	5,842,536	24,029,579	23,003,589	20,801,737	11,392,204	24,424,529	22,112,361	35,346,573	7,666,410	62,204,041	40,787,432	16,611,026	294,218,317
2021	6,341,484	24,500,336	22,854,095	22,034,384	11,523,419	26,504,250	24,219,156	36,117,625	8,244,736	62,627,428	39,629,286	18,420,719	303,016,918
2022	6,305,270	26,524,038	23,382,623	20,691,046	11,755,372	26,861,139	21,446,126	38,662,831	8,735,379	64,862,831	43,406,390	22,415,171	315,047,439
Total	\$	40,353,788 \$	184,767,371 \$	152,911,313 \$	147,173,980 \$	159,842,830 \$	154,016,834 \$	224,419,683 \$	51,434,378 \$	433,278,061 \$	286,541,350 \$	117,348,235 \$	2,009,647,333
Percent of Payroll	2.01%	8.20%	7.61%	7.32%	3.86%	7.95%	7.66%	11.17%	2.56%	21.56%	14.26%	5.84%	100%

Exposure rate	Experience rate	24-25 GL Pool Premium
47,005	1,619	179,926 \$
		179,926 \$
		171,433 \$
		112,433 \$
		186,190 \$
		208,941 \$
		266,903 \$
		59,912 \$
		572,373 \$
		406,992 \$
		197,153 \$
		2,601,000

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2023-2024	43,056.66	137,161.33	177,879.03	133,659.98	86,286.85	153,004.69	156,549.02	183,890.34	41,255.92	396,387.08	271,687.44	118,119.08	1,839,000.00
2022-2023	45,130.94	151,508.18	164,853.28	140,904.11	110,089.87	164,754.88	164,263.14	199,530.85	48,260.92	421,534.34	302,135.00	125,148.48	2,041,135.00
2021-2022	44,285.17	163,069.39	171,043.25	161,941.08	107,440.88	171,577.51	168,456.37	215,744.94	69,046.30	430,770.71	302,135.00	127,624.41	1,831,000.00
Current Difference	3,948.70	54,764.86	51,855.25	47,772.87	26,147.83	33,185.24	52,391.02	83,022.60	18,686.55	175,966.15	135,304.16	79,034.79	

Property

Capped 25k

Row Labels	Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
2016-2017	55,010	32,489	126,640	16,186	41,761	65,874	106,060	7,119	16,540	29,600	14,941	511,701	
2017-2018	60,985	30,934	87,451	64,468	41,087	9,714	65,385	66,803	12,590	5,001	64,078	474,743	
2018-2019	40,058	6,867	41,411	50,053	85,463	17,188	100,211	59,067	6,477	4,462	14,288	462,293	
2019-2020	2,625	43,838	5,636	5,000	25,000	20,443	18,055	20,789	4,425	3,453	30,200	147,816	
2020-2021	36,469	-	56,626	26,786	4,062	27,676	35,356	16,125	27,380	64,233	34,213	312,046	
2021-2022	27,573	27,000	78,495	45,728	34,788	40,396	73,563	40,000	5,068	77,936	44,000	331,427	
Grand Total	253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	44,000	2,130,611	

Alpine County	Colusa County	Del Norte County	Lassen County	Modoc County	Mono County	Plumas County	San Benito County	Sierra County	Sutter County	Tehama County	Trinity County	Grand Total
253,337	148,948	469,606	239,872	296,224	176,890	563,185	213,428	72,440	292,341	398,522	213,061	3,337,854
7.59%	4.46%	14.07%	7.19%	8.87%	5.30%	16.87%	6.39%	2.17%	8.76%	11.94%	6.38%	100.00%

Row Labels	Sum of SFR CAP	Column Labels	County of Tehama	Grand Total
2016-2017	25,000	25,000	25,000	25,000
2018-2018	41,296	41,296	41,296	41,296
2019-2020	75,603	75,603	75,603	75,603
2020-2021	106,100	106,100	106,100	106,100
2021-2022	35,849	35,849	35,849	35,849
Grand Total	354,522	354,522	354,522	354,522

MEDICAL MALPRACTICE PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL
Percent of program	0.09%	16.53%	1.96%	1.65%	0.68%	18.43%	1.25%	17.01%	0.05%	37.63%	3.31%	1.20%	100.00%
@ 70% confidence	108,000												
@ 75% confidence	117,000												
@ 80% confidence	123,000												
@ 85% confidence	142,000												
ACTUARY REQUIREMENT													
@ 70% confidence	\$97	\$17,862	\$2,117	\$1,782	\$734	\$19,904	\$1,350	\$18,371	\$85	\$40,856	\$3,575	\$1,296	\$108,000
@ 75% confidence	\$105	\$19,340	\$2,293	\$1,913	\$796	\$21,563	\$1,463	\$19,902	\$77	\$44,261	\$3,873	\$1,404	\$117,000
@ 80% confidence	\$116	\$21,324	\$2,528	\$2,129	\$877	\$23,775	\$1,613	\$21,943	\$70	\$48,801	\$4,270	\$1,548	\$129,000
@ 85% confidence	\$128	\$23,473	\$2,783	\$2,343	\$966	\$26,171	\$1,775	\$24,154	\$85	\$53,719	\$4,700	\$1,704	\$142,000
DUE TO/FROM AT 6-30-16	4,070	20,714	36,417	2,163	15,512	30,361	3,461	23,918	5,837	(13,625)	(48,205)	31,138	159,967
DUE TO/FROM AT 6-30-17	(376)	18,519	37,073	3,001	12,988	29,915	213	18,987	13,074	(8,205)	(26,880)	26,880	112,049
DUE TO/FROM AT 6-30-18	6,885	16,406	38,863	2,455	11,346	29,190	(7,633)	17,268	20,391	(58,083)	(29,652)	29,652	106,740
DUE TO/FROM AT 6-30-19	10,196	14,502	37,524	3,842	12,384	30,792	(13,899)	16,803	21,921	(40,927)	(31,503)	31,503	124,641
DUE TO/FROM AT 6-30-20	10,275	3,639	27,424	(1,432)	7,256	28,378	(21,614)	12,961	20,986	(67,567)	(28,889)	29,205	29,205
DUE TO/FROM AT 6-30-21	7,177	25,934	7,587	(7,635)	(22,297)	18,750	298	(22,361)	19,323	(29,085)	21,434	(190,875)	181,332
DUE TO/FROM AT 6-30-22	10,288	14,227	107,440	102,281	(41,028)	18,865	66,108	3,327	15,892	(139,267)	23,217	181,332	181,332
DUE TO/FROM AT 6-30-23	23,585	14,899	133,745	68,580	(43,101)	7,585	91,533	(1,855)	34,861	(224,795)	(28,452)	31,616	31,616
If Negative Apply 10% Surcharge	2,359	1,480	13,374	6,868	(4,310)	759	9,153	(186)	3,486	(22,479)	(2,845)	3,162	3,162
Excess PREMIUM	\$9,000	\$66,000	\$95,000	\$80,000	\$38,000	\$32,000	\$77,000	\$70,000	\$8,000	\$636,000	\$162,000	\$57,000	\$1,330,000
SUR LAYER PREMIUM	97	17,862	2,117	1,782	966	19,904	1,350	18,371	65	40,856	3,575	1,296	\$108,231
DUE TO/FROM ADJ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Funding Deductibles Res 22-02	\$9,097	\$83,862	\$97,117	\$81,782	\$38,966	\$34,404	\$78,350	\$83,371	\$8,065	\$676,856	\$178,075	\$58,296	\$1,468,231
													Resolution 22-02
													3%
													1428435.2
Gross Billing													
TOTAL 2024-25	9,097	83,862	97,117	81,782	38,966	64,404	78,350	93,371	8,065	676,856	178,075	58,296	1,468,231
TOTAL 2023-24	18,922	93,463	73,708	51,223	134,366	42,159	61,173	78,744	14,530	685,188	139,130	36,818	1,428,435
GROSS BILLING FOR 2022-23	19,563	87,361	83,657	56,790	63,607	26,286	80,854	60,257	18,490	393,895	102,000	40,473	1,033,212
GROSS BILLING FOR 21-22	7,637	52,917	66,427	38,474	40,251	15,803	71,679	38,383	6,557	415,860	24,626	7,916	779,614
GROSS BILLING FOR 20-21	5,166	19,148	33,444	20,413	16,686	10,382	46,179	28,344	4,573	252,851	11,566	11,566	448,762
GROSS BILLING FOR 19-20	5,018	13,193	22,805	13,650	11,454	7,254	33,211	21,018	3,083	196,538	8,236	8,236	335,460
GROSS BILLING FOR 18-19	6,500	11,000	20,705	14,500	12,332	8,196	23,291	17,000	4,108	195,470	9,421	9,421	322,523
GROSS BILLING FOR 17-18	11,250	8,853	22,419	11,450	10,689	7,413	12,966	15,247	11,383	188,086	12,135	11,891	311,891
GROSS BILLING FOR 16-17	5,137	6,658	23,075	10,621	8,145	6,967	8,820	10,316	16,953	151,959	7,877	7,877	256,527
GROSS BILLING FOR 15-16	4,211	6,483	22,156	10,468	7,825	7,369	10,373	11,088	16,759	145,017	8,681	8,681	250,539
Increase/(Decrease) for 20-21	(10,466)	(3,509)	13,460	24,983	(24,641)	38,138	(2,504)	33,114	(10,425)	282,962	76,075	17,823	435,019

Medical Malpractice Capped at \$25,000

Alpine County	0.09%	Colusa County	16.53%	Del Norte County	1.96%	Lassen County	1.65%	Modoc County	0.68%	Mono County	18.43%	Plumas County	1.25%	San Benito County	17.01%	Sierra County	0.06%	Sutter County	37.83%	Tehama County	3.31%	Trinity County	1.20%	Grand Total	100.00%
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LANDFILL/POLLUTION PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	120	130	140	150	160	170	180	190	200	205	207	210	TOTAL
	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	
PREMIUM- Landfills Alliant ES/PA		\$17,038										\$5,442	\$22,479
PREMIUM- Landfills Tindell													\$47,012
PRISM Program	\$5,216	\$7,822	\$7,822	\$11,815	\$16,010	\$18,270	\$0	\$6,322	\$6,409				\$91,881
DUE TO/FROM ADJ					\$5,216	\$7,822	\$7,822	\$7,822	\$4,450	\$10,430	\$7,822	\$1,460	\$2,719
CLAIM COSTS/DEDUCTIBLE FUNC	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$300,000
Total	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$51,093	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	Resolution 22-02
DUE TO/FROM AT 6-30-16	10,416	13,690	11,494	11,977	(11,978)	(15,185)	20,553	6,378	5,411	2,157		8,804	\$63,719
DUE TO/FROM AT 6-30-17	11,495	15,308	13,111	13,594	7,331	9,024	22,170	15,194	13,788	4,314		10,422	\$135,752
DUE TO/FROM AT 6-30-18	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,354	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-19	12,215	16,168	14,086	14,581	33,540	13,510	23,378	16,193	14,599	5,254		11,299	\$174,824
DUE TO/FROM AT 6-30-20	11,518	15,232	13,138	13,822	32,718	11,204	22,215	15,354	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-21	13,126	17,777	15,317	15,834	33,697	14,910	24,894	18,928	11,979	6,470		12,539	183,371
DUE TO/FROM AT 6-30-22	\$3,501	\$4,352	\$99,561	\$22,407	\$22,407	(\$12)	\$10,370	(\$160)	\$1,695	(\$12,422)	\$0	(\$1,460)	150,240
DUE TO/FROM 6-30-23	\$59,852	\$55,424	\$161,810	\$162,419	\$96,342	\$90,120	\$69,685	\$65,696	\$67,392	\$50,216	\$68,011	\$56,302	
Gross Billing	\$30,216	\$49,860	\$32,822	\$36,815	\$46,226	\$52,009	\$32,822	\$39,160	\$35,859	\$36,672	\$32,822	\$39,724	\$465,007
TOTAL 2024-25	\$60,432	\$82,692	\$65,644	\$73,630	\$76,442	\$84,832	\$65,644	\$71,998	\$65,309	\$73,344	\$65,644	\$74,005	\$859,607
TOTAL 2023-24	\$35,825	\$50,222	\$41,233	\$41,233	\$53,690	\$62,536	\$41,233	\$48,288	\$44,476	\$46,646	\$50,000	\$44,104	\$559,486
GROSS BILLING FOR 22-23	\$1,239	\$11,724	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$9,890	\$2,478		\$5,009	\$87,092
GROSS BILLING FOR 20-21	\$1,783	\$12,172	\$1,858	\$2,674	\$19,104	\$23,161	\$1,858	\$8,913	\$9,391	\$2,478		\$5,152	\$86,184
GROSS BILLING FOR 19-20	\$1,783	\$12,988	\$2,674	\$2,674	\$19,648	\$23,977	\$2,674	\$9,729	\$8,935	\$3,565		\$5,968	\$94,615
GROSS BILLING FOR 18-19	\$1,783	\$12,882	\$2,674	\$2,674	\$45,013	\$25,266	\$2,674	\$9,081	\$9,081	\$3,565		\$5,968	\$95,489
GROSS BILLING FOR 17-18	\$2,862	\$14,499	\$4,291	\$4,291	\$21,092	\$26,883	\$4,291	\$11,490	\$10,160	\$5,722		\$5,982	\$121,467
GROSS BILLING FOR 16-17	\$6,484	\$9,724	\$9,724	\$9,724	\$21,781	\$30,300	\$6,481	\$16,127	\$13,313			\$7,599	\$113,179
GROSS BILLING FOR 10-11	(\$5,609)	(\$362)	(\$8,411)	(\$4,418)	(\$7,464)	(\$10,527)	(\$8,411)	(\$9,127)	(\$8,617)	(\$9,974)	(\$17,178)	(\$4,380)	(\$4,480)

NOTES: Alpine and Lassen have no covered landfills. Plumas chooses not to have landfill coverage
This is 1/3 of the 3 year prepaid premium.

PRISM Program: Pollution Program, covers all but Landfills. It is an optional program in which all members participate. This year PRISM premium includes ERP extended reported period coverage from Chubb

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
TEHAM	Tehama County	OEL	\$127,647.15	\$155,007.05	\$193,800.00	\$217,000.00	40%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	PROP	\$62,000.00	\$81,999.92	\$103,000.00	\$136,000.00	66%	49%
COLUS	Colusa County	PROP	\$90,146.90	\$113,947.10	\$143,000.00	\$166,000.00	46%	
DELNO	Del Norte County	PROP	\$329,964.24	\$413,813.94	\$518,000.00	\$601,000.00	45%	
LASSE	Lassen County	PROP	\$142,851.59	\$175,813.61	\$220,000.00	\$255,000.00	45%	
MODOC	Modoc County	PROP	\$104,190.00	\$153,239.00	\$192,000.00	\$223,000.00	46%	
MONO	Mono County	PROP	\$112,385.88	\$142,968.40	\$179,000.00	\$208,000.00	45%	
PLUMA	Plumas County	PROP	\$320,100.00	\$335,477.28	\$420,000.00	\$554,000.00	65%	
SBENI	San Benito County	PROP	\$456,419.53	\$579,764.53	\$725,000.00	\$841,000.00	45%	
SIERR	Sierra County	PROP	\$42,000.00	\$58,711.08	\$74,000.00	\$86,000.00	46%	
SUTTE	Sutter County	PROP	\$187,000.00	\$249,873.59	\$313,000.00	\$363,000.00	45%	
TEHAM	Tehama County	PROP	\$148,784.77	\$183,989.54	\$230,000.00	\$267,000.00	45%	
TRINI	Trinity County	PROP	\$80,000.00	\$112,531.51	\$141,000.00	\$164,000.00	46%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
TRINI	Trinity County	CAMP	\$1,570.00	\$1,570.00	\$1,600.00	\$1,800.00	15%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	CALIP	\$2,287.00	\$2,287.00	\$2,287.00	\$2,400.00	\$2,600.00	14%	15%
COLUS	Colusa County	CALIP	\$3,256.00	\$3,256.00	\$3,256.00	\$3,400.00	\$3,700.00	14%	
DELNO	Del Norte County	CALIP	\$4,317.00	\$4,317.00	\$4,317.00	\$4,500.00	\$5,000.00	16%	
LASSE	Lassen County	CALIP	\$6,442.00	\$6,442.00	\$6,442.00	\$6,800.00	\$7,400.00	15%	
MODOC	Modoc County	CALIP	\$11,648.00	\$11,148.00	\$11,148.00	\$11,700.00	\$12,800.00	15%	
MONO	Mono County	CALIP	\$3,967.00	\$3,717.00	\$3,717.00	\$3,900.00	\$4,300.00	16%	
PLUMA	Plumas County	CALIP	\$5,503.00	\$5,503.00	\$5,503.00	\$5,800.00	\$6,300.00	14%	
SIERR	Sierra County	CALIP	\$1,882.00	\$1,882.00	\$1,882.00	\$2,000.00	\$2,200.00	17%	
TRINI	Trinity County	CALIP	\$7,165.00	\$7,165.00	\$7,165.00	\$7,500.00	\$8,200.00	14%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	CIMI	\$14,230.00	\$14,718.01	\$16,200.00	\$16,900.00	15%	
LASSE	Lassen County	CIMI	\$48,078.00	\$48,820.03	\$53,700.00	\$56,100.00	15%	
MODOC	Modoc County	CIMI	\$25,141.00	\$19,070.39	\$21,000.00	\$21,900.00	15%	
SBENI	San Benito County	CIMI	\$33,305.00	\$42,957.22	\$47,300.00	\$49,400.00	15%	
SIERR	Sierra County	CIMI	\$14,231.00	\$16,882.68	\$18,600.00	\$19,400.00	15%	
TRINI	Trinity County	CIMI	\$106,724.00	\$102,688.04	\$113,000.00	\$118,100.00	15%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	CYBER	\$6,000.00	\$7,363.52	\$7,363.52	\$8,100.00	\$9,200.00	25%	
COLUS	Colusa County	CYBER	\$7,083.99	\$8,181.77	\$8,181.77	\$9,000.00	\$12,300.00	50%	
DELNO	Del Norte County	CYBER	\$10,223.19	\$14,155.00	\$14,155.00	\$15,600.00	\$21,200.00	50%	
LASSE	Lassen County	CYBER	\$7,766.63	\$10,666.05	\$10,666.05	\$11,700.00	\$16,000.00	50%	
MODOC	Modoc County	CYBER	\$6,000.00	\$7,363.52	\$7,363.52	\$8,100.00	\$11,000.00	49%	
MONO	Mono County	CYBER	\$8,392.11	\$8,922.56	\$8,922.56	\$9,800.00	\$13,400.00	50%	
PLUMA	Plumas County	CYBER	\$16,025.28	\$28,086.58	\$28,086.58	\$33,700.00	\$52,000.00	85%	
SBENI	San Benito County	CYBER	\$7,336.93	\$10,519.32	\$10,519.32	\$11,600.00	\$15,800.00	50%	
SIERR	Sierra County	CYBER	\$6,000.00	\$7,363.52	\$7,363.52	\$8,800.00	\$13,600.00	85%	
SUTTE	Sutter County	CYBER	\$18,629.71	\$24,827.44	\$24,827.44	\$27,300.00	\$37,200.00	50%	
TEHAM	Tehama County	CYBER	\$16,423.41	\$16,930.78	\$16,930.78	\$18,600.00	\$25,400.00	50%	
TRINI	Trinity County	CYBER	\$7,671.73	\$9,262.26	\$9,262.26	\$10,200.00	\$13,900.00	50%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	Crime	\$4,160.00	\$4,642.00	\$4,642.00	\$5,100.00	\$5,300.00	14%	
COLUS	Colusa County	Crime	\$7,211.00	\$7,846.00	\$7,846.00	\$8,600.00	\$9,000.00	15%	
DELNO	Del Norte County	Crime	\$8,933.00	\$9,571.00	\$9,571.00	\$10,500.00	\$11,000.00	15%	
LASSE	Lassen County	Crime	\$6,804.00	\$7,010.00	\$7,010.00	\$7,700.00	\$8,100.00	16%	
MODOC	Modoc County	Crime	\$5,202.00	\$5,692.00	\$5,692.00	\$6,300.00	\$6,500.00	14%	
MONO	Mono County	Crime	\$5,660.00	\$6,117.00	\$6,117.00	\$6,700.00	\$7,000.00	14%	
PLUMA	Plumas County	Crime	\$8,571.00	\$8,830.00	\$8,830.00	\$9,700.00	\$10,200.00	16%	
SBENI	San Benito County	Crime	\$7,396.00	\$7,711.00	\$7,711.00	\$8,500.00	\$8,900.00	15%	
SIERR	Sierra County	Crime	\$11,786.00	\$12,061.00	\$12,061.00	\$13,300.00	\$13,900.00	15%	
SUTTE	Sutter County	Crime	\$13,467.00	\$15,031.00	\$15,031.00	\$16,500.00	\$17,300.00	15%	
TEHAM	Tehama County	Crime	\$13,979.00	\$14,681.00	\$14,681.00	\$16,100.00	\$16,900.00	15%	
TRINI	Trinity County	Crime	\$3,474.00	\$3,877.00	\$3,877.00	\$4,300.00	\$4,500.00	16%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	MedMal	\$6,308.03	\$7,320.00	\$7,320.00	\$8,000.00	\$9,000.00	23%	26%
COLUS	Colusa County	MedMal	\$63,212.00	\$52,645.00	\$52,645.00	\$61,000.00	\$66,000.00	25%	
DELNO	Del Norte County	MedMal	\$71,163.00	\$75,923.00	\$75,923.00	\$88,000.00	\$95,000.00	25%	
LASSE	Lassen County	MedMal	\$48,886.00	\$62,295.00	\$62,295.00	\$74,000.00	\$80,000.00	28%	
MODOC	Modoc County	MedMal	\$57,729.00	\$30,730.00	\$30,730.00	\$35,000.00	\$38,000.00	24%	
MONO	Mono County	MedMal	\$14,540.00	\$25,441.00	\$25,441.00	\$29,000.00	\$32,000.00	26%	
PLUMA	Plumas County	MedMal	\$59,629.00	\$64,628.00	\$64,628.00	\$72,000.00	\$77,000.00	19%	
SBENI	San Benito County	MedMal	\$45,978.00	\$56,306.00	\$56,306.00	\$65,000.00	\$70,000.00	24%	
SIERR	Sierra County	MedMal	\$5,343.00	\$5,716.00	\$5,716.00	\$7,000.00	\$8,000.00	40%	
SUTTE	Sutter County	MedMal	\$473,711.00	\$522,849.00	\$522,849.00	\$586,000.00	\$636,000.00	22%	
TEHAM	Tehama County	MedMal	\$121,961.00	\$131,249.00	\$131,249.00	\$151,000.00	\$162,000.00	23%	
TRINI	Trinity County	MedMal	\$33,353.00	\$43,243.00	\$43,243.00	\$52,000.00	\$57,000.00	32%	

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	POLL	\$7,878.71	\$5,216.11	\$9,400.00	\$10,400.00	99%		
COLUS	Colusa County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
DELNO	Del Norte County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
LASSE	Lassen County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
MODOC	Modoc County	POLL	\$7,878.71	\$5,216.11	\$9,400.00	\$10,400.00	99%		
MONO	Mono County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
PLUMA	Plumas County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
SBENI	San Benito County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
SIERR	Sierra County	POLL	\$6,721.28	\$4,449.83	\$8,000.00	\$8,900.00	100%		
SUTTE	Sutter County	POLL	\$15,754.50	\$10,430.28	\$18,800.00	\$20,900.00	100%		
TEHAM	Tehama County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		
TRINI	Trinity County	POLL	\$11,815.14	\$7,822.23	\$14,100.00	\$15,600.00	99%		

PRISM Program Estimates 2024-2025

Org Key	Entity	Program Code	22/23 Premium	23/24 Premium	23/24 Premium	24-25 Low Estimate	24-25 High Estimate	Increase from 23-24	Overall Increase
ALPIN	Alpine County	WC	\$45.77	\$84.75	\$100.00	\$200.00		136%	
COLUS	Colusa County	WC	\$1,359.18	\$1,359.18	\$1,400.00	\$1,500.00		10%	
DELNO	Del Norte County	WC	\$1,291.10	\$1,291.10	\$1,400.00	\$1,500.00		16%	
LASSE	Lassen County	WC	\$1,537.85	\$1,667.62	\$1,800.00	\$1,900.00		14%	
MODOC	Modoc County	WC	\$156.18	\$156.18	\$200.00	\$300.00		92%	
MONO	Mono County	WC	\$353.95	\$353.95	\$400.00	\$500.00		41%	
PLUMA	Plumas County	WC	\$2,476.20	\$2,476.20	\$2,600.00	\$2,700.00		9%	
SIERR	Sierra County	WC	\$369.21	\$678.41	\$700.00	\$900.00		33%	
SUTTE	Sutter County	WC	\$1,290.00	\$1,290.00	\$1,400.00	\$1,500.00		16%	
TRINI	Trinity County	WC	\$986.49	\$986.49	\$1,000.00	\$1,100.00		12%	

**TRINDEL INSURANCE FUND
SUMMARY OF PREMIUM CALCULATIONS
2023-24 PREMIUM**

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL		
WORKERS COMP	\$630,239	\$525,036	\$1,033,232	\$1,213,539	\$689,512	\$1,089,826	\$1,044,438	\$1,493,218	\$691,212	\$2,526,622	\$3,381,872	\$877,128	\$15,195,874		
LIABILITY	\$300,261	\$653,581	\$757,310	\$697,940	\$456,948	\$642,740	\$819,726	\$1,147,050	\$235,084	\$2,488,356	\$1,851,248	\$1,053,306	\$11,103,551	\$16,353,841	-7.08%
CRIME/BOND	\$4,160	\$7,211	\$8,933	\$6,804	\$5,202	\$5,660	\$8,571	\$7,396	\$11,786	\$13,467	\$13,979	\$3,474	\$96,643	\$9,906,396	12.08%
WATERCRAFT	\$46	\$1,359	\$1,291	\$1,538	\$156	\$354	\$2,476	\$0	\$369	\$1,290	\$0	\$986	\$9,865	\$69,565	38.92%
AIRPORT/CRAFT	\$2,287	\$3,256	\$4,317	\$6,442	\$11,648	\$3,967	\$5,503	\$0	\$1,882	\$0	\$0	\$8,735	\$48,037	\$10,014	-1.49%
CYBER	\$6,000	\$7,084	\$10,223	\$7,767	\$6,000	\$8,392	\$16,025	\$7,337	\$6,000	\$18,630	\$16,423	\$7,672	\$117,553	\$43,157	11.31%
OEL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$127,647	\$0	\$127,647	\$59,351	98.06%
CIMI	\$14,229	\$0	\$0	\$48,078	\$25,142	\$0	\$0	\$33,305	\$14,231	\$0	\$0	\$106,724	\$241,710	\$0	#DIV/0!
														\$225,090	7.38%
PROPERTY	\$144,183	\$136,609	\$456,165	\$212,113	\$192,662	\$165,267	\$509,556	\$552,033	\$74,851	\$273,879	\$265,915	\$144,702	\$3,127,937	\$2,280,071	37.19%
MED MAL	\$18,922	\$93,463	\$73,708	\$51,223	\$134,366	\$42,159	\$61,173	\$78,744	\$14,530	\$685,198	\$139,130	\$36,818	\$1,429,435	\$1,033,212	38.35%
POLLUTION	\$32,879	\$45,804	\$36,815	\$36,815	\$50,344	\$57,663	\$36,815	\$43,728	\$38,713	\$41,987	\$36,815	\$41,146	\$499,524	\$559,486	-10.72%
TOTAL	\$1,153,206	\$1,473,403	\$2,381,994	\$2,282,259	\$1,571,981	\$2,016,028	\$2,504,284	\$3,362,812	\$1,088,659	\$6,049,430	\$5,833,028	\$2,280,691	\$31,997,775	\$30,540,183	4.77%
Totals from FY22/23	\$1,009,623	\$1,396,295	\$2,499,394	\$2,590,035	\$1,625,681	\$2,032,683	\$2,441,145	\$3,064,676	\$1,201,291	\$5,819,914	\$4,778,656	\$2,080,790	\$30,540,184		4%
\$ Change from prior year	\$143,583	\$77,108	(\$117,400)	(\$307,776)	(\$53,700)	(\$16,655)	\$63,140	\$298,136	(\$112,633)	\$229,516	\$1,054,372	\$199,901	\$1,457,591		
% Change from prior year	14.22%	5.52%	-4.70%	-11.88%	-3.30%	-0.82%	2.59%	9.73%	-9.38%	3.94%	22.06%	9.61%	4.77%		

4%

WORKERS' COMP PREMIUM CALCULATION

DESCRIPTION	ALPINE 120	COLUSA 130	DEL NORTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BENTO 190	SIERRA 200	SUTTER 205	TEHAMA 207	TRINITY 210	TOTAL	% Cha
Percent of program	2.895%	1.370%	6.320%	8.359%	4.326%	6.918%	6.644%	9.761%	4.665%	16.241%	26.897%	5.605%	K	100.00%
@ 70% confidence	\$10,166,000	K	1,981,199	\$12,147,199										
@ 75% confidence	\$10,517,000	K	2,049,578	\$12,566,578										
@ 80% confidence	\$10,924,000	K	2,130,553	\$13,054,553										
@ 85% confidence	\$11,415,000	K	2,227,724	\$13,642,724										

ACTUARY REQUIREMENT:

@ 70% confidence	\$294,268	\$139,235	\$642,485	\$849,815	\$439,804	\$703,280	\$675,460	\$992,294	\$474,194	\$1,651,064	\$2,734,336	\$569,765	\$10,166,000	
@ 75% confidence	\$304,428	\$144,042	\$664,668	\$879,157	\$454,988	\$727,562	\$698,762	\$1,026,555	\$495,566	\$1,708,070	\$2,828,744	\$589,438	\$10,517,000	
@ 80% confidence	\$316,209	\$149,817	\$690,381	\$913,179	\$472,596	\$757,518	\$725,824	\$1,066,282	\$509,551	\$1,774,171	\$3,038,214	\$612,248	\$10,924,000	
@ 85% confidence	\$330,422	\$156,342	\$721,422	\$954,224	\$493,838	\$789,686	\$758,448	\$1,114,208	\$532,454	\$1,853,914	\$3,070,278	\$639,767	\$11,415,000	

EQUITY EQUALIZATION

DUE TO/FROM AT 6-30-09	\$332,287	\$194,712	\$255,965	\$948,630	\$151,221	\$1,336,390	\$0	\$445,329	\$176,540			\$750,315	\$4,591,389	
DUE TO/FROM AT 6-30-10	476,399	334,460	862,369	1,336,474	316,223	1,366,753	1,305,503	798,756	218,467			1,134,416	\$8,149,820	
DUE TO/FROM AT 6-30-11	448,168	162,636	920,247	1,376,741	137,358	1,200,996	1,118,497	587,203	(28,544)			792,338	\$6,715,639	
DUE TO/FROM AT 6-30-12	425,750	137,097	828,313	80,310	72,877	990,508	1,286,895	980,492	(44,758)			891,555	\$5,249,039	
DUE TO/FROM AT 6-30-13	313,177	142,141	541,555	397,313	60,740	1,097,040	896,530	572,621	111,821			1,416,998	\$5,549,936	
DUE TO/FROM AT 6-30-14	189,868	89,921	(121,447)	112,646	167,816	1,318,821	1,606,904	599,002	133,428	0		1,391,493	\$5,488,452	
DUE TO/FROM AT 6-30-15	(62,925)	(50,166)	(316,706)	276,403	171,007	1,118,742	1,162,882	480,122	24,063	(19,886)		942,033	\$3,725,569	
DUE TO/FROM AT 6-30-16	25,611	394,636	(233,023)	185,398	427,244	640,419	1,753,634	419,030	(89,052)	1,236,536		1,009,465	\$5,770,898	
DUE TO/FROM AT 6-30-17	44,672	1,107,980	(914,934)	422,937	1,226,312	(376,688)	73,986	(163,914)	97,904	1,778,686		1,869,913	\$5,166,874	
DUE TO/FROM AT 6-30-18	267,386	1,271,854	(263,525)	1,626,654	460,159	(237,158)	1,648,209	(736,671)	(288,419)	1,118,619		1,273,929	\$6,141,027	
DUE TO/FROM AT 6-30-19	181,554	1,287,810	810,263	994,103	707,588	328,932	4,040,481	53,808	(361,889)	(1,303,202)		1,438,501	\$8,177,947	
DUE TO/FROM AT 6-30-20	419,900	1,580,665	2,749,441	1,829,994	1,085,905	264,536	3,748,845	855,190	(517,807)	251,609		1,314,267	\$13,582,745	
DUE TO/FROM AT 6-30-21	(193,082)	2,086,007	4,606,670	2,944,154	1,432,265	1,310,790	4,119,700	2,223,588	192,327	1,801,935		616,721	\$21,141,076	
DUE TO/FROM AT 6-30-22	(474,297)	2,406,725	2,618,077	3,119,238	1,634,875	1,361,465	4,729,118	2,455,774	248,648	1,874,171		1,403,253	K	\$21,377,043
10% OF DUE TO/FROM	(\$47,430)	\$240,672	\$261,808	\$311,924	\$163,487	\$176,146	\$472,912	\$245,577	\$24,865	\$187,417	\$0	\$140,325	K	\$2,137,704

SIR 300K LAYER PREMIUM 70%	\$330,422	\$139,235	\$642,485	\$849,815	\$439,804	\$703,280	\$675,460	\$992,294	\$474,194	\$1,651,064	\$2,734,336	\$569,765	\$10,202,154	\$9,154,000	11.5%	
TRINDEL POOL 300K - 1MIL 85%	\$106,711	\$179,153	\$175,813	\$170,985	\$84,498	\$178,538	\$168,293	\$261,903	\$62,724	\$530,267	\$364,486	\$118,809	\$2,402,000	2,688,481	-10.7%	
PRISM - EXCESS WORKERS COV.	24,815	85,909	88,669	67,825	43,396	86,677	77,348	116,090	33,627	223,510	160,935	83,132	K	\$1,071,933	\$760,186	41.0%
TOTAL PREMIUM	\$461,947	\$404,297	\$906,968	\$1,088,625	\$567,697	\$966,315	\$921,102	\$1,370,287	\$570,545	\$2,404,840	\$3,259,757	\$751,707	\$13,676,087	\$12,077,186	13.2%	

ESTIMATED EAP COSTS	\$1,000.00	\$0.00	\$5,700.00	\$3,800.00	\$500.00	\$1,500.00	\$0.00	\$2,000.00	\$240.00	\$750.00	\$750.00	\$4,500.00	K	\$20,740	\$17,045	21.7%
LOSS PREVENTION SUBSIDY	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$39,000	\$468,000	\$429,000	9.1%
TRINDEL ALLLOCATED COSTS	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$71,362	\$866,345	\$779,887	9.8%	
HEARING TESTS	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,000.00	\$1,200.00	\$2,000.00	\$2,000.00	\$2,000.00	\$2,150.00	\$2,000.00	\$2,000.00	K	\$23,350	\$21,350	9.4%
RISK MANAGEMENT SUBSIDY	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$60,000	\$55,000	9.1%
SAFETY FUNDS	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$30,000	\$27,500	9.1%	
LABOR LAW POSTERS	\$0	\$877	\$702	\$1,251	\$1,452	\$949	\$3,474	\$1,069	\$565	\$1,019	\$1,503	\$1,059	K	\$13,922	\$7,076	96.7%
DUE TO/FROM ADJ	\$47,430	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	K	\$47,430	\$19,308	145.6%
TOTAL TRINDEL	\$168,292	\$120,739	\$126,264	\$124,913	\$121,814	\$121,511	\$123,336	\$122,931	\$120,667	\$121,782	\$122,115	\$125,422	K	\$1,519,767	\$1,514,145	0.4%

Gross Billing	Total	2023-24	2022-23	2021-22	2020-21	2019-20	2018-19	2017-18	2016-17	2015-16	2014-15	2013-14	2012-13	2011-12	2010-11	2009-10	2008-09	2007-08	2006-07	2005-06	2004-05	2003-04	2002-03	2001-02	2000-01	99-00		
GROSS BILLING 22-23	\$630,239	\$525,036	\$1,033,232	\$1,213,639	\$689,512	\$1,089,826	\$1,044,438	\$1,493,218	\$691,212	\$2,526,622	\$3,381,872	\$877,128	K	\$15,195,874														
GROSS BILLING FOR 21-22	582,864	527,430	1,215,706	1,446,053	786,813	1,270,724	1,121,416	1,676,818	827,228	2,981,234	2,920,489	996,765	K	\$16,353,841														
GROSS BILLING FOR 20-21	532,240	602,225	1,299,394	1,745,983	786,833	1,250,183	1,228,431	1,749,819	906,568	2,792,488		956,791		\$13,830,755														
GROSS BILLING FOR 19-20	424,707	708,770	1,620,889	1,901,976	724,500	1,261,082	1,474,723	1,783,143	799,361	3,140,699		996,516		\$14,836,968														
GROSS BILLING FOR 18-19	586,599	712,529	1,636,356	1,751,839	653,360	1,166,978	1,399,092	1,785,969	671,871	2,862,579		870,552		\$14,096,724														
GROSS BILLING FOR 17-18	528,597	725,873	1,628,826	1,563,773	779,419	1,229,859	1,340,602	1,657,908	546,999	2,422,955		994,463		\$13,618,276														
GROSS BILLING FOR 16-17	444,085	761,671	1,694,016	1,700,709	646,854	1,052,224	1,604,767	1,320,617	546,039	2,180,693		771,516		\$12,723,210														
GROSS BILLING FOR 15-16	396,006	693,234	1,331,423	1,428,984	631,639	744,763	1,509,133	1,189,780	409,487	2,353,889		781,248		\$11,429,287														
GROSS BILLING FOR 14-15	344,146	693,813	1,123,446	1,222,805	593,556	626,157	1,331,421	989,261	348,853	2,315,198		698,630		\$10,288,190														
GROSS BILLING FOR 13-14	289,762	601,593	1,054,016	1,280,427	570,568	629,772	1,269,040	927,518	320,129	1,981,295		642,010		\$9,566,129														
GROSS BILLING FOR 12-13	263,150	546,128	923,867	1,191,384	560,864	645,672	1,271,359	902,112	312,149			598,651		7,215,336														
GROSS BILLING FOR 11-12	280,440	553,140	949,128	1,169,217	539,691	667,722	1,078,597	945,742	326,142			705,118		7,194,937														
GROSS BILLING FOR 10-11	292,133	553,312	1,055,641	1,060,998	550,973	666,075	1,152,175	974,574	342,069			744,481		7,392,432														
GROSS BILLING FOR 09-10	278,253	553,849	1,071,526	1,329,944	529,464	643,573	968,082	1,001,655	272,632			737,091		7,386,071														
GROSS BILLING FOR 08-09	283,094	547,314	1,122,659	1,287,476	509,779	731,307		985,206	310,966			731,496		6,509,297														
GROSS BILLING FOR 07-08	277,218	547,616	1,095,094	1,020,691	470,595	876,149		863,531	300,396			834,318		6,285,608														
GROSS BILLING FOR 06-07	287,061	504,742	1,113,851	1,005,491	599,386	960,068																						

LIABILITY/PROPERTY/MISCELLANEOUS PREMIUM CALCULATIONS

DESCRIPTION	ALPINE 120	COLUSA 130	DEL NORTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BENITO 190	SIERRA 200	SUTTER 205	TEHAMA 207	TRINITY 210	TOTAL		
Percent of program	3.48%	2.77%	5.58%	6.36%	3.84%	1.96%	7.66%	9.29%	0.11%	26.91%	20.29%	11.74% K	100.00%		
SIR LEVEL		250,000													
@ 70% confidence		3,281,000	K												
@ 75% confidence		3,501,000													
@ 80% confidence		3,758,000													
@ 85% confidence		4,079,000													
Liability															
ACTUARY REQUIREMENT															
@ 70% confidence	\$114,031	\$90,898	\$183,004	\$208,764	\$126,029	\$64,432	\$251,449	\$304,801	\$3,584	\$882,882	\$665,817	\$385,308	\$3,281,000		
@ 75% confidence	\$121,677	\$96,993	\$195,275	\$222,762	\$134,480	\$68,752	\$268,309	\$325,239	\$3,824	\$942,082	\$710,462	\$411,143	\$3,501,000		
@ 80% confidence	\$130,610	\$104,113	\$209,610	\$239,115	\$144,352	\$73,799	\$288,005	\$349,114	\$4,105	\$1,011,238	\$762,616	\$441,325	\$3,758,000		
@ 85% confidence	\$141,766	\$113,007	\$227,515	\$259,539	\$156,682	\$80,103	\$312,606	\$378,934	\$4,456	\$1,097,616	\$827,757	\$479,021	\$4,079,000		
LIABILITY CALCULATIONS:															
EQUITY EQUALIZATION															
DUE TO/FROM AT 6-30-14	469,145	922,365	244,763	653,087	352,598	737,613	833,772	1,404,166	155,342	0		698,733	\$6,471,584		
DUE TO/FROM AT 6-30-15	384,136	234,794	621,976	796,056	115,122	365,386	568,024	1,770,326	263,814	301,449		688,716	\$6,109,799		
DUE TO/FROM AT 6-30-16	272,929	256,661	990,872	704,607	(192,550)	484,068	420,332	1,774,208	350,738	198,684		671,278	\$5,931,827		
DUE TO/FROM AT 6-30-17	451,839	624,916	1,450,622	987,640	(117,485)	503,516	376,027	2,003,301	408,755	422,099		826,240	\$7,937,470		
DUE TO/FROM AT 6-30-18	357,463	420,967	1,725,753	930,072	154,280	727,478	263,783	2,051,783	570,982	(210,548)		1,048,345	\$8,040,358		
DUE TO/FROM AT 6-30-19	266,480	411,385	1,687,493	870,761	(128,289)	790,059	80,247	2,006,817	459,491	(726,197)		1,205,257	\$6,923,506		
DUE TO/FROM AT 6-30-20	391,557	630,859	853,366	439,462	262,449	1,241,387	142,286	2,337,447	431,706	(355,904)		1,186,549	\$7,561,163		
DUE TO/FROM AT 6-30-21	649,935	777,176	1,067,436	584,645	625,225	1,335,011	495,536	2,652,829	249,899	(422,097)		(38,630)	\$7,976,965		
DUE TO/FROM AT 6-30-22	559,425	942,408	1,061,404	972,592	877,545	1,284,475	788,407	2,775,109	266,473	(33,043)	0	(595,595) K	\$8,899,200		
10% OF DUE TO/FROM	\$55,942	\$94,241	\$106,140	\$97,259	\$87,755	\$128,447	\$78,841	\$277,511	\$26,647	(\$3,304)	\$0	(\$59,559) K	\$889,920		
LIABILITY 50													K		
SIR LAYER PREMIUM	\$121,677	\$96,993	\$195,275	\$222,762	\$134,480	\$68,752	\$268,309	\$325,239	\$3,824	\$1,097,616	\$710,462	\$479,021	\$3,724,412	\$3,324,883	12%
TRINDEL POOL 250K - 1MIL 85%	43,057	137,161	127,880	123,660	86,287	153,005	156,550	183,880	41,326	396,387	271,687	118,120	\$1,839,000	2,041,135	-10%
PRISM PREMIUM	78,578	361,834	372,538	291,028	179,072	361,620	336,953	575,187	132,503	924,120	799,934	336,759	4,750,126	3,349,826	42%
TRINDEL ALLOCATED COSTS	\$29,448	\$30,092	\$34,117	\$32,990	\$29,609	\$31,863	\$30,414	\$35,244	\$29,931	\$39,429	\$41,664	\$32,346	\$397,149	\$359,948	10%
LOSS PREVENTION SUBSIDY	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$18,000	\$216,000	\$198,000	9%
RISK MANAGEMENT SUBSIDY	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$30,000	\$27,500	9%
LEADERSHIP/SUP TRAINING	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$7,000	\$84,000	\$77,000	9%
DUE TO/FROM ADJ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,304	\$0	\$59,559	\$62,864	\$80,840	-22%
TOTAL LIAB PREMIUM	\$300,261	\$653,581	\$757,310	\$697,940	\$456,948	\$642,740	\$819,726	\$1,147,050	\$235,084	\$2,488,356	\$1,851,248	\$1,053,306	\$11,103,551	9,459,131	17%
MISCELLANEOUS PROG:															
AIRPORT	\$2,287	\$3,256	\$4,317	\$6,442	\$11,648	\$3,967	\$5,503	\$0	\$1,882	\$0	\$0	\$7,165	\$46,467	\$41,788	11%
CRIME/BOND	\$4,160	\$7,211	\$8,933	\$6,804	\$5,202	\$5,660	\$8,571	\$7,396	\$11,786	\$13,467	\$13,979	\$3,474	\$96,643	\$69,565	39%
WATERCRAFT	\$46	\$1,359	\$1,291	\$1,538	\$156	\$354	\$2,476	\$0	\$369	\$1,290	\$0	\$986	\$9,865	\$10,014	-1%
CYBER	\$6,000	\$7,084	\$10,223	\$7,767	\$6,000	\$8,392	\$16,025	\$7,337	\$6,000	\$18,630	\$16,423	\$7,672	\$117,553	\$59,351	98%
AIRCRAFT	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,570	\$1,570	\$1,369	15%
OPTIONAL EXCESS LIABILITY											\$127,647	\$0	\$127,647		
CIMI	\$14,229	\$0	\$0	\$48,078	\$25,142	\$0	\$0	\$33,305	\$14,231	\$0	\$0	\$106,724	\$241,710	\$225,090	7%
Total	\$326,983	\$672,491	\$782,074	\$768,569	\$505,096	\$661,113	\$852,301	\$1,195,088	\$269,352	\$2,521,743	\$2,009,297	\$1,180,898	\$11,745,005	\$9,866,308	19%
GROSS BILLING FOR 23-24	\$326,983	\$672,491	\$782,074	\$768,569	\$505,096	\$661,113	\$852,301	\$1,195,088	\$269,352	\$2,521,743	\$2,009,297	\$1,180,898	11,745,005	12.49%	
GROSS BILLING FOR 22-23	\$256,679	\$612,027	\$766,874	\$859,942	\$563,832	\$523,737	\$881,339	\$1,000,548	\$242,995	\$2,188,724	\$1,660,930	\$883,593	10,441,220	17.47%	
GROSS BILLING FOR 21-22	\$357,362	\$610,276	\$810,254	\$977,444	\$662,574	\$579,971	\$791,985	\$1,162,538	\$251,997	\$2,136,482	\$1,547,902	\$888,786	8,888,786	14.67%	
GROSS BILLING FOR 20-21	389,340	615,660	627,576	768,369	659,674	634,298	667,832	1,041,957	215,548	1,709,913	1,421,459	421,459	7,751,627	5.94%	
GROSS BILLING FOR 19-20	256,737	563,259	780,379	853,597	617,046	632,403	506,643	892,067	249,826	1,542,892	422,168	422,168	7,317,016		

MEDICAL MALPRACTICE PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL	
Percent of program	0.08%	14.01%	1.83%	1.68%	13.68%	15.46%	1.11%	14.58%	0.06%	32.95%	3.36%	1.21%	100.00%	K
@ 70% confidence	106,000	K												
@ 75% confidence	115,000													
@ 80% confidence	126,000													
@ 85% confidence	139,000													
ACTUARY REQUIREMENT														
@ 70% confidence	\$87	\$14,854	\$1,941	\$1,782	\$14,496	\$16,383	\$1,178	\$15,455	\$60	\$34,922	\$3,561	\$1,283	\$106,000	
@ 75% confidence	\$94	\$16,115	\$2,106	\$1,933	\$15,726	\$17,774	\$1,278	\$16,767	\$66	\$37,887	\$3,863	\$1,392	\$115,000	
@ 80% confidence	\$103	\$17,656	\$2,307	\$2,118	\$17,231	\$19,475	\$1,400	\$18,371	\$72	\$41,511	\$4,232	\$1,525	\$126,000	
@ 85% confidence	\$114	\$19,478	\$2,545	\$2,337	\$19,008	\$21,484	\$1,544	\$20,266	\$79	\$45,794	\$4,669	\$1,682	\$139,000	
DUE TO/FROM AT 6-30-16	4,070	20,714	36,417	2,163	15,512	30,361	3,461	23,918	5,837	(13,625)		31,138	159,967	
DUE TO/FROM AT 6-30-17	(376)	18,519	37,073	3,001	12,968	29,915	213	18,987	13,074	(48,205)		26,880	112,049	
DUE TO/FROM AT 6-30-18	6,885	16,406	38,863	2,455	11,346	29,190	(7,633)	17,268	20,391	(58,083)		29,652	106,740	
DUE TO/FROM AT 6-30-19	10,196	14,502	37,524	3,842	12,384	30,792	(13,899)	16,803	21,921	(40,927)		31,503	124,641	
DUE TO/FROM AT 6-30-20	10,275	3,639	27,424	(1,432)	7,256	28,378	(21,614)	12,961	20,986	(87,567)		28,899	29,205	
DUE TO/FROM AT 6-30-21	7,177	25,934	7,587	(7,635)	(22,297)	18,750	298	(22,361)	19,323	(229,085)		21,434	(180,875)	K
DUE TO/FROM AT 6-30-22	10,288	14,227	107,440	102,261	(41,026)	18,865	66,108	3,327	15,892	(139,267)		23,217	181,332	K
	(1,029)	(1,423)	(10,744)	(10,226)	4,103	(1,886)	(6,611)	(333)	(1,589)	13,927	0	(2,322)		K
Excess PREMIUM	\$6,308	\$63,212	\$71,163	\$48,886	\$57,729	\$14,540	\$59,629	\$45,978	\$5,343	\$473,711	\$121,961	\$33,353	\$1,001,813	K
SIR LAYER PREMIUM	114	19,478	2,545	2,337	19,008	21,484	1,544	20,266	79	45,794	4,669	1,682	\$139,000	
DUE TO/FROM ADJ	\$0	\$0	\$0	\$0	\$4,103	\$0	\$0	\$0	\$0	\$13,927		\$0	\$18,029	
Funding Deductibles Res 22-02	12,500	10,773			53,526	6,135		12,500	9,108	151,767	12,500	1,783	\$270,593	Resolution 22-02
	\$18,922	\$93,463	\$73,708	\$51,223	\$134,366	\$42,159	\$61,173	\$78,744	\$14,530	\$685,198	\$139,130	\$36,818	\$1,429,435	
Gross Billing														
TOTAL 2023-24	18,922	93,463	73,708	51,223	134,366	42,159	61,173	78,744	14,530	685,198	139,130	36,818	1,429,435	38.35%
GROSS BILLING FOR 2022-23	19,563	87,361	83,657	56,790	63,607	26,266	80,854	60,257	18,490	393,895	102,000	40,473	1,033,212	32.53%
GROSS BILLING FOR 21-22	7,637	52,917	66,427	38,474	40,251	15,803	71,679	39,383	6,557	415,860		24,626	779,614	73.73%
GROSS BILLING FOR 20-21	5,166	19,148	33,444	20,413	16,686	10,382	46,179	28,344	4,573	252,851		11,566	448,752	33.77%
GROSS BILLING FOR 19-20	5,018	13,193	22,805	13,650	11,454	7,254	33,211	21,018	3,083	196,538		8,236	335,460	4.01%
GROSS BILLING FOR 18-19	6,500	11,000	20,705	14,500	12,332	8,196	23,291	17,000	4,108	195,470		9,421	322,523	3.41%
GROSS BILLING FOR 17-18	11,250	8,853	22,419	11,450	10,689	7,413	12,966	15,247	11,383	188,086		12,135	311,891	21.58%
GROSS BILLING FOR 16-17	5,137	6,658	23,075	10,621	8,145	6,967	8,820	10,316	16,953	151,959		7,877	256,527	2.39%
GROSS BILLING FOR 15-16	4,211	6,483	22,156	10,468	7,925	7,369	10,373	11,098	16,759	146,017		8,681	250,539	1.35%
Increase/(Decrease) for 20-21	(641)	6,102	(9,949)	(5,567)	70,760	15,893	(19,681)	18,487	(3,960)	291,304	37,130	(3,655)	396,223	

LANDFILL/POLLUTION PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	SUTTER	TEHAMA	TRINITY	TOTAL
PREMIUM- Landfills Alliant ESJPA		\$8,989										\$2,871	\$11,860
PREMIUM- Landfills Trindel					\$17,465	\$19,931	\$0	\$6,897	\$6,992				\$51,285
PRISM Program	\$7,879	\$11,815	\$11,815	\$11,815	\$7,879	\$11,815	\$11,815	\$11,815	\$6,721	\$15,745	\$11,815	\$11,815	\$132,744
DUE TO/FROM ADJ						\$1		\$16		\$1,242			\$2,719
CLAIM COSTS-or deductible funding	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$300,000
Total	\$32,879	\$45,804	\$36,815	\$36,815	\$50,344	\$56,747	\$36,815	\$43,728	\$38,713	\$41,987	\$36,815	\$41,146	Resolution 22-02
DUE TO/FROM AT 6-30-16	10,416	13,690	11,494	11,977	(11,978)	(15,185)	20,553	6,378	5,411	2,157		8,804	\$127,438
DUE TO/FROM AT 6-30-17	11,495	15,308	13,111	13,594	7,331	9,024	22,170	15,194	13,788	4,314		10,422	\$135,752
DUE TO/FROM AT 6-30-18	11,518	15,232	13,138	13,622	32,718	11,204	22,215	15,354	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-19	12,215	16,168	14,086	14,581	33,540	13,510	23,378	16,193	14,599	5,254		11,299	\$174,824
DUE TO/FROM AT 6-30-20	11,518	15,232	13,138	13,622	32,718	11,204	22,215	15,354	13,948	4,322		10,456	\$163,727
DUE TO/FROM AT 6-30-21	13,126	17,777	15,317	15,834	33,697	14,910	24,894	16,928	11,879	6,470		12,539	183,371
DUE TO/FROM AT 6-30-22	\$3,501	\$4,352	\$99,561	\$22,407	\$22,407	(\$12)	\$10,370	(\$160)	\$1,695	(\$12,422)	\$0	(\$1,460)	150,240
Gross Billing													
TOTAL 2023-24	\$32,879	\$45,804	\$36,815	\$36,815	\$50,344	\$57,663	\$36,815	\$43,728	\$38,713	\$41,987	\$36,815	\$41,146	\$499,524
GROSS BILLING FOR 22-23	\$35,825	\$50,222	\$41,233	\$41,233	\$53,690	\$62,536	\$41,233	\$48,288	\$44,476	\$46,646	\$50,000	\$44,104	\$559,486
GROSS BILLING FOR 21-22	\$1,239	\$11,724	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$9,890	\$2,478		\$5,009	\$87,092
GROSS BILLING FOR 20-21	\$1,239	\$12,172	\$1,858	\$1,858	\$19,104	\$23,161	\$1,858	\$8,913	\$8,391	\$2,478		\$5,152	\$86,184
GROSS BILLING FOR 19-20	\$1,783	\$12,988	\$2,674	\$2,674	\$19,648	\$23,977	\$2,674	\$9,729	\$8,935	\$3,565		\$5,968	\$94,615
GROSS BILLING FOR 18-19	\$1,783	\$12,988	\$2,674	\$2,674	\$19,648	\$24,851	\$2,674	\$9,729	\$8,935	\$3,565		\$5,968	\$95,489
GROSS BILLING FOR 17-18	\$1,783	\$12,882	\$2,674	\$2,674	\$45,013	\$25,266	\$2,674	\$9,873	\$9,081	\$3,565		\$5,982	\$121,467
GROSS BILLING FOR 16-17	\$2,862	\$14,499	\$4,291	\$4,291	\$21,092	\$26,883	\$4,291	\$11,490	\$10,160	\$5,722		\$7,599	\$113,179
GROSS BILLING FOR 15-16	\$2,862	\$14,170	\$4,291	\$4,291	\$21,092	\$27,480	\$4,291	\$11,490	\$10,160	\$16,987		\$7,446	\$124,560
Increase/(Decrease) for 23-24	(\$2,946)	(\$4,418)	(\$4,418)	(\$4,418)	(\$3,346)	(\$4,873)	(\$4,418)	(\$4,560)	(\$5,763)	(\$4,659)	(\$13,185)	(\$2,958)	-59,962

NOTES: Alpine and Lassen have no covered landfills. Plumas chooses not to have landfill coverage
This is 1/3 of the 3 year prepaid premium.

PRISM Program: Pollution Program, covers all but Landfills. It is an optional program in which
all members participate. This year PRISM premium includes ERP extended reported period coverage from Chubb



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 10.

SUBJECT: Review of Budget and Financial Statements as of 12/31/2023:

ACTION FOR CONSIDERATION: Informational only.

BACKGROUND: Review of Budgets, Statement of Net Position, Statement of Revenues and Expenses and changes in Net Position through second quarter of fiscal year 2023-2024. (Jack Contos, Andrew Fischer). Informational Item.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

120 - Alpine

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ 201,281	\$ 174,042	\$ 97,441	\$ 42,140	\$ 25,436	\$ 124,299	\$ 664,639
LAIF	323	182	329	42	44	644	1,564
CAMP	391,305	192,205	39,194	317	213	1,353	624,586
Accounts Receivable	214,788	122,814	64,501	16,440	9,461	3,500	431,504
Investments	1,236,179	480,499	1,438	1,302	758	6,931	1,727,106
Total Assets	2,043,875	969,741	202,904	60,241	35,912	136,727	3,449,399
Liabilities							
Accounts Payable	0	0	0	0	0	2,999	2,999
Claims Liabilities	1,919,691	125,812	132,384	0	170	0	2,178,057
Total Liabilities	1,919,691	125,812	132,384	0	170	2,999	2,181,056
Net Position (Due to Members)	\$ 124,184	\$ 843,929	\$ 70,520	\$ 60,241	\$ 35,742	\$ 133,728	\$ 1,268,344

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

130 - Colusa

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ 437,443	\$ (97,818)	\$ (7,797)	\$ 48,180	\$ 37,009	\$ 153,662	\$ 570,678
LAIF	2,183	264	(10)	28	(18)	805	3,251
CAMP	211,547	58,780	186	304	237	1,789	272,843
Accounts Receivable	118,861	245,351	71,653	22,902	46,732	3,500	508,999
Investments	2,091,437	881,325	9,752	1,459	1,339	9,049	2,994,361
Total Assets	2,861,470	1,087,902	73,783	72,873	85,298	168,806	4,350,132
Liabilities							
Accounts Payable	0	0	0	0	68	0	68
Claims Liabilities	860,291	521,362	67,326	0	29,007	0	1,477,986
Total Liabilities	860,291	521,362	67,326	0	29,074	0	1,478,053
Net Position (Due to Members)	\$ 2,001,179	\$ 566,540	\$ 6,457	\$ 72,873	\$ 56,224	\$ 168,806	\$ 2,872,079

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

140 - Del Norte

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 1,745,675	\$ 9,826	\$ (145,924)	\$ 51,069	\$ 72,957	\$ 133,416	\$ 1,867,019
LAIF	4,627	6,055	(331)	294	239	606	11,490
CAMP	807,179	624,729	80,397	91,366	26,005	1,434	1,631,109
Accounts Receivable	355,104	298,760	213,732	18,024	36,086	3,427	925,133
Investments	3,107,293	863,090	539	2,509	2,337	6,617	3,982,385
Total Assets	6,019,878	1,802,460	148,412	163,261	137,623	145,500	8,417,135
Liabilities							
Accounts Payable	120	0	0	0	0	600	720
Claims Liabilities	4,014,242	458,384	315,698	0	3,790	0	4,792,114
Total Liabilities	4,014,362	458,384	315,698	0	3,790	600	4,792,834
Net Position (Due to Members)	\$ 2,005,516	\$ 1,344,077	\$ (167,286)	\$ 163,261	\$ 133,833	\$ 144,900	\$ 3,624,301

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

150 - Lassen

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ 1,111,686	\$ 109,012	\$ 66,885	\$ 49,182	\$ 35,629	\$ 96,335	\$ 1,468,730
LAIF	7,506	4,960	361	310	1,124	481	14,742
CAMP	1,941,847	13,350	19,750	93,393	415	1,040	2,069,795
Accounts Receivable	455,707	300,166	97,931	18,408	25,611	3,500	901,322
Investments	3,540,112	1,155,614	51	2,598	(669)	5,408	4,703,113
Total Assets	7,056,858	1,583,103	184,977	163,890	62,109	106,765	9,157,702
Liabilities							
Accounts Payable	180	0	0	0	0	0	779
Claims Liabilities	4,964,537	515,713	118,647	0	3,480	0	5,602,378
Total Liabilities	4,964,717	515,713	118,647	0	3,480	0	5,603,156
Net Position (Due to Members)	\$ 2,092,140	\$ 1,067,389	\$ 66,330	\$ 163,890	\$ 58,630	\$ 106,765	\$ 3,554,546

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

160 - Modoc

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 942,436	\$ 248,977	\$ (11,319)	\$ 37,443	\$ 20,954	\$ 130,686	\$ 1,369,177
LAIF	3,529	3,794	(6)	(47)	(160)	577	7,687
CAMP	736,871	592,388	40,196	192	(1)	1,400	1,371,046
Accounts Receivable	247,097	188,401	111,027	25,172	67,183	3,500	642,379
Prepaid Expenses	0	0	0	33,475	0	0	33,475
Investments	1,981,223	374,454	(127)	491	1,153	6,623	2,363,816
Total Assets	3,911,155	1,408,013	139,772	96,726	89,128	142,787	5,787,580
Liabilities							
Accounts Payable	0	0	0	0	0	0	0
Claims Liabilities	1,588,463	177,568	60,195	0	28,307	0	1,854,533
Total Liabilities	1,588,463	177,568	60,195	0	28,307	0	1,854,533
Net Position (Due to Members)	\$ 2,322,692	\$ 1,230,445	\$ 79,576	\$ 96,726	\$ 60,821	\$ 142,787	\$ 3,933,046

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

170 - Mono

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 362,457	\$ (317,587)	\$ (115,900)	\$ 14,596	\$ 3,412	\$ 81,734	\$ 28,713
LAIF	5,567	5,661	(288)	(182)	114	359	11,230
CAMP	1,806,043	148,774	(33)	(17)	20,231	879	1,975,877
Accounts Receivable	389,048	227,110	74,047	28,832	21,080	3,500	743,616
Prepaid Expenses	0	0	-	38,201	0	0	38,201
Investments	3,294,072	990,378	859	(1,290)	1,363	3,856	4,289,237
Total Assets	5,857,187	1,054,336	(41,314)	80,139	46,199	90,328	7,086,875
Liabilities							
Accounts Payable	0	0	0	0	0	0	0
Claims Liabilities	4,670,557	370,856	138,804	0	31,994	0	5,212,211
Total Liabilities	4,670,557	370,856	138,804	0	31,994	0	5,212,211
Net Position (Due to Members)							
	\$ 1,186,629	\$ 683,480	\$ (180,117)	\$ 80,139	\$ 14,205	\$ 90,328	\$ 1,874,664

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

180 - Plumas

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ 2,643,397	\$ 212,706	\$ (258,744)	\$ 49,375	\$ 60,308	\$ 93,172	\$ 2,800,214
LAIF	8,628	3,097	(543)	77	1,059	382	12,699
CAMP	542,917	436,146	(245)	380	578	964	980,739
Accounts Receivable	390,185	327,294	412,019	18,408	30,587	3,500	1,181,993
Investments	5,922,112	493,009	82,219	1,969	(804)	4,274	6,502,777
Total Assets	9,507,239	1,472,251	234,705	70,208	91,727	102,291	11,478,422
Liabilities							
Accounts Payable	0	0	0	0	0	0	0
Claims Liabilities	6,078,243	57,849	193,022	0	2,300	0	6,331,414
Total Liabilities	6,078,243	57,849	193,022	0	2,300	0	6,331,414
Net Position (Due to Members)	\$ 3,428,996	\$ 1,414,402	\$ 41,683	\$ 70,208	\$ 89,428	\$ 102,291	\$ 5,147,008

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

190 - San Benito

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 1,812,269	\$ 90,269	\$ (497,776)	\$ 30,002	\$ 10,715	\$ 126,986	\$ 1,572,465
LAIF	5,152	1,476	(837)	(42)	(31)	567	6,285
CAMP	167,237	412,509	(318)	154	108	1,375	581,066
Accounts Receivable	541,007	477,420	267,716	21,864	39,372	3,500	1,350,880
Prepaid Expenses	0	0	-	13,219	-	0	13,219
Investments	4,540,095	2,650,420	907	813	817	6,293	7,199,345
Total Assets	7,065,760	3,632,095	(230,308)	66,010	50,981	138,722	10,723,261
Liabilities							
Accounts Payable	15	0	0	0	0	0	15
Claims Liabilities	8,248,462	1,549,981	107,565	0	30,181	0	9,936,189
Total Liabilities	8,248,477	1,549,981	107,565	0	30,181	0	9,936,204
Net Position (Due to Members)	\$ (1,182,717)	\$ 2,082,113	\$ (337,873)	\$ 66,010	\$ 20,801	\$ 138,722	\$ 787,057

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

200 - Sierra

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 182,093	\$ 127,311	\$ 15,198	\$ 53,417	\$ 45,993	\$ 86,626	\$ 510,637
LAIF	3,289	1,470	109	(2)	116	362	5,345
CAMP	287,842	947	75	199	346	898	290,306
Accounts Receivable	(0)	(0)	(0)	(0)	-	-	(0)
Prepaid Expenses	-	-	-	13,401	-	-	13,401
Investments	2,255,691	137,252	(71)	914	1,662	3,790	2,399,237
Total Assets	2,728,914	266,980	15,310	67,928	48,116	91,676	3,218,925
Liabilities							
Accounts Payable	0	0	0	0	0	0	0
Claims Liabilities	2,175,534	15,004	24,913	0	118	0	2,215,569
Total Liabilities	2,175,534	15,004	24,913	0	118	0	2,215,569
Net Position (Due to Members)	\$ 553,380	\$ 251,976	\$ (9,602)	\$ 67,928	\$ 47,998	\$ 91,676	\$ 1,003,356

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

205 - Sutter

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ 3,170,968	\$ 967,270	\$ (255,269)	\$ 28,532	\$ (331,697)	\$ 31,040	\$ 3,610,844
LAIF	2,157	3,144	(609)	(31)	(1,508)	401	3,552
CAMP	700,389	7,319	(159)	144	(258)	408	707,844
Accounts Receivable	927,200	1,032,108	127,540	20,994	342,599	3,500	2,453,941
Investments	6,408,220	650,247	9,057	841	(3,385)	7,442	7,072,421
Total Assets	11,208,934	2,660,088	(119,440)	50,480	5,751	42,790	13,848,602
Liabilities							
Accounts Payable	0	0	0	0	0	0	0
Claims Liabilities	6,425,591	2,963,780	151,658	0	68,196	0	9,609,225
Total Liabilities	6,425,591	2,963,780	151,658	0	68,196	0	9,609,225
Net Position (Due to Members)	\$ 4,783,343	\$ (303,692)	\$ (271,098)	\$ 50,480	\$ (62,445)	\$ 42,790	\$ 4,239,377

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

207 - Tehama

	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets							
Cash	\$ 1,851,381	\$ 533,317	\$ (84,245)	\$ 48,840	\$ (81,859)	\$ 74,569	\$ 2,342,003
LAIF	1,137	1,192	(175)	10	(153)	67	2,079
CAMP	1,050,073	2,371	(16)	384	(38)	751	1,053,524
Accounts Receivable	1,429,183	844,101	125,067	18,408	69,565	3,500	2,489,823
Investments	262,647	219,551	(1,276)	876	(1,133)	1,695	482,360
Total Assets	4,594,420	1,600,533	39,354	68,518	(13,618)	80,582	6,369,789
Liabilities							
Accounts Payable	240	0	0	0	0	0	240
Claims Liabilities	1,950,126	1,096,380	139,891	0	6,953	0	3,193,351
Total Liabilities	1,950,366	1,096,380	139,891	0	6,953	0	3,193,591
Net Position (Due to Members)	\$ 2,644,054	\$ 504,153	\$ (100,537)	\$ 68,518	\$ (20,571)	\$ 80,582	\$ 3,176,198

Trindel Insurance Fund
Statement of Net Position By Member
As of 12/31/2023

210 - Trinity

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Assets							
Cash	\$ (46,186)	\$ (401,410)	\$ (7,035)	\$ 40,154	\$ 7,945	\$ 64,474	\$ (342,057)
LAIF	554	1,350	104	12	84	288	2,392
CAMP	905,754	0	211	242	142	688	907,038
Accounts Receivable	308,067	663,630	63,581	20,573	18,409	3,500	1,077,760
Investments	2,299,789	223,200	(290)	1,030	1,170	3,225	2,528,125
Total Assets	3,467,980	486,771	56,572	62,011	27,750	72,176	4,173,259
Liabilities							
Accounts Payable	160	0	0	0	0	88	248
Claims Liabilities	4,628,669	1,533,123	135,463	0	2,505	0	6,299,759
Total Liabilities	4,628,829	1,533,123	135,463	0	2,505	88	6,300,008
Net Position (Due to Members)							
	\$ (1,160,850)	\$ (1,046,351)	\$ (78,891)	\$ 62,011	\$ 25,245	\$ 72,087	\$ (2,126,749)

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

120 - Alpine

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 429,577	\$ 245,627	\$ 129,003	\$ 32,879	\$ 18,922	\$ 7,000	\$ 863,008
Interest Income	13,525	6,210	780	243	155	1,044	21,956
Investment Income	32,432	14,823	1,975	650	400	2,516	52,795
Total Revenues	<u>475,534</u>	<u>266,660</u>	<u>131,757</u>	<u>33,772</u>	<u>19,477</u>	<u>10,560</u>	<u>937,759</u>
Expense							
Claims Expense	16,668	5,569	2,108	-	-	-	24,346
Change in Claims Liability	169,972	(126,699)	22,448	-	-	-	65,721
Insurance Expense	26,214	116,088	61,500	5,216	7,320	(4,000)	212,338
Risk Management	53,395	24,820	6,220	-	-	2,999	87,434
General & Administrative	-	-	-	-	-	2,424	2,424
Total Expense	<u>266,249</u>	<u>19,778</u>	<u>92,276</u>	<u>5,216</u>	<u>7,320</u>	<u>1,423</u>	<u>392,263</u>
Net Income (Loss)	<u>209,284</u>	<u>246,882</u>	<u>39,481</u>	<u>28,556</u>	<u>12,157</u>	<u>9,136</u>	<u>545,496</u>
Change in Due to Members	<u>209,284</u>	<u>246,882</u>	<u>39,481</u>	<u>28,556</u>	<u>12,157</u>	<u>9,136</u>	<u>545,496</u>
Beginning Due to Members	<u>(85,101)</u>	<u>597,047</u>	<u>31,038</u>	<u>31,685</u>	<u>23,585</u>	<u>124,592</u>	<u>722,847</u>
Ending Due to Members	<u>\$ 124,184</u>	<u>\$ 843,929</u>	<u>\$ 70,520</u>	<u>\$ 60,241</u>	<u>\$ 35,742</u>	<u>\$ 133,728</u>	<u>\$ 1,268,344</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

130 - Colusa

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 237,723	\$ 490,703	\$ 121,440	\$ 45,804	\$ 93,463	\$ 7,000	\$ 996,132
Interest Income	24,090	6,026	11	221	126	1,376	31,851
Investment Income	56,431	16,572	28	695	741	3,260	77,726
Total Revenues	<u>318,244</u>	<u>513,301</u>	<u>121,478</u>	<u>46,720</u>	<u>94,330</u>	<u>11,636</u>	<u>1,105,708</u>
Expense							
Claims Expense	168,453	20,702	-	-	360	-	189,514
Claims Recovery	-	-	(26,541)	-	-	-	(26,541)
Change in Claims Liability	199,743	224,397	20,138	-	-	-	444,278
Insurance Expense	99,469	465,056	85,460	7,822	52,645	(4,000)	706,452
Risk Management	44,035	20,500	5,500	-	-	17,458	87,493
Total Expense	<u>511,700</u>	<u>730,654</u>	<u>84,558</u>	<u>7,822</u>	<u>53,005</u>	<u>13,458</u>	<u>1,401,197</u>
Net Income (Loss)	<u>(193,456)</u>	<u>(217,354)</u>	<u>36,920</u>	<u>38,898</u>	<u>41,325</u>	<u>(1,822)</u>	<u>(295,489)</u>
Change in Due to Members	<u>(193,456)</u>	<u>(217,354)</u>	<u>36,920</u>	<u>38,898</u>	<u>41,325</u>	<u>(1,822)</u>	<u>(295,489)</u>
Beginning Due to Members	<u>2,194,634</u>	<u>783,894</u>	<u>(30,463)</u>	<u>33,975</u>	<u>14,899</u>	<u>170,628</u>	<u>3,167,567</u>
Ending Due to Members	<u>\$ 2,001,179</u>	<u>\$ 566,540</u>	<u>\$ 6,457</u>	<u>\$ 72,873</u>	<u>\$ 56,224</u>	<u>\$ 168,806</u>	<u>\$ 2,872,079</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

140 - Del Norte

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 725,327	\$ 610,239	\$ 436,563	\$ 36,815	\$ 73,708	\$ 7,000	\$ 1,889,652
Interest Income	44,166	10,665	48	1,058	655	1,113	57,705
Investment Income	104,687	26,193	23	2,604	1,648	2,692	137,846
Total Revenues	<u>874,180</u>	<u>647,097</u>	<u>436,633</u>	<u>40,477</u>	<u>76,011</u>	<u>10,805</u>	<u>2,085,203</u>
Expense							
Claims Expense	108,756	-	5,292	-	-	-	114,048
Change in Claims Liability	1,124,400	(82,748)	119,777	-	-	-	1,161,429
Insurance Expense	91,719	473,927	310,361	7,822	75,923	(4,000)	955,752
Risk Management	48,009	20,500	5,500	-	-	2,399	76,408
Total Expense	<u>1,372,884</u>	<u>411,679</u>	<u>440,930</u>	<u>7,822</u>	<u>75,923</u>	<u>(1,601)</u>	<u>2,307,636</u>
Net Income (Loss)	<u>(498,704)</u>	<u>235,418</u>	<u>(4,297)</u>	<u>32,655</u>	<u>88</u>	<u>12,406</u>	<u>(222,433)</u>
Change in Due to Members	<u>(498,704)</u>	<u>235,418</u>	<u>(4,297)</u>	<u>32,655</u>	<u>88</u>	<u>12,406</u>	<u>(222,433)</u>
Beginning Due to Members	<u>2,504,219</u>	<u>1,108,658</u>	<u>(162,989)</u>	<u>130,606</u>	<u>133,745</u>	<u>132,494</u>	<u>3,846,734</u>
Ending Due to Members	<u>\$ 2,005,516</u>	<u>\$ 1,344,077</u>	<u>\$ (167,286)</u>	<u>\$ 163,261</u>	<u>\$ 133,833</u>	<u>\$ 144,900</u>	<u>\$ 3,624,301</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

150 - Lassen

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 900,781	\$ 600,331	\$ 195,862	\$ 36,815	\$ 51,223	\$ 7,000	\$ 1,792,011
Interest Income	51,792	9,543	450	1,085	224	799	63,894
Investment Income	128,798	26,741	2,321	2,892	898	2,006	163,656
Total Revenues	<u>1,081,371</u>	<u>636,615</u>	<u>198,633</u>	<u>40,792</u>	<u>52,345</u>	<u>9,805</u>	<u>2,019,561</u>
Expense							
Claims Expense	139,422	59,546	21,046	-	-	-	220,014
Claims Recovery	(15)	-	(7,046)	-	-	-	(7,061)
Change in Claims Liability	645,438	(91,808)	(37,680)	-	-	-	515,950
Insurance Expense	92,603	498,082	131,860	7,822	62,295	(4,000)	788,662
Risk Management	45,535	20,500	5,500	-	-	-	71,535
General & Administrative	-	-	-	-	-	5,560	6,159
Total Expense	<u>922,983</u>	<u>486,320</u>	<u>113,679</u>	<u>7,822</u>	<u>62,295</u>	<u>1,560</u>	<u>1,595,258</u>
Net Income (Loss)	<u>158,388</u>	<u>150,295</u>	<u>84,954</u>	<u>32,970</u>	<u>(9,950)</u>	<u>8,245</u>	<u>424,303</u>
Change in Due to Members	<u>158,388</u>	<u>150,295</u>	<u>84,954</u>	<u>32,970</u>	<u>(9,950)</u>	<u>8,245</u>	<u>424,303</u>
Beginning Due to Members	<u>1,933,752</u>	<u>917,094</u>	<u>(18,624)</u>	<u>130,921</u>	<u>68,580</u>	<u>98,520</u>	<u>3,130,243</u>
Ending Due to Members	<u>\$ 2,092,140</u>	<u>\$ 1,067,389</u>	<u>\$ 66,330</u>	<u>\$ 163,890</u>	<u>\$ 58,630</u>	<u>\$ 106,765</u>	<u>\$ 3,554,546</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

160 - Modoc

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 494,193	\$ 376,802	\$ 175,089	\$ 50,344	\$ 134,366	\$ 7,000	\$ 1,237,794
Interest Income	28,613	9,180	74	160	31	1,091	39,149
Investment Income	70,035	23,558	349	751	255	2,667	97,613
Total Revenues	<u>592,840</u>	<u>409,539</u>	<u>175,512</u>	<u>51,256</u>	<u>134,652</u>	<u>10,758</u>	<u>1,374,557</u>
Expense							
Claims Expense	47,817	17,913	23,722	-	-	-	89,453
Claims Recovery	(1,115)	-	(46,818)	-	-	-	(47,934)
Change in Claims Liability	(35,743)	(130,614)	(66,597)	-	-	-	(232,954)
Insurance Expense	50,488	265,680	92,560	5,216	30,730	(4,000)	440,674
Risk Management	44,245	20,500	5,500	-	-	-	70,245
General & Administrative	-	-	-	-	-	1,778	1,778
Total Expense	<u>105,692</u>	<u>173,480</u>	<u>8,367</u>	<u>5,216</u>	<u>30,730</u>	<u>(2,222)</u>	<u>321,263</u>
Net Income (Loss)	<u>487,148</u>	<u>236,059</u>	<u>167,145</u>	<u>46,040</u>	<u>103,922</u>	<u>12,980</u>	<u>1,053,294</u>
Change in Due to Members	<u>487,148</u>	<u>236,059</u>	<u>167,145</u>	<u>46,040</u>	<u>103,922</u>	<u>12,980</u>	<u>1,053,294</u>
Beginning Due to Members	<u>1,835,544</u>	<u>994,386</u>	<u>(87,569)</u>	<u>50,686</u>	<u>(43,101)</u>	<u>129,806</u>	<u>2,879,752</u>
Ending Due to Members	<u>\$ 2,322,692</u>	<u>\$ 1,230,445</u>	<u>\$ 79,576</u>	<u>\$ 96,726</u>	<u>\$ 60,821</u>	<u>\$ 142,787</u>	<u>\$ 3,933,046</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

170 - Mono

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 778,082	\$ 454,220	\$ 148,095	\$ 57,663	\$ 42,159	\$ 7,000	\$ 1,487,219
Interest Income	43,044	5,863	0	2	126	674	49,709
Investment Income	100,119	13,498	0	22	255	1,634	115,529
Total Revenues	<u>921,246</u>	<u>473,581</u>	<u>148,095</u>	<u>57,687</u>	<u>42,540</u>	<u>9,308</u>	<u>1,652,457</u>
Expense							
Claims Expense	317,434	38,263	117,085	-	10,479	-	483,261
Claims Recovery	(1,664)	-	(88,155)	-	-	-	(89,819)
Change in Claims Liability	57,759	(42,872)	54,338	-	-	-	69,225
Insurance Expense	101,015	453,733	107,226	7,822	25,441	(4,000)	691,237
Risk Management	45,205	20,500	5,500	-	-	8,250	79,455
Total Expense	<u>519,750</u>	<u>469,624</u>	<u>195,994</u>	<u>7,822</u>	<u>35,920</u>	<u>4,250</u>	<u>1,233,359</u>
Net Income (Loss)	<u>401,497</u>	<u>3,958</u>	<u>(47,899)</u>	<u>49,865</u>	<u>6,620</u>	<u>5,058</u>	<u>419,098</u>
Change in Due to Members	<u>401,497</u>	<u>3,958</u>	<u>(47,899)</u>	<u>49,865</u>	<u>6,620</u>	<u>5,058</u>	<u>419,098</u>
Beginning Due to Members	<u>785,133</u>	<u>679,522</u>	<u>(132,218)</u>	<u>30,274</u>	<u>7,585</u>	<u>85,270</u>	<u>1,455,565</u>
Ending Due to Members	<u>\$ 1,186,629</u>	<u>\$ 683,480</u>	<u>\$ (180,117)</u>	<u>\$ 80,139</u>	<u>\$ 14,205</u>	<u>\$ 90,328</u>	<u>\$ 1,874,664</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

180 - Plumas

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 744,169	\$ 654,588	\$ 490,384	\$ 36,815	\$ 61,173	\$ 7,000	\$ 1,994,130
Interest Income	72,147	7,962	0	305	367	756	81,537
Investment Income	170,919	19,657	-	859	983	1,872	194,290
Total Revenues	<u>987,235</u>	<u>682,207</u>	<u>490,384</u>	<u>37,979</u>	<u>62,523</u>	<u>9,628</u>	<u>2,269,956</u>
Expense							
Claims Expense	112,039	34,067	2,906	-	-	-	149,012
Claims Recovery	(565)	-	-	-	-	-	(565)
Change in Claims Liability	113,716	(173,716)	(47,558)	-	-	-	(107,558)
Insurance Expense	95,777	523,612	251,608	7,822	64,628	(4,000)	939,447
Risk Management	63,535	29,500	7,000	-	-	-	100,035
Total Expense	<u>384,502</u>	<u>413,463</u>	<u>213,956</u>	<u>7,822</u>	<u>64,628</u>	<u>(4,000)</u>	<u>1,080,371</u>
Net Income (Loss)	<u>602,733</u>	<u>268,744</u>	<u>276,428</u>	<u>30,157</u>	<u>(2,105)</u>	<u>13,628</u>	<u>1,189,585</u>
Change in Due to Members	<u>602,733</u>	<u>268,744</u>	<u>276,428</u>	<u>30,157</u>	<u>(2,105)</u>	<u>13,628</u>	<u>1,189,585</u>
Beginning Due to Members	<u>2,826,263</u>	<u>1,145,658</u>	<u>(234,745)</u>	<u>40,051</u>	<u>91,533</u>	<u>88,663</u>	<u>3,957,423</u>
Ending Due to Members	<u>\$ 3,428,996</u>	<u>\$ 1,414,402</u>	<u>\$ 41,683</u>	<u>\$ 70,208</u>	<u>\$ 89,428</u>	<u>\$ 102,291</u>	<u>\$ 5,147,008</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

190 - San Benito

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 1,060,019	\$ 954,841	\$ 535,432	\$ 43,728	\$ 78,744	\$ 7,000	\$ 2,679,764
Interest Income	51,861	24,028	0	130	41	1,071	77,130
Investment Income	126,420	62,251	747	665	176	2,608	192,867
Total Revenues	<u>1,238,300</u>	<u>1,041,119</u>	<u>536,178</u>	<u>44,523</u>	<u>78,962</u>	<u>10,679</u>	<u>2,949,761</u>
Expense							
Claims Expense	424,719	58,218	4,029,435	-	-	-	4,512,373
Claims Recovery	(28,442)	-	(4,027,706)	-	-	-	(4,056,148)
Change in Claims Liability	2,111,496	572,604	(13,372)	-	-	-	2,670,728
Insurance Expense	176,970	790,032	434,823	7,822	56,306	(4,000)	1,461,953
Risk Management	54,185	25,000	6,250	-	-	5,090	90,525
Total Expense	<u>2,738,928</u>	<u>1,445,855</u>	<u>429,431</u>	<u>7,822</u>	<u>56,306</u>	<u>1,090</u>	<u>4,679,431</u>
Net Income (Loss)	<u>(1,500,628)</u>	<u>(404,736)</u>	<u>106,748</u>	<u>36,701</u>	<u>22,656</u>	<u>9,589</u>	<u>(1,729,670)</u>
Change in Due to Members	<u>(1,500,628)</u>	<u>(404,736)</u>	<u>106,748</u>	<u>36,701</u>	<u>22,656</u>	<u>9,589</u>	<u>(1,729,670)</u>
Beginning Due to Members	<u>317,911</u>	<u>2,486,849</u>	<u>(444,621)</u>	<u>29,310</u>	<u>(1,855)</u>	<u>129,133</u>	<u>2,516,727</u>
Ending Due to Members	<u>\$ (1,182,717)</u>	<u>\$ 2,082,113</u>	<u>\$ (337,873)</u>	<u>\$ 66,010</u>	<u>\$ 20,801</u>	<u>\$ 138,722</u>	<u>\$ 787,057</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

200 - Sierra

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 516,158	\$ 190,409	\$ 59,486	\$ 38,713	\$ 17,922	\$ 7,000	\$ 829,687
Interest Income	19,662	1,048	8	156	262	692	21,827
Investment Income	45,418	2,538	4	504	669	1,640	50,773
Total Revenues	<u>581,238</u>	<u>193,994</u>	<u>59,498</u>	<u>39,373</u>	<u>18,853</u>	<u>9,332</u>	<u>902,287</u>
Expense							
Claims Expense	370,658	5,869	1,031	0	0	0	377,559
Claims Recovery	(3,278)	-	(1,031)	-	-	-	(4,310)
Change in Claims Liability	174,564	(58,403)	(10,420)	-	-	-	105,741
Insurance Expense	35,238	199,788	44,033	4,450	5,716	(4,000)	285,225
Risk Management	46,395	20,500	5,500	-	-	3,972	76,367
Total Expense	<u>623,577</u>	<u>167,754</u>	<u>39,113</u>	<u>4,450</u>	<u>5,716</u>	<u>(28)</u>	<u>840,582</u>
Net Income (Loss)	<u>(42,339)</u>	<u>26,240</u>	<u>20,385</u>	<u>34,923</u>	<u>13,137</u>	<u>9,360</u>	<u>61,705</u>
Change in Due to Members	<u>(42,339)</u>	<u>26,240</u>	<u>20,385</u>	<u>34,923</u>	<u>13,137</u>	<u>9,360</u>	<u>61,705</u>
Beginning Due to Members	<u>595,719</u>	<u>225,736</u>	<u>(29,987)</u>	<u>33,005</u>	<u>34,861</u>	<u>82,316</u>	<u>941,651</u>
Ending Due to Members	<u>\$ 553,380</u>	<u>\$ 251,976</u>	<u>\$ (9,602)</u>	<u>\$ 67,928</u>	<u>\$ 47,998</u>	<u>\$ 91,676</u>	<u>\$ 1,003,356</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

205 - Sutter

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 1,840,382	\$ 2,064,216	\$ 255,081	\$ 41,987	\$ 685,198	\$ 7,000	\$ 4,893,865
Interest Income	78,906	8,165	0	105	0	312	87,487
Investment Income	187,270	22,230	0	370	0	695	210,565
Total Revenues	<u>2,106,558</u>	<u>2,094,611</u>	<u>255,081</u>	<u>42,462</u>	<u>685,198</u>	<u>8,007</u>	<u>5,191,917</u>
Expense							
Claims Expense	356,105	87,690	103,380	-	-	-	547,175
Claims Recovery	(8,419)	-	(92,390)	-	-	-	(100,809)
Change in Claims Liability	(72,723)	1,069,600	62,270	-	-	-	1,059,147
Insurance Expense	251,972	1,450,733	187,405	10,430	522,849	(3,000)	2,420,389
Risk Management	44,035	20,500	5,500	-	-	6,091	76,126
General & Administrative	-	-	-	-	-	399	399
Total Expense	<u>570,970</u>	<u>2,628,523</u>	<u>266,164</u>	<u>10,430</u>	<u>522,849</u>	<u>3,490</u>	<u>4,002,426</u>
Net Income (Loss)	<u>1,535,588</u>	<u>(533,912)</u>	<u>(11,084)</u>	<u>32,032</u>	<u>162,349</u>	<u>4,518</u>	<u>1,189,491</u>
Change in Due to Members	<u>1,535,588</u>	<u>(533,912)</u>	<u>(11,084)</u>	<u>32,032</u>	<u>162,349</u>	<u>4,518</u>	<u>1,189,491</u>
Beginning Due to Members	<u>3,247,755</u>	<u>230,220</u>	<u>(260,015)</u>	<u>18,448</u>	<u>(224,795)</u>	<u>38,272</u>	<u>3,049,886</u>
Ending Due to Members	<u>\$ 4,783,343</u>	<u>\$ (303,692)</u>	<u>\$ (271,098)</u>	<u>\$ 50,480</u>	<u>\$ (62,445)</u>	<u>\$ 42,790</u>	<u>\$ 4,239,377</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

207 - Tehama

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 2,858,365	\$ 1,688,202	\$ 250,133	\$ 36,815	\$ 139,130	\$ 7,000	\$ 4,979,645
Interest Income	17,331	2,787	0	298	0	586	21,002
Investment Income	57,182	12,841	0	913	0	1,481	72,417
Total Revenues	<u>2,932,878</u>	<u>1,703,830</u>	<u>250,133</u>	<u>38,026</u>	<u>139,130</u>	<u>9,067</u>	<u>5,073,064</u>
Expense							
Claims Expense	102,271	33,817	37,042	-	-	-	173,130
Claims Recovery	(3,409)	-	(27,896)	-	-	-	(31,305)
Change in Claims Liability	1,370,439	(185,943)	104,866	-	-	-	1,289,362
Insurance Expense	171,520	1,247,067	137,993	7,822	131,249	(4,000)	1,691,651
Risk Management	47,265	20,500	5,500	-	-	684	73,949
Total Expense	<u>1,688,086</u>	<u>1,115,441</u>	<u>257,504</u>	<u>7,822</u>	<u>131,249</u>	<u>(3,316)</u>	<u>3,196,786</u>
Net Income (Loss)	<u>1,244,792</u>	<u>588,389</u>	<u>(7,371)</u>	<u>30,204</u>	<u>7,881</u>	<u>12,383</u>	<u>1,876,278</u>
Change in Due to Members	<u>1,244,792</u>	<u>588,389</u>	<u>(7,371)</u>	<u>30,204</u>	<u>7,881</u>	<u>12,383</u>	<u>1,876,278</u>
Beginning Due to Members	<u>1,399,261</u>	<u>(84,236)</u>	<u>(93,166)</u>	<u>38,314</u>	<u>(28,452)</u>	<u>68,199</u>	<u>1,299,920</u>
Ending Due to Members	<u>\$ 2,644,054</u>	<u>\$ 504,153</u>	<u>\$ (100,537)</u>	<u>\$ 68,518</u>	<u>\$ (20,571)</u>	<u>\$ 80,582</u>	<u>\$ 3,176,198</u>

Trindel Insurance Fund
Statement of Revenues and Expenditures By Program
From 7/1/2023 Through 12/31/2023

210 - Trinity

	<u>Workers' Compensation</u>	<u>Liability</u>	<u>Property</u>	<u>Pollution</u>	<u>Medical Malpractice</u>	<u>Leadership Training Fund</u>	<u>Total</u>
Revenues							
Member Contributions	\$ 616,135	\$ 1,009,224	\$ 127,162	\$ 41,146	\$ 36,818	\$ 7,000	\$ 1,837,485
Interest Income	25,011	0	58	173	37	522	25,801
Investment Income	55,272	0	27	410	17	1,278	57,004
Total Revenues	<u>696,418</u>	<u>1,009,224</u>	<u>127,247</u>	<u>41,728</u>	<u>36,872</u>	<u>8,800</u>	<u>1,920,290</u>
Expense							
Claims Expense	329,747	180,203	17,377	-	-	-	527,327
Claims Recovery	-	(16,924)	-	-	-	-	(16,924)
Change in Claims Liability	1,456,579	591,250	47,336	-	-	-	2,095,165
Insurance Expense	77,402	581,285	84,399	7,822	43,243	(4,000)	790,151
Risk Management	47,635	20,500	5,500	-	-	3,940	77,576
General & Administrative	-	-	-	-	-	707	707
Total Expense	<u>1,911,363</u>	<u>1,356,314</u>	<u>154,612</u>	<u>7,822</u>	<u>43,243</u>	<u>647</u>	<u>3,474,001</u>
Net Income (Loss)	<u>(1,214,945)</u>	<u>(347,090)</u>	<u>(27,365)</u>	<u>33,906</u>	<u>(6,371)</u>	<u>8,153</u>	<u>(1,553,711)</u>
Change in Due to Members	<u>(1,214,945)</u>	<u>(347,090)</u>	<u>(27,365)</u>	<u>33,906</u>	<u>(6,371)</u>	<u>8,153</u>	<u>(1,553,711)</u>
Beginning Due to Members	<u>54,095</u>	<u>(699,261)</u>	<u>(51,526)</u>	<u>28,105</u>	<u>31,616</u>	<u>63,934</u>	<u>(573,037)</u>
Ending Due to Members	<u>\$ (1,160,850)</u>	<u>\$ (1,046,351)</u>	<u>\$ (78,891)</u>	<u>\$ 62,011</u>	<u>\$ 25,245</u>	<u>\$ 72,087</u>	<u>\$ (2,126,749)</u>



**Budget to Actuals 23-24
Administration Funds Summary 7/1/23-12/31/23**

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Administration	\$ 635,523	\$ 686,610	\$ 51,087	7%
Risk Control	514,416	630,605	116,189	18%
Claims Admin Prop, General Liability	514,416	630,605	116,189	18%
Claims Admin Workers' Compensation	651,909	732,909	81,000	11%
Total Revenues	<u>2,316,263</u>	<u>2,680,728</u>	<u>364,466</u>	<u>14%</u>
Expenses				
Administration	362,468	686,610	324,142	47%
Risk Control	250,155	630,605	380,449	60%
Claims Admin Prop, General Liability	122,370	263,795	141,425	54%
Claims Admin Workers' Compensation	278,409	754,943	476,534	63%
Total Expenses	<u>\$ 1,013,401.50</u>	<u>\$ 2,335,952.60</u>	<u>\$ 1,322,551.10</u>	<u>57%</u>



Budget to Actuals 23-24
Pooled Funds Summary 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Workers' Compensation Pool	\$ 2,601,574	\$ 2,477,000	\$ (124,574)	-5%
General Liability Pool	1,962,403	1,894,000	(68,403)	-4%
Total Revenues	<u>4,563,977</u>	<u>4,371,000</u>	<u>(192,977)</u>	<u>-4%</u>
Expenses				
Workers' Compensation Pool	586,000	600,000	14,000	2%
General Liability Pool	1,322,759	1,200,000	(122,759)	-10%
Total Expenses	<u>\$ 1,908,759</u>	<u>\$ 1,800,000</u>	<u>\$ (108,759)</u>	<u>-6%</u>



Budget to Actuals 23-24
Program Funds Summary 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Workers' Compensation	\$ 12,806,042	\$ 11,750,910	\$ (1,055,132)	-9%
General Liability	9,671,779	9,514,402	(157,377)	-2%
Property	2,930,629	2,927,728	(2,901)	0%
Pollution	514,794	499,524	(15,270)	-3%
Medical Malpractice	1,440,892	1,429,435	(11,457)	-1%
Leadership Training Funds	118,385	84,000	(34,385)	-41%
Total Revenues	<u>27,482,522</u>	<u>26,206,000</u>	<u>(1,276,522)</u>	<u>-5%</u>
Expenses				
Workers' Compensation	11,616,683	7,723,986	(3,892,697)	-50%
General Liability	9,418,886	11,253,283	1,834,397	16%
Property	2,296,584	3,510,805	1,214,221	35%
Pollution	87,888	139,175	51,287	37%
Medical Malpractice	1,089,184	1,191,400	102,216	9%
Leadership Training Funds	14,751	55,000	40,249	73%
Total Expenses	<u>\$ 1,103,934</u>	<u>\$ 1,246,400</u>	<u>\$ 142,466</u>	<u>11%</u>



Budget to Actuals 23-24
Administration 7/1/23-12/31/23

Administration has 3 budgeted employees in FY 23-24.

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 686,610	\$ 686,610	\$ -	0%
Member Contributions Discount	(58,992)	-	58,992	
Other Income	7,905	-	(7,905)	
Total Revenues	635,522.51	686,610.00	51,087.49	7%
Expenses				
Insurance Expense	73,290	56,100	(17,190)	-31%
State Fees	-	2	2	100%
Training	4,319	7,000	2,681	38%
Professional Fees	10,018	12,800	2,782	22%
Actuarial Study	5,695	6,000	305	5%
Audit Expenses	23,500	25,500	2,000	8%
CAJPA Accreditation	-	1	1	100%
Investment Advisors	23,349	46,400	23,051	50%
Salaries	116,122	239,580	123,458	52%
Employee Benefits	38,222	139,256	101,034	73%
Pension Expense	-	19,000	19,000	100%
Bank Service Charges	-	180	180	100%
Dues & Subscriptions	6,178	9,000	2,822	31%
CALPELRA	32,249	30,000	(2,249)	-7%
CAJPA	-	5,000	5,000	100%
PARMA	5,789	13,500	7,711	57%
Printing & Reproduction	48	1,200	1,152	96%
Utilities & Housekeeping	1,220	4,200	2,980	71%
Travel Expenses	2,529	8,250	5,721	69%
Board Meeting Expenses	9,669	32,000	22,331	70%
Office Materials & Supplies	1,444	4,000	2,556	64%
Communications/IT	8,713	20,400	11,687	57%
Depreciation Expense	-	7,241	7,241	100%
Miscellaneous Expense	114	-	(114)	
Total Expenses	\$ 362,468	\$ 686,610	\$ 324,142	47%



Budget to Actuals 23-24
Risk Control 7/1/23-12/31/23
Risk Control had 3 budgeted employees in FY 23-24.

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 630,605	\$ 630,605	\$ -	0%
Member Contributions Discount	(116,292)	-	116,292	
Other Income	103	-	(103)	
Total Revenues	514,416	630,605	116,189	18%
Expenses				
Safety Funds	17,025	31,750	14,725	46%
Training	8,432	15,000	6,568	44%
Law Enforcement	2,059	72,500	70,441	97%
Loss Prevention Specialist	10,281	12,500	2,219	18%
Road Commissioners Meeting	15,000	12,500	(2,500)	-20%
Department Safety Representative Meeting	1,520	30,000	28,480	95%
Professional Fees	3,233	30,000	26,767	89%
Salaries	124,651	213,270	88,619	42%
Employee Benefits	37,172	99,170	61,998	63%
Pension Expense	-	15,000	15,000	100%
Dues & Subscriptions	4,799	5,000	201	4%
Printing & Reproduction	179	1,500	1,321	88%
Utilities & Housekeeping	1,220	4,200	2,980	71%
Travel Expenses	14,453	42,000	27,547	66%
Office Materials & Supplies	1,951	5,250	3,299	63%
Communications/IT	8,180	14,830	6,650	45%
Depreciation Expense	-	26,134	26,134	100%
Total Expenses	\$ 250,155	\$ 630,605	\$ 380,449	60%



Budget to Actuals 22-23

Claims Handling: Property, General Liability 7/1/23-12/31/23

Claims Handling: Property, General Liability has 3 budgeted employees in FY 23-24.

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 263,795	\$ 263,795	\$ -	0%
Member Contributions Discount	(38,532)	-	38,532	
Total Revenues	225,263	263,795	38,532	15%
Expenses				
Employee Assistance Program	-	240	240	100%
Training	3,189	6,900	3,711	54%
Professional Fees	5,446	16,800	11,354	68%
Salaries	72,020	132,184	60,164	46%
Employee Benefits	24,664	61,466	36,802	60%
Pension Expense	-	6,500	6,500	100%
Dues & Subscriptions	399	500	101	20%
Conferences	8,356	13,500	5,144	38%
Printing & Reproduction	32	800	768	96%
Utilities & Housekeeping	813	2,428	1,615	66%
Travel Expenses	1,393	6,700	5,307	79%
Office Materials & Supplies	667	1,200	533	44%
Communications/IT	5,391	10,950	5,559	51%
Depreciation Expense	-	3,627	3,627	100%
Total Expenses	\$ 122,370	\$ 263,795	\$ 141,425	54%



Budget to Actuals 23-24
Claims Handling: Workers' Compensation 7/1/23-12/31/23
 Claims Handling: Workers' Compensation has 6 budgeted employees in FY 23-24

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 732,909.00	\$ 732,909.00	\$ -	0%
Member Contributions Discount	(81,000)	-	81,000	
Total Revenues	651,909	732,909	81,000	11%
Expenses				
Employee Assistance Program	-	500	500	100%
Training	1,658	6,750	5,092	75%
Professional Fees	31,103	128,640	97,537	76%
Salaries	147,069	357,539	210,470	59%
Employee Benefits	68,736	163,400	94,664	58%
Pension Expense	-	20,000	20,000	100%
Dues & Subscriptions	771	3,500	2,729	78%
Printing & Reproduction	2,268	11,000	8,732	79%
Utilities & Housekeeping	2,440	6,500	4,060	62%
Travel Expenses	523	4,800	4,277	89%
Office Materials & Supplies	8,812	-	(8,812)	
Communications/IT	15,028	35,620	20,592	58%
Depreciation Expense	-	16,694	16,694	100%
Total Expenses	\$ 278,409	\$ 754,943	\$ 476,534	63%



Budget to Actuals 23-24
Workers' Compensation Pool 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 2,402,000	\$ 2,402,000	\$ 0	0%
Interest Income	54,255	25,000	(29,255)	-117%
Investment Income	62,840	25,000	(37,840)	-151%
Increase (Decrease) in FMV	82,479	25,000	(57,479)	-230%
Total Revenues	<u>2,601,574</u>	<u>2,477,000</u>	<u>(124,574)</u>	<u>-5%</u>
Expenses				
Claims Paid	-	100,000	100,000	100%
Change in Unpaid Claims Liability	586,000	500,000	(86,000)	-17%
Total Expenses	<u>\$ 586,000</u>	<u>\$ 600,000</u>	<u>\$ 14,000</u>	<u>2%</u>



Budget to Actuals 23-24
General Liability Pool 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 1,839,000	\$ 1,839,000	\$ (0)	0%
Interest Income	34,012	15,000	(19,012)	-127%
Investment Income	37,614	25,000	(12,614)	-50%
Increase (Decrease) in FMV	51,776	15,000	(36,776)	-245%
Total Revenues	<u>1,962,403</u>	<u>1,894,000</u>	<u>(68,403)</u>	<u>-4%</u>
Expenses				
Claims Paid	-	100,000	100,000	100%
Change in Unpaid Claims Liability	1,322,759	1,100,000	(222,759)	-20%
Total Expenses	<u>\$ 1,322,759</u>	<u>\$ 1,200,000</u>	<u>\$ (122,759)</u>	<u>-10%</u>



Budget to Actuals 23-24
Workers' Compensation 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 11,200,910.29	\$ 11,200,910.29	\$ -	0%
Interest Income	470,149	150,000	(320,149)	-213%
Investment Income	517,913	350,000	(167,913)	-48%
Increase (Decrease) in FMV	617,069	50,000	(567,069)	-1134%
Total Revenues	12,806,042	11,750,910	(1,055,132)	-9%
Expenses				
Claims Paid	2,494,090	3,500,000	1,005,910	29%
Change in Unpaid Claims Liability	7,315,638	1,000,000	(6,315,638)	-632%
Claims Refund	(411)	(15,000)	(14,589)	97%
Claims Subrogation	(17,438)	(100,000)	(87,562)	88%
Claims Excess Recovery	(34,057)	(100,000)	(65,943)	66%
Excess Insurance	1,270,387	1,264,486	(5,901)	0%
State Fees	-	175,000	175,000	100%
Safety Funds	906	8,000	7,095	89%
Hearing Tests	4,000	18,000	14,000	78%
Risk Management Subsidy	60,000	60,000	-	0%
Loss Prevention Subsidy	506,610	400,000	(106,610)	-27%
Employee Assistance Program	11,959	13,500	1,541	11%
Return of Funds	-	1,500,000	1,500,000	100%
Total Expenses	\$ 11,616,683	\$ 7,723,986	\$ (3,892,697)	-50%



Budget to Actuals 23-24
General Liability 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 9,339,402	\$ 9,339,402	\$ -	0%
Interest Income	91,477	50,000	(41,477)	-83%
Investment Income	98,680	75,000	(23,680)	-32%
Increase (Decrease) in FMV	142,220	50,000	(92,220)	-184%
Total Revenues	9,671,779	9,514,402	(157,377)	-2%
Expenses				
Claims Paid	541,858	5,000,000	4,458,142	89%
Change in Unpaid Claims Liability	1,565,050	1,000,000	(565,050)	-57%
Claims Subrogation	-	(100,000)	(100,000)	100%
Claims Excess Recovery	(16,924)	(2,000,000)	(1,983,076)	99%
Insurance Expense	245,154	245,137	(17)	0%
Excess Insurance	6,819,929	6,897,966	78,037	1%
Risk Management Subsidy	30,000	30,000	-	0%
Loss Prevention Subsidy	233,820	180,180	(53,640)	-30%
Total Expenses	\$ 9,418,886	\$ 11,253,283	\$ 1,834,397	16%



**Budget to Actuals 23-24
Property 7/1/23-12/31/23**

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 2,923,728	\$ 2,923,728	\$ -	0%
Interest Income	1,428	1,000	(428)	-43%
Investment Income	2,199	1,000	(1,199)	-120%
Increase (Decrease) in FMV	3,274	2,000	(1,274)	-64%
Total Revenues	2,930,629	2,927,728	(2,901)	0%
Expenses				
Claims Paid	4,360,425	750,000	(3,610,425)	-481%
Change in Unpaid Claims Liability	255,545	450,000	194,455	43%
Claims Subrogation	(30,427)	(25,000)	5,427	-22%
Claims Excess Recovery	(4,287,156)	(300,000)	3,987,156	-1329%
Excess Insurance	1,929,227	2,572,305	643,079	25%
Risk Management Subsidy	30,000	27,500	(2,500)	-9%
Loss Prevention Subsidy	38,970	36,000	(2,970)	-8%
Total Expenses	\$ 2,296,584	\$ 3,510,805	\$ 1,214,221	35%



Budget to Actuals 23-24
Pollution 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 499,524	\$ 499,524	\$ (0)	0%
Interest Income	3,936	-	(3,936)	
Investment Income	4,324	-	(4,324)	
Increase (Decrease) in FMV	7,009	-	(7,009)	
Total Revenues	<u>514,794</u>	<u>499,524</u>	<u>(15,270)</u>	<u>-3%</u>
Expenses				
Insurance Expense	87,888	87,890	2	0%
Excess Insurance	-	51,285	51,285	100%
Total Expenses	<u>\$ 87,888</u>	<u>\$ 139,175</u>	<u>\$ 51,287</u>	<u>37%</u>



Budget to Actuals 23-24
Medical Malpractice 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 1,432,827	\$ 1,429,435	\$ (3,392)	0%
Interest Income	2,024	-	(2,024)	
Investment Income	2,118	-	(2,118)	
Increase (Decrease) in FMV	3,924	-	(3,924)	
Total Revenues	<u>1,440,892</u>	<u>1,429,435</u>	<u>(11,457)</u>	<u>-1%</u>
Expenses				
Claims Paid	10,839	10,000	(839)	-8%
Change in Unpaid Claims Liability	-	100,000		
			100,000	100%
Excess Insurance	1,078,345	1,081,400	3,055	0%
Total Expenses	<u>\$ 1,089,184</u>	<u>\$ 1,191,400</u>	<u>\$ 102,216</u>	<u>9%</u>



Budget to Actuals 23-24
Leadership Training Funds 7/1/23-12/31/23

	23/24 Actual	23/24 Budget	Budget Remaining (Over)	% Budget Remaining (over)
Revenues				
Member Contributions	\$ 84,000	\$ 84,000	\$ -	0%
Interest Income	10,036	-	(10,036)	
Investment Income	11,084	-	(11,084)	
Increase (Decrease) in FMV	13,266	-	(13,266)	
Total Revenues	118,385	84,000	(34,385)	-41%
Expenses				
Subsidy	(47,000)	(60,000)	(13,000)	22%
Safety Funds	22,988	10,000	(12,988)	-130%
Training	27,895	105,000	77,105	73%
Dues & Subscriptions	5,560	-	(5,560)	
CALPELRA	4,202	-	(4,202)	
PARMA	1,106	-	(1,106)	
Total Expenses	\$ 14,751	\$ 55,000	\$ 40,249	73%



**Statement of Net Position
As of 12/31/2023**

	Administration	Risk Control	Claims Administration Liability/Property	Claims Administration Workers' Compensation	Workers' Compensation Pool	Liability Pool	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Assets													
Cash	\$ 105,009	\$ 251,819	\$ 67,713	\$ 214,558	\$ 1,550,841	\$ 1,281,493	\$ 14,415,140	\$ 1,655,916	\$ (1,204,485)	\$ 492,929	\$ (93,198)	\$ 1,197,001	\$ 19,934,736
LAIF	-	-	-	-	2,189	603	44,650	32,644	(1,896)	469	909	5,540	85,108
CAMP	-	-	-	-	4,230,569	2,592,842	9,549,003	2,489,519	179,237	187,057	47,976	12,979	19,289,183
Accounts Receivable	286,221	230,435	105,903	301,306	1,167,806	897,504	5,376,248	4,727,155	1,628,813	230,022	706,684	38,427	15,696,525
Prepaid Expenses	-	-	-	-	-	-	-	-	-	98,297	-	-	98,297
Investments	-	-	-	-	6,156,846	1,090,561	36,938,868	9,119,038	103,057	13,511	4,606	65,203	53,491,689
Fixed Assets	184,696	157,584	80,122	283,254	-	-	-	-	-	-	-	-	705,657
Total Assets	575,926	639,838	253,738	799,119	13,108,250	5,863,003	66,323,909	18,024,272	704,727	1,022,286	666,977	1,319,150	109,301,194
Deferred Outflow of Resources													
Deferred Pensions	126,093	69,304	64,036	157,939	-	-	-	-	-	-	-	-	417,372
Total Assets and Deferred Outflows	702,019	709,142	317,774	957,058	13,108,250	5,863,003	66,323,909	18,024,272	704,727	1,022,286	666,977	1,319,150	109,718,566
Liabilities													
Accounts Payable	21,433	1,817	738	3,635	-	-	955	-	-	-	68	3,687	32,333
Payroll Liabilities	38,908	20,054	5,660	9,187	-	-	-	-	-	-	-	-	73,809
Net Pension Liability	72,705	41,044	-	42,452	-	-	-	-	-	-	-	-	155,690
Claims Liabilities	-	-	-	-	6,539,000	2,125,366	47,524,408	9,385,812	1,585,566	-	207,000	-	67,367,153
Total Liabilities	133,046	62,915	5,888	55,274	6,539,000	2,125,366	47,525,363	9,385,812	1,585,566	-	207,068	3,687	67,628,985
Deferred Inflow of Resources													
Deferred Inflow of Resources	9,908	5,508	2,878	9,613	-	-	-	-	-	-	-	-	27,907
Total Liabilities and Deferred Inflows	142,954	68,423	8,766	64,887	6,539,000	2,125,366	47,525,363	9,385,812	1,585,566	-	207,068	3,687	67,656,892
Net Position (Due to Members)	\$ 559,066	\$ 640,719	\$ 309,008	\$ 892,170	\$ 6,569,250	\$ 3,737,637	\$ 18,798,545	\$ 8,638,460	\$ (880,839)	\$ 1,022,286	\$ 459,909	\$ 1,315,462	\$ 42,061,674



Income Statement
07/01/2023 - 12/31/2023

	Administration	Risk Control	Claims Administration Liability/Property	Claims Administration Workers' Compensation	Workers' Compensation Pool	Liability Pool	Workers' Compensation	Liability	Property	Pollution	Medical Malpractice	Leadership Training Fund	Total
Revenues													
Member Contributions	\$ 625,897	\$ 504,622	\$ 222,052	\$ 645,159	\$ 2,402,000	\$ 1,839,000	\$ 11,200,910	\$ 9,339,402	\$ 2,923,728	\$ 499,524	\$ 1,432,827	\$ 84,000	\$ 31,719,122
Interest Income	-	-	-	-	54,255	34,012	470,149	91,477	1,428	3,936	2,024	10,036	667,317
Investment Income	-	-	-	-	145,319	89,391	1,134,982	240,899	5,473	11,334	6,042	24,350	1,657,790
Other Income	7,905	103	-	-	-	-	-	-	-	-	-	-	8,007
Total Revenues	633,802	504,725	222,052	645,159	2,601,574	1,962,403	12,806,042	9,671,779	2,930,629	514,794	1,440,892	118,385	34,052,236
Expense													
Claims Expense	-	-	-	-	-	-	2,494,090	541,858	4,360,425	-	10,839	-	7,407,211
Claims Recovery	-	-	-	-	-	-	(46,907)	(16,924)	(4,317,583)	-	-	-	(4,381,414)
Change in Claims Liability	-	-	-	-	586,000	1,322,759	7,315,638	1,565,050	255,545	-	-	-	11,044,992
Insurance Expense	73,290	-	-	-	-	-	1,270,387	7,065,083	1,929,227	87,888	1,078,345	(47,000)	11,457,220
Risk Management	4,319	54,316	3,189	1,658	-	-	583,475	263,820	68,970	-	-	50,882	1,030,629
Professional Fees	62,562	3,233	5,446	31,103	-	-	-	-	-	-	-	-	102,344
General & Administrative	222,296	192,606	113,735	245,648	-	-	-	-	-	-	-	10,868	785,153
Total Expense	362,468	250,155	122,370	278,409	586,000	1,322,759	11,616,683	9,418,886	2,296,584	87,888	1,089,184	14,751	27,446,136
Net Income (Loss)	271,334	254,570	99,682	366,750	2,015,574	639,644	1,189,359	252,893	634,046	426,906	351,708	103,635	6,606,101
Change in Due to Members	271,334	254,570	99,682	366,750	2,015,574	639,644	1,189,359	252,893	634,046	426,906	351,708	103,635	6,606,101
Beginning Due to Members	287,732	386,149	209,326	525,420	4,553,676	3,097,993	17,609,186	8,385,568	(1,514,884)	595,379	108,201	1,211,828	35,455,573
Ending Due to Members	\$ 559,066	\$ 640,719	\$ 309,008	\$ 892,170	\$ 6,569,250	\$ 3,737,637	\$ 18,798,545	\$ 8,638,460	\$ (880,839)	\$ 1,022,286	\$ 459,909	\$ 1,315,462	\$ 42,061,674



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 11.

SUBJECT: Action item for the Board to review the request for budget adjustment to the property, and liability claims administration budget, and the risk control department budget for 23-24.

ACTION FOR CONSIDERATION: Action Item.

BACKGROUND: Administration

The administration department budget adjustment has two primary goals. The first is to true-up balances that have already ran their course for the year. Insurance Expense, CALPELRA Conference, and CAJPA Conference have all already finalized their actual costs for the year. The goal is to bring the budget to actual amount spent for those line items. Second, we wish to contract an external HR Consultant to assist the Administration Department. The estimated cost for the remainder of this fiscal year is \$11,500. The net cost to members is \$0, as funds would be reallocated from other income (primarily from rebates and employment subsidies) and reductions in the CAJPA line item. An amount would also be transferred out of Workers' Compensation Claims Administration which has large savings in FY23-24.

Risk Control

As the Risk Control Department realigns strategies away from the Law Enforcement Conference, and focuses on implementation of a task force, Trindel is requesting to reallocate funds from the Law Enforcement Conference, and into the Loss Prevention Specialist, Road Commissioner Meeting, and Department Safety Representative Meeting line items. Additionally, a net increase is requested in the salaries and benefits line items as initial budget estimates were not sufficient. The net cost to members is \$0, as excess funds will be taken from the Law Enforcement Conference and Benefits line items which are under-utilized this year.

Claims Administration: Property and General Liability

The Property and General Liability Department is requesting a transfer of \$11,816 from Workers' Compensation to help mitigate the costs of promotions and salary adjustments in FY23-24.

Claims Administration: Workers' Compensation

The Workers' Compensation Department has large savings so far in FY23-24. This is largely due to cost savings on external file reviews by shifting the lion's share of review from Praxis to Andrew Fischer. As a result, the Professional Fees line item is 24% utilized as of the half way point in the fiscal year. Trindel is requesting a transfer between departments in the amount of \$28,755 from Workers' Compensation Claims Administration into Administration and Property and General Liability Claims Administration to assist with the aforementioned costs.

FISCAL IMPACT: \$0

RECOMMENDATION: To approve the transfer of funds as directed in the attached summaries.



**FY 23-24 Proposed Budget Adjustments
Administration Department**

	23/24 Actual	23/24 Budget	Adjustment	Adj. Budget
4900 Other Income	7,905	-	9,000	12,000
5600 Insurance Expense	73,290	56,100	17,190	73,290
6340 Human Resources Consultant	-	-	11,500	11,500
7400 CALPELRA	32,249	30,000	2,249	32,249
7410 CAJPA	-	5,000	(5,000)	-
9100 Transfers in/(out)	-	-	16,939	16,939
Total Administration Adjustment		Cash Needed	-	

Risk Control Department

	23/24 Actual	23/24 Budget	Adjustment	Adj. Budget
5820 Law Enforcement	2,059	72,500	(46,230)	26,270
5910 Loss Prevention Specialist	10,281	12,500	15,000	27,500
5915 Road Commissioner Meeting	15,000	12,500	2,500	15,000
5920 Department Safety Representative Meeting	1,520	30,000	10,000	40,000
7010 Salaries	124,651	213,270	38,730	252,000
7020 Benefits	37,172	99,170	(20,000)	79,170
9100 Transfers in/(out)	-	-	-	-
Total Risk Control Adjustment		Cash Needed	-	

Claims Administration: Property and General Liability

	23/24 Actual	23/24 Budget	Adjustment	Adj. Budget
7010 Salaries	72,020	132,184	17,816	150,000
7020 Employee Benefits	24,664	61,466	(6,000)	
9100 Transfers in/(out)			11,816	
Total Risk Control Adjustment		Cash Needed	-	

Claims Administration: Workers' Compensation

	23/24 Actual	23/24 Budget	Adjustment	Adj. Budget
6300 Professional Fees	31,103	128,640	(28,755)	99,885
9100 Transfers in/(out)	-	-	28,755	28,755
Total Risk Control Adjustment		Cash Needed	-	
Additional Cost to Members			\$ -	



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 12.

SUBJECT: Trindel Family Medical Leave Policy

ACTION FOR CONSIDERATION: Action item for the Board to consider the Trindel Family Medical Leave Policy

BACKGROUND: At the October 4, 2023 Board of Directors meeting, the Board gave direction to the Executive Director to work with an Ad Hoc Committee to create all new HR policies for Trindel. The Committee is comprised of Judi Behlke, Alternate for Sierra, Coral Ferrin, Alternate Tehama, and Henie Ring, Alternate for San Benito. The committee created and reviewed this policy for the Board consideration.

FISCAL IMPACT: N/A

RECOMMENDATION: Approve the Trindel Family Medical Leave Policy



FAMILY MEDICAL LEAVE

Overview

This policy is applicable to all Trindel employees who meet minimum eligibility requirements. Trindel will grant eligible employees with leaves of absence pursuant to federal, state, and local laws.

Definitions

CFRA – California Family Rights Act

Designated Person – An individual related by blood or whose association with the employee is the equivalent of a family relationship.

FMLA – Family Medical Leave Act

PDL – Pregnancy Disability Leave

Guidelines

The Family Medical Leave Act and the California Family Rights Act allow eligible employees to take up to 12 weeks (480 hours) in a 12-month period of unpaid job protected leave for family and medical reasons with continuation of group health insurance under the same terms and conditions as if the employee had not taken leave.

An employee may qualify to take FMLA leave for any of the following reasons:

- An employee's own serious health condition;
- The birth of a child and to care or bond with such child;
- The placement of a child with the employee for adoption or foster care;
- To care for a child, spouse, or parent with a serious health condition.

An employee may qualify to take CFRA leave for any of the following reasons:

- An employee's own serious health condition, excluding pregnancy;
- To bond with a newborn child;

- The placement of a child with the employee for adoption or foster care;
- To care for a child, spouse, registered domestic partner, parent, parent-in-law, grandparent, grandchild, sibling, or designated person with a serious health condition. Please note, an employee may only request leave for one designated person in a rolling 12-month period.

Leave may be taken intermittently or as a continuous block of time. FMLA and / or CFRA may run concurrently with other leaves, including industrial leave.

To be eligible for FMLA and/or CFRA, an employee must have worked for Trindel at least 12 months and worked at least 1,250 hours in the 12 months immediately preceding the commencement of leave. If the need for leave is foreseeable, the employee must give 30 days prior notice. If the leave is not foreseeable, the employee must give notice as soon as practicable. If an employee qualifies for more than one statutory leave, all applicable leave will run concurrently.

Trindel uses the 12-month measuring forward method to establish the 12-month period. For example, if an employee begins 12 weeks of leave on February 10, the 12-month period for the employee and this occasion would be until February 9 of the following year. The next time an employee requests leave after February 9, a new 12-month leave period would begin.

Under the California Fair Employment and Housing Act (FEHA), an employee may be eligible to take Pregnancy Disability Leave (PDL) if disabled by pregnancy, childbirth or any other pregnancy related medical conditions. Pregnancy Disability Leave is unpaid. Employees affected by pregnancy or a related medical condition, may also be eligible to transfer to a less strenuous or hazardous position or duties, or to receive other minor accommodations.

There are no eligibility requirements for Pregnancy Disability Leave, other than being employed and disabled by pregnancy, childbirth or any other pregnancy related medical conditions. PDL is for a period up to four months (or 88 work days or 17.13 weeks).

- PDL does not need to be taken in one continuous period of time, and can be taken on an as-needed basis, including intermittently, consecutively, or on a reduced schedule basis.
- The amount of PDL needed is determined by the employee's health care provider.
- PDL and FMLA may run concurrently, however; CFRA does not cover pregnancy.

Intermittent Leave or a reduced schedule under FMLA, CFRA, and / or PDL allows an employee to take leave in separate blocks of time, rather than taking one continuous leave.

Guidelines for intermittent FMLA, CFRA, and / or PDL are:

- All time must be taken for one single qualifying reason
- Leave must be medically necessary (no voluntary treatments or procedures)
- Leave is subject to authorization under medical certification which specifically describes the conditions, duration, frequency, and medical necessity for intermittent leave or a reduced schedule (For example, a doctor may authorize four days per month for cancer treatments or a schedule reduced to three hours per day.)
- If an employee's absences are longer or more frequent than originally authorized, or if there are safety concerns regarding the employee's ability to perform his/her duties due to the serious health condition, Trindel can request reauthorization and/or schedule an interactive process meeting
- If the employee has taken intermittent leave for this medical reason prior to formal FMLA, CFRA, and /or PDL designation, Trindel may designate some of the leave retroactively (when allowed by law)
- Employee must adhere to usual time off request procedures
- Employee may be required to schedule planned treatments in a manner that does not unduly disrupt Trindel operations
- Employee may be reassigned to an alternative position for which he/she is qualified that has equivalent pay and benefits, and that better accommodates the employee's intermittent leave or reduced schedule
- Unscheduled, sporadic absences that do not follow the terms of the medical authorization may not be protected under FMLA, CFRA, and / or PDL and may be subject to disciplinary action
- Employees will be charged for the actual amount of leave taken, in 15-minute intervals

Employees on an approved leave of absence under FMLA, CFRA, and / or PDL may be eligible for State disability insurance (SDI). At the employee's option, accrued vacation, sick leave, or any other accrued time off can be used before taking the remainder of the leave as unpaid. Accrued sick leave may not be used under CFRA to care or bond with a newborn child. The substitution of any paid leave will not extend the duration of the protected leave. Employees on an approved leave of absence under FMLA, CFRA, and / or PDL may have impacts to certain benefits. The fund will continue to contribute to the employee's cafeteria plan in accordance with Trindel Resolution 23-02, and 23-03 during the period of protected leave. For more information regarding eligibility for leave, impacts of leave on benefits, and the

Fund's policy for other disabilities, employees should contact their direct supervisor or their designee.

Lactation Breaks for Nursing Mothers: Trindel supports the practice of breastfeeding by providing a location and a reasonable amount of time to accommodate employees who are nursing mothers, pursuant to State law. The California Labor Code requires employers to reasonably accommodate an employee's request to privately express breast milk, including providing a reasonable amount of time (in addition to scheduled/provided break time) and a private location that is not a toilet stall/restroom and that is adequate for this purpose.

Procedure

Responsibilities for implementation, application, and enforcement of this rule are listed below.

Employee:

To take FMLA, CFRA and / or PDL the employee must:

- Make notification to their immediate supervisor or designee
- Complete a Leave of Absence Request Form
- Submit a completed Certification of Health Care Provider. The form must be completed in its entirety by the employee's physician or qualifying family member's physician within 15 calendar days of the request for leave. Incomplete certifications will be returned to the employee for follow up with the physician.
- If the leave is due to placement of a child for adoption or foster care, the employee will be required to provide a copy of the signed Adoption Order or placement authorization form in lieu of the Certification of Health Care Provider form
- Complete a Coordination of Benefits Form
- Prior to returning to work, the employee will be required to submit a Return-to-Work Form completed by a health care provider. This is not applicable if the leave is for bonding or leave to care for a qualifying family member.

The employee is responsible for completing these forms in a timely manner. Failure to provide sufficient information needed to determine eligibility for protected leave may delay and/or cause the request for protected leave to be denied. An employee's failure to notify the Fund of their ability to return to work or continued absence from work beyond the maximum time allowed, may be deemed to have a voluntary termination of employment.

Supervisor:

Upon receiving a Leave of Absence Request Form, the Executive Director or designee shall confirm the employee's eligibility for FMLA, CFRA, and / or PDL. Once eligibility has been confirmed, the Executive Director or designee shall immediately prepare a Preliminary Designation Letter and provide the employee with the following documents and forms for completion:

- Certification of Health Care Provider for the Serious Health Condition of the Employee or the Employee's Family Member
- Leave of Absence Request Form
- Return to Work Form with attached job description
- Department of Fair Employment and Housing – CFRA Brochure
- United States Department of Labor – FMLA Fact Sheet
- Employment Development Department – SDI Brochure
- Employment Development Department – PFL Brochure

Once the Certification of Health Care Provider has been submitted, the supervisor or designee shall complete a Leave of Absence Designation Notice and provide a copy to the employee within five calendar days of the commencement of the employee's leave. Copies of completed forms shall be retained in the employee's medical file.

Eligible employees are entitled on return from leave to be reinstated to their former position or an equivalent position with equivalent employment benefits, pay and other terms and conditions of employment. Exceptions to this provision may apply if business circumstances have changed (e.g., if your position is no longer available due to a job elimination). Exceptions may also apply for certain highly compensated employees under certain conditions. In addition, employees on a leave extension are not guaranteed reinstatement.



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 13.

SUBJECT: Trindel Disability and Reasonable Accommodation Policy

ACTION FOR CONSIDERATION: Action item for the Board to consider the Trindel Disability and Reasonable Accommodation Policy

BACKGROUND: At the October 4, 2023 Board of Directors meeting, the Board gave direction to the Executive Director to work with an Ad Hoc Committee to create all new HR policies for Trindel. The Committee is comprised of Judi Behlke, Alternate for Sierra, Coral Ferrin, Alternate Tehama, and Henie Ring, Alternate for San Benito. The committee created and reviewed this policy for the Board consideration.

FISCAL IMPACT: N/A

RECOMMENDATION: Approve the Trindel Disability and Reasonable Accommodation Policy



Disability and Reasonable Accommodation Policy

POLICY STATEMENT

Trindel Insurance Fund (Trindel) is committed to providing equal employment access to all qualified applicants and employees, and a workplace free of discrimination on the basis of medical condition, physical disability or mental disability.

The Americans with Disabilities Act (ADA) and the California Fair Employment and Housing Act (FEHA) prohibit employment discrimination based on a person's disability, perceived disability, or history of disability. The FEHA is a California state law enforced by the Department of Fair Employment and Housing (DFEH). The ADA is a federal law enforced by the Equal Employment Opportunity Commission. In some cases, the FEHA is more protective than the ADA.

The ADA and FEHA require employers to provide reasonable accommodation to individuals who have a known medical condition, physical disability, or mental disability where accommodation is needed to (1) enable an individual to be considered for a job, (2) enable an individual to perform the essential functions of his or her job, or (3) enable an individual to enjoy equal benefits and privileges of employment. The FEHA also requires employers to engage in a timely, good faith interactive process with an employee or applicant who requests reasonable accommodation.

This Disability and Reasonable Accommodation Policy (Policy) identifies Trindel's plan to meet the requirements of the ADA and FEHA, and any other related state or federal laws. This policy provides a framework to discuss disability-related concerns and provides for an interactive process to discuss accommodation.

This Policy is administered under the direction of the Executive Director. This Policy applies to all employment practices such as: recruitment, firing, hiring, training, job assignments, promotions, pay, benefits, layoff, leave, and all other employment- related activities.

INDIVIDUALS COVERED BY FEHA

A person covered under FEHA is someone who:

- 1.Has an actual physical or mental disability or medical condition;
- 2.Has been perceived to have a disability;
- 3.Has had a record or history of a disability;
- 4.Is being regarded or treated as having or having had a disability.

DEFINITIONS

The following definitions are provided solely as a guide to assist in the interpretation and application of this Policy. Further detail is available through the American's With Disabilities Act Program Coordinator (EEO Manager) and is also set forth in the American with Disabilities Act (www.eeoc.gov), the California Fair Employment and Housing Act (www.dfeh.ca.gov), California Government Code section 12926, related federal and state laws and regulations, and cases interpreting those acts and regulations. The following definitions may be subject to change due to a change in applicable law.

Mental disability includes, but is not limited to, the following:

Having any mental or psychological disorder or condition, such as mental retardation, organic brain syndrome, emotional or mental illness, or specific learning disabilities, that limits a major life activity.

"Mental disability" does not include sexual behavior disorders, compulsive gambling, kleptomania, pyromania, or psychoactive substance use disorders resulting from the current unlawful use of controlled substances or other drugs.

Physical disability includes, but is not limited to, the following:

Having any physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss that affects one or more of the following body systems: neurological, immunological, musculoskeletal, special sense organs, respiratory, including speech organs, cardiovascular, reproductive, digestive, genitourinary, hemic, and lymphatic, skin, and endocrine, which limits a major life activity.

A physiological disease, disorder, condition, cosmetic disfigurement, or anatomical loss limits a major life activity if it makes the achievement of the major life activity difficult.

"Physical disability" does not include sexual behavior disorders, compulsive gambling, kleptomania, pyromania, or psychoactive substance use disorders resulting from the current unlawful use of controlled substances or other drugs.

Medical condition means either of the following:

- (1) Any health impairment related to or associated with a diagnosis of cancer or a record or history of cancer; or

(2) Genetic characteristics. For purposes of this section, "genetic characteristics" means either of the following:

(A) Any scientifically or medically identifiable gene or chromosome, or combination or alteration thereof, that is known to be a cause of a disease or disorder in a person or his or her offspring, or that is determined to be associated with a statistically increased risk of development of a disease or disorder, and that is presently not associated with any symptoms of any disease or disorder. (B) Inherited characteristics that may derive from the individual or family member, that are known to be a cause of a disease or disorder in a person or his or her offspring, or that are determined to be associated with a statistically increased risk of development of a disease or disorder, and that are presently not associated with any symptoms of any disease or disorder.

Limits A Major Life Activity:

"Limits" shall be determined without regard to mitigating measures, such as medications, assistive devices, or reasonable accommodations, unless the mitigating measure itself limits a major life activity. A mental, psychological, or physiological disorder or condition limits a major life activity if it makes the achievement of the major life activity difficult. "Major life activities" shall be broadly construed and shall include physical, mental, and social activities and working.

Qualified Individual with a Disability:

A person who (1) satisfies the job-related requirements for the position; and (2) is able to perform the essential functions of the position with or without reasonable accommodation.

Essential Functions:

Essential functions are the job duties so fundamental to the position that the individual cannot do the job without performing them. Factors to consider in determining if a job function is essential include:

1. Whether the reason the position exists is to perform that function
2. The number of other employees available to perform the function or among whom the performance of the function can be distributed

3. The degree of expertise or skill required to perform the function, and whether the function is specialized, and the individual is hired based on his/her ability to perform it.

Evidence of whether a particular function is essential includes, but is not limited to, the following:

1. The Executive Director and/or his or her designee judgment as to which functions are essential.
2. Written job descriptions prepared before advertising or interviewing applicants for the job.
3. The amount of time spent on the job performing the function.
4. The consequences of not requiring the incumbent to perform the function.
5. The work experiences of past incumbents in the job.
6. The current work experience of incumbents in similar jobs.

Trindel uses an Essential Functions Worksheet (EFW) to identify essential job functions. The EFW describes the typical job duties/tasks and the physical/environmental factors of the job. Generally, there is one EFW for each Job Class in a Department; however, if the requirements of a position vary significantly from those of other positions in the class, there may be more than one EFW for a particular job class.

Reasonable Accommodation:

Trindel is required to provide reasonable accommodation for the known disabilities of a qualified employee or applicant to (1) enable the individual to be considered for a job; (2) enable the individual to perform the essential functions of his or her job; or (3) enable the individual to enjoy equal benefits and privileges of employment. Trindel is not required to provide accommodation that would be an undue hardship or that would present a direct threat to the employee/applicant or others.

A reasonable accommodation may include, but is not limited to, the following:

1. Making existing facilities used by employees readily accessible to, and usable by, individuals with disabilities.
2. Job restructuring, part-time or modified work schedules, reassignment to a vacant position (does not apply to applicants), acquisition or modification of equipment or devices, adjustments or modifications of examinations, training materials or policies, the provision of qualified readers or interpreters, and other similar accommodations for individuals with disabilities.

If a qualified individual with a disability or medical condition can perform the essential functions of a position, with or without accommodation, Trindel is required to provide a reasonable accommodation unless the accommodation would represent an undue hardship to Trindel's operation or would present a direct threat to the employee or to others.

Undue Hardship:

Accommodation poses an undue hardship when it requires significant difficulty or expense. Significant difficulty or expense is determined by evaluating several factors including, but not limited to: the nature and cost of the accommodation; the overall financial resources of Trindel and impact on Trindel's operations; the overall size and financial resources of the Trindel; and the nature of Trindel's operations.

Direct Threat:

An individual who, because of a disability, poses a direct threat to the health or safety of the individual or other persons, even with a reasonable accommodation, is not a qualified individual with a disability. A direct threat is a significant risk of substantial and imminent harm, which cannot be eliminated or reduced to an acceptable level by reasonable accommodations. A threat that is remote or theoretical is not sufficient to conclude that a person is not a qualified person with a disability. The assessment of whether or not a person poses a direct threat must be made on a case-by-case basis considering the following factors: duration of the risk; nature and severity of the potential harm; the likelihood that the potential harm will occur; and the imminence of the potential harm.

NOTICE OF A DISABILITY

The employee/applicant is responsible for notifying the supervisor or interviewer that he/she has a disability or medical condition which requires reasonable accommodation. Notice of a disability may come in the form of (1) the employee/applicant's direct statement to a supervisor/interviewer that he/she is unable to perform a duty that is part of the job because of a disability; (2) the employee/applicant's direct request for an accommodation to the supervisor/interviewer or (3) the supervisor's/interviewer's receipt of information regarding an employee/applicant's disability or need for accommodation.

REQUESTING AN ACCOMMODATION DURING RECRUITMENT

Trindel will include a statement on all applications and recruitment packages indicating the availability of reasonable accommodation in the application process with instructions to applicants on the method for requesting reasonable accommodation.

When a qualified disabled applicant requests an accommodation, the Executive Director and/or his or her designee, will confer with the applicant on the type of accommodation(s)

he/she needs. When the applicant's disability is not obvious or known; or when additional medical clarification is needed; appropriate documentation of the disability, limitations and the needed accommodation will be sought from the applicant. Given the time sensitivity of the recruitment process, the Executive Director and/or his or her designee, will move as quickly as possible to make a decision, and if appropriate, provide an accommodation.

REQUESTING AN ACCOMMODATION DURING EMPLOYMENT

Generally, to comply with privacy laws, Trindel is subject to strict limitations with regard to making inquiries about the physical, mental, or medical condition of an employee. Employees are therefore responsible for making their disability known and requesting accommodation when needed.

An accommodation may be requested verbally or in writing to the employee's supervisor or manager, Executive Director and/or his or her designee. Generally, unless the need for accommodation is obvious, documentation from an appropriate medical provider will be required which identifies: (1) the physical or mental limitations imposed by the disability or medical condition; and (2) for each limitation, the expected duration and whether it is permanent or temporary.

If the need for accommodation is temporary, Trindel will consider whether temporary transitional duty is appropriate after consultation by the employees' supervisor, the Executive Director and/or his or her designee. If the need for accommodation is permanent, the parties will discuss permanent accommodation.

THE INTERACTIVE PROCESS

When a request for accommodation is made, the Executive Director and/or his or her designee, and the individual requesting an accommodation must engage in a good faith interactive process to determine what, if any accommodation shall be provided.

Employees have a right to a representative of their choice involved during the interactive process. Employees/applicants and Trindel Executive Director and/or his or her designee, must communicate with each other about the request, the process for determining whether an accommodation will be provided, and the potential accommodations. Trindel encourages verbal dialogue between the Executive Director and/or his or her designee, and the individual requesting accommodation, as well as written communications. During the interactive process the employee/applicant and the Executive Director and/or his or her designee, may discuss a variety of possible accommodations. Two-way communication is essential to this process. Applicants, employees, managers, and supervisors are encouraged to contact the Executive Director and/or his or her designee, at any time during this process to request assistance or advice.

While each request for accommodation is unique and individual cases vary, steps to be taken in the Interactive Process may include, but are not limited to the following:

Obtain information from the individual and the individual's medical provider regarding the limitations caused by the disability or medical condition and the need for accommodation. Trindel provides its EFW for the position to the employee/applicant for their medical provider to identify restrictions and whether they are temporary, or permanent. If the report of the employee's/applicant's medical provider is inadequate, incomplete or conflicts with other information obtained, the Executive Director and/or his or her designee, may ask the employee/applicant to obtain further information from the medical provider or may refer the employee to a physician of Trindel's choice, at the Trindel's expense.

In consultation with the employee/applicant, identify all possible accommodation(s) which would enable the applicant/employee to be considered for the position at issue, perform the essential functions of the position at issue, or otherwise enjoy equal benefits and privileges of employment.

In consultation with the employee/applicant, assess the reasonableness of each accommodation in terms of effectiveness and equal opportunity for the employee/applicant.

Implement the accommodation most appropriate for both employee/applicant and Trindel. It should be understood that Trindel does not have to provide the accommodation preferred by the employee/applicant or his/her medical provider. The Trindel Executive Director has the ultimate discretion to choose amongst the accommodations, so long as the chosen accommodation is reasonable and effective. If one accommodation costs more or is more burdensome than the other, the Executive Director may choose the less expensive or less burdensome accommodation, or one that is easier to provide.

Current Employees Only:

If a qualified employee with a disability or medical condition cannot perform the essential functions of their current position, with or without accommodation, but may be qualified to perform the essential functions of a different position, the Executive Director will explore reassignment to a vacant position. Reassignment to another position is only made to vacant, funded positions. Efforts will be made to find a vacant position within the employee's current Department. If a suitable position does not exist within the employee's current Department, the Executive Director may conduct a company-wide job search. Promotions, the creation of new positions, or displacement of other employees are not a required part of the accommodation process.

CONFIDENTIALITY

Trindel shall maintain all medical information obtained in the disability accommodation process in a locked file that is stored separate from the employee's personnel file and labeled CONFIDENTIAL MEDICAL INFORMATION. All parties will make every reasonable effort to limit the review of confidential medical information to a "need to know" basis.

RESPONSIBILITIES

Applicants: Must advise the Executive Director or the HR Consultant if they wish to request an accommodation during the recruitment, testing or selection process. Once an applicant has been referred to a department for a hiring interview, the applicant must notify the hiring manager if they believe they need accommodation to participate in the selection interview, and may elect to discuss whether they are a qualified individual with a disability and need an accommodation in order to perform the essential functions of the position.

Employees: An employee may initiate a request for reasonable accommodation orally or in writing to their supervisor or the Executive Director and/or his or her designee. The accommodation request must adequately communicate that an adjustment or change at work is needed because of a disability or medical condition, and whether the restriction is temporary or permanent, and must usually provide medical documentation to support the request.

Managers/Supervisors: Managers and Supervisors are responsible for being familiar with and understanding this policy. They are responsible for consulting with the Executive Director and/or his or her designee on accommodation issues and the interactive process.

COMPLAINT RESOLUTION

If the employee/applicant is not satisfied with the outcome of the interactive process, they have several options available to them:

- Contact Trindel's the Executive Director and/or his or her designee to discuss the accommodation request. If an acceptable resolution is not reached, the employee may make an informal complaint or file a formal complaint with any member of the Trindel Executive Committee.
- Contact the Department of Fair Employment and Housing by calling 1-800-884-1684 or by visiting their website at www.dfeh.ca.gov.
- Contact the federal Equal Employment Opportunity Commission, by calling 1-800-669-4000 or by visiting their website at www.eeoc.gov.



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 14.

SUBJECT: Trindel Drug and Alcohol-Free Workplace Policy

ACTION FOR CONSIDERATION: Action item for the Board to consider the Trindel Drug and Alcohol-Free Workplace Policy

BACKGROUND: At the October 4, 2023 Board of Directors meeting, the Board gave direction to the Executive Director to work with an Ad Hoc Committee to create all new HR policies for Trindel. The Committee is comprised of Judi Behlke, Alternate for Sierra, Coral Ferrin, Alternate Tehama, and Henie Ring, Alternate for San Benito. The committee created and reviewed this policy for the Board consideration.

FISCAL IMPACT: N/A

RECOMMENDATION: Approve the Trindel Drug and Alcohol-Free Workplace Policy



Drug and Alcohol-Free Workplace Policy

It is the intention of this policy to eliminate substance abuse and its effects in the workplace. Trindel is concerned about employees being impaired for the performance of duty or under the influence of alcohol, drugs and/or controlled substances at work, and the use of such substances in the work environment. The company's position is that any measurable amount of drugs or alcohol in an employee's system while on company time is counter-productive to the goals and mission of the company. Trindel strictly prohibits the possession, distribution, purchase, or sale of illegal drugs and controlled substances in the workplace.

These activities may adversely affect work performance, efficiency, safety, and health. In addition, they constitute a potential risk to the welfare and safety of others, risks of injury to other persons, property loss or damage, or negative image for the company.

Trindel is committed to promoting a drug-free workplace and to comply with applicable state and federal laws. In recognition of the responsibilities entrusted to Trindel employees, and because drug and alcohol usage can hinder a person's ability to perform duties safely and effectively, the following Policy on drug and alcohol testing are hereby adopted by Trindel.

Policy Purpose

This Policy establishes the rules and procedures regarding the use of drugs and/or alcohol as it pertains to employment, and the procedures to be used to test for drug and/or alcohol use as it pertains to reasonable suspicion or post-accident testing of employees.

Trindel will provide reasonable accommodations as required by law to those employees whose drug or alcohol problem classifies them as disabled. Trindel will be supportive of those who seek help voluntarily. Trindel will also be equally firm in identifying and disciplining those whose continued substance abuse, even if enrolled in counseling or rehabilitation programs, resulting in performance deficiencies, danger to the health and safety of others and themselves, and/or violations of federal/state laws as well as Trindel policy.

Violation of Policy

All persons covered by this Policy should be aware that violations of the Policy may result in discipline, up to and including termination.

Individuals Covered

This Policy applies to all employees. A copy of this policy will be given to all employees.

Confidentiality

Any information about an employee's use of prescription or non-prescription medication, the results of reasonable suspicion drug and/or alcohol testing, and/or an employee's past or present participation in rehabilitation or treatment for substance abuse shall be considered Confidential Medical Information (CMI). The information received in enforcing this policy shall be disclosed only as necessary for: disciplinary actions and appeals; interactive process meetings and reasonable accommodation efforts or resolving legal issues. Any reports or test results generated pursuant to this policy shall be stored in a confidential file, accessible only by those authorized to receive the information, and separate and distinct from the employee's personnel file. Laboratory reports, rehabilitation documents and/or test results shall not be released to law enforcement agencies without express written approval of the employee or pursuant to lawful process. Such information shall be disclosed to other individuals only on a substantiated need-to-know basis and to the employee upon request. Such disclosure shall be documented. The employee may receive a copy of the report and may review the log upon request. In the event a test does not indicate the presence of alcohol or controlled substance, an employee, upon request, shall be given a letter indicating confirmation of such results.

Restrictions on the Use of Alcohol

Employees may not use, be under the influence, or possess alcohol under any of the following circumstances: while on company property, while performing their duties (whether on company property or not), during off-site lunch/break periods, or at any time when use of alcohol would impair, to any extent, the employee's ability to perform their duties or to operate any company equipment.

Prohibition Against the Use of Drugs

No employee shall possess, use, sell, transfer, manufacture, purchase, or transport drugs or attempt to do so or report to work with illicit drugs in their system. No employee shall possess, use, sell, transfer, manufacture, purchase, or transport prescription drugs, or attempt to do so, or report to work with prescription drugs in his or her system, unless the prescription drug has been lawfully prescribed to the employee.

Employees may not use, be under the influence, or possess cannabis while on company property, while performing their duties (whether on company property or not), during off-site lunch/break periods, or at any time when use of cannabis would impair, to any extent, the employee's ability to perform their duties or to operate any company equipment.

Medication Reporting Requirements

The appropriate use of legally prescribed drugs and non-prescription medications is not prohibited. Employees shall, in the case of prescription drugs, ask the prescribing physician and/or, in the case of medication available over the counter, review product packaging, to determine whether the use of a prescription drug or over-the-counter medication may impair their ability to perform their normal job duties or to safely operate company equipment. Any employee taking any over-the-counter medication or prescription drug marked "do not drive," or similarly labeled, shall inform the appropriate Supervisor of the use of the medication or drug prior to reporting for duty if applicable.

In the case of prescription drugs, the Supervisor shall determine whether the employee may work, full duty or modified duty, based on the written opinion of the employee's medical provider that the use of the

medication may impair the employee's ability to perform specific duties. The Supervisor may, upon determination that the employee is unable to safely perform their normal duties, or that a modified work assignment is not available, direct the employee not to work and to return home. The employee will be placed on paid leave for the remainder of the day. If the employee's personal medical provider provides a written opinion that the use of the drug or medication will not impair the employee's ability to perform his/her normal duties, the Supervisor will allow the employee to perform those duties. Notices or communications required by this Section shall be confidential and disclosed only to the Supervisor specifically authorized to receive information pursuant to this policy. The notifications and other written opinions will be maintained in the employee's confidential medical file.

Required Testing

Reasonable Suspicion:

1. Employees are subject to testing when a trained Supervisor has reasonable suspicion to believe, based upon specific and documented facts and observations that the employee may be under the influence of drugs and/or alcohol. See Exhibit A.
2. When a trained Supervisor has reasonable suspicion to believe, based upon specific and documented facts and observations, that the employee either possesses, uses, sells, transfers, manufactures, purchases, or illegally transports alcohol, drugs and/or drug related paraphernalia or attempts to do so. See Exhibit A.

Under no circumstances will the employee be allowed to drive himself or herself to the testing facility. A member of management must escort the employee; the Executive Director or employee's Supervisor will arrange for the employee to be transported home.

Post Accident:

Employees are subject to testing when an on-duty employee is contacted by a police officer who has reasonable suspicion to believe the employee is under the influence of alcohol or drugs or the employee has been involved in an on-duty vehicle-related incident and the officer suspects the employee is under the influence of drugs and/or alcohol.

Under no circumstances will the employee be allowed to drive himself or herself to the testing facility. Law enforcement or a member of management must escort the employee; the Executive Director or employee's supervisor will arrange for the employee to be transported home.

Employees who have tested positive, or otherwise violated this policy, are subject to discipline, up to and including termination. Depending on the circumstances and the employee's work history/record, Trindel may offer an employee who violates this policy or tests positive the opportunity to return to work on a last-chance basis pursuant to mutually agreeable terms, which could include follow-up drug testing at times and frequencies determined by the Executive Director or Designee, for a minimum of one year but not more than two years as well as a waiver of the right to contest any termination resulting from a subsequent positive test. If the employee either does not complete the rehabilitation program or tests positive after completing the rehabilitation program, the employee will be subject to immediate discharge from employment.

Procedures

1. *Reporting*

All individuals, including managers and supervisors, who report potential violations of this policy, have the right to be free from retaliation. The Executive Director and/or Supervisor should take whatever immediate action is deemed prudent to ensure the safety of the public and employees. Should the Executive Director and/or Supervisor have reasonable suspicion to believe, based upon specific and documented facts and observations, that the employee may be under the influence of drugs and/or alcohol, the employee should be immediately removed from the workplace and placed upon administrative leave with pay until such time as testing results confirm or refute the presence of drugs and/or alcohol. The Executive Director and/or Supervisor shall use the Reasonable Suspicion Evaluation Form (Exhibit A) to assist in making this determination. The Executive Director will review the Reasonable Suspicion Evaluation Form to ensure it meets the requirements for further action.

2. *Acknowledgement*

Refusal of any employee to submit to testing, or attempt to adulterate or evade the testing process, will be viewed as a positive test, and will subject the person to disqualification from employment or disciplinary action, up to and including, discharge. Trindel will pay the cost of all drug and/or alcohol tests required by this Policy.

3. *Collection, Integrity, and Identification*

- A. After the employee has been advised about the reason for the test by the Executive Director and/or Supervisor, the Collection Site personnel will explain the mechanics of the collection process.
- B. Procedures for specimen collection will allow for individual privacy unless there is reason to believe the individual may alter or substitute the specimen to be provided. Samples will be tested for temperature and subject to other validation procedures as appropriate.
- C. Supervisors shall not physically search the person of employees, nor shall they search the personal possessions of employees.

4. *Testing Methods*

All tests will be screened using an immunoassay technique and for alcohol an Evidential Breath Testing (EBT) device. All presumptive positive drug tests will be confirmed using gas chromatography/mass spectrometry (GC/MS) and all presumptive positive alcohol tests will be confirmed with a second EBT performed within 15 –30 minutes after the first EBT test is completed. Trindel will test for psychoactive cannabis metabolites (marijuana), cocaine, amphetamines, opiates, barbiturates, benzodiazepines, and phencyclidine (PCP) as well as alcohol. Tests will seek only information about the presence of drugs and/or alcohol in an

individual's system and will not test for any medical condition.

5. *Notification*

The laboratory shall transmit all positive drug test results to a medical review officer (MRO) retained by Trindel Insurance Fund, who shall offer persons with positive results a reasonable opportunity to rebut or explain the results. Individuals with positive test results may also ask the MRO to have their split specimen sent to another federally certified laboratory to be tested at the applicant's or employee's own expense. Such requests must be made within 72 hours of notice of test results. If the second facility fails to find any evidence of drug use in the split specimen, the employee will be treated as passing the test. In no event should a positive test result be communicated to the Trindel until such time that the MRO has confirmed the test to be positive.

Rehabilitation

A. *Voluntary Disclosure*

Any employee with a drug and/or alcohol problem may voluntarily disclose the problem to the Executive Director or their Supervisor who shall refer the employee to the Employee Assistance Program (EAP). An employee requesting this assistance may, at the Executive Director and/or Supervisor's discretion, be transferred, given work restrictions, or placed on leave while receiving treatment and until the employee is drug and/or alcohol free. An employee's voluntary disclosure of a substance or alcohol abuse problem will not terminate any investigation, criminal or administrative, initiated prior to the disclosure.

Each employee is responsible for seeking assistance before the employee's drug and/or alcohol problem leads to a violation of this Policy, or before the employee is asked to submit to a reasonable suspicion drug and/or alcohol test.

B. *Leave Time*

Employees must use available sick time, vacation accrual, admin leave, if applicable, or request personal leave of absence without pay if time off from work is necessary for any treatment or rehabilitation program. The costs of long-term rehabilitation or treatment services, whether covered by the employee's medical plan or not, are the ultimate responsibility of the employee.

Preventing Discrimination Based on Off-Duty Cannabis Use (AB 2188)

Effective January 1, 2024, it is unlawful to discriminate against an employee or applicant for employment based upon the persons use of cannabis off the job and away from the workplace, or the results of an employer-required drug screening test that confirmed the presence of non-psychoactive cannabis metabolites. (*Gov. Code § 12954(a)*)

This law does not prohibit Trindel from taking adverse employment action against employees who possess, use, or are impaired by cannabis or from maintaining policies and practices consistent with a drug-free workplace.

To the extent that there is conflict between AB 2188 and state or federal laws requiring drug testing for employees or applicants for employment as a condition of employment, receiving federal funding or federal licensing related benefits, entering into a federal contract, or laws regulating the manner of testing, those laws will take precedence. (*Gov. Code § 12954(e)*)

Enforcement

The Executive Director or designee is responsible for policy interpretation, administration, and enforcement.

Definitions

“Trindel premises” includes all buildings, offices, facilities, grounds, parking lots, lockers, places, and vehicles owned, leased, or managed by the Fund or on any site on which the Fund is conducting business.

“Illegal drug” means a substance whose use or possession is controlled by federal law but that is not being used or possessed under the supervision of a licensed health care professional. (Controlled substances are listed in Schedules I-V of 21 C.F.R. Part 1308.)

“Refuse to cooperate” means to obstruct the collection or testing process; to submit an altered, adulterated or substitute sample; to fail to show up for a scheduled test; to refuse to complete the requested drug testing forms; or to fail to promptly provide specimen(s) for testing when directed to do so, without a valid medical basis for the failure. Employees who leave the scene of an accident without justifiable explanation prior to submission to drug and alcohol testing will also be considered to have refused to cooperate and will automatically be subject to discharge.

“Under the influence of alcohol” means an alcohol concentration equal to or greater than .04, or actions, appearance, speech, or bodily odors that reasonably cause a supervisor to conclude that an employee is impaired because of alcohol use.

“Under the influence of drugs” means a confirmed positive test result for illegal drug use per this policy. In addition, it means the misuse of legal drugs (prescription and possibly OTC) when there is not a valid prescription from a physician for the lawful use of a drug in the course of medical treatment (containers must include the patient’s name, the name of the substance, quantity/amount to be taken and the period of authorization).

EXHIBIT A

US Department of Transportation

<https://www.transportation.gov/>

§382.307 Reasonable suspicion testing.

(a) An employer shall require a driver to submit to an alcohol test when the employer has reasonable suspicion to believe that the driver has violated the prohibitions of subpart B of this part concerning alcohol. The employer's determination that reasonable suspicion exists to require the driver to undergo an alcohol test must be based on specific, contemporaneous, articulable observations concerning the appearance, behavior, speech or body odors of the driver.

(b) An employer shall require a driver to submit to a controlled substances test when the employer has reasonable suspicion to believe that the driver has violated the prohibitions of subpart B of this part concerning controlled substances. The employer's determination that reasonable suspicion exists to require the driver to undergo a controlled substances test must be based on specific, contemporaneous, articulable observations concerning the appearance, behavior, speech or body odors of the driver. The observations may include indications of the chronic and withdrawal effects of controlled substances.

(c) The required observations for alcohol and/or controlled substances reasonable suspicion testing shall be made by a supervisor or company official who is trained in accordance with §382.603. The person who makes the determination that reasonable suspicion exists to conduct an alcohol test shall not conduct the alcohol test of the driver.

(d) Alcohol testing is authorized by this section only if the observations required by paragraph (a) of this section are made during, just preceding, or just after the period of the work day that the driver is required to be in compliance with this part. A driver may be directed by the employer to only undergo reasonable suspicion testing while the driver is performing safety-sensitive functions, just before the driver is to perform safety-sensitive functions, or just after the driver has ceased performing such functions.

(e)(1) If an alcohol test required by this section is not administered within two hours following the determination under paragraph (a) of this section, the employer shall prepare and maintain on file a record stating the reasons the alcohol test was not promptly administered. If an alcohol test required by this section is not administered within eight hours following the determination under paragraph (a) of this section, the employer shall cease attempts to administer an alcohol test and shall state in the record the reasons for not administering the test.

(2) Notwithstanding the absence of a reasonable suspicion alcohol test under this section, no driver shall report for duty or remain on duty requiring the performance of safety-sensitive functions while the driver is under the influence of or impaired by alcohol, as shown by the behavioral, speech, and performance indicators of alcohol misuse, nor shall an employer permit the driver to perform or continue to perform safety-sensitive functions, until:

(i) An alcohol test is administered and the driver's alcohol concentration measures less than 0.02; or

(ii) Twenty four hours have elapsed following the determination under paragraph (a) of this section that there is reasonable suspicion to believe that the driver has violated the prohibitions in this part concerning the use of alcohol.

(3) Except as provided in paragraph (e)(2) of this section, no employer shall take any action under this part against a driver based solely on the driver's behavior and appearance, with respect to alcohol use, in the absence of an alcohol test. This does not prohibit an employer with independent authority of this part from taking any action otherwise consistent with law.

(f) A written record shall be made of the observations leading to an alcohol or controlled substances reasonable suspicion test, and signed by the supervisor or company official who made the observations, within 24 hours of the observed behavior or before the results of the alcohol or controlled substances tests are released, whichever is earlier.

Source: Electronic Code of Federal Regulations

- Title 49: Transportation
- PART 382—CONTROLLED SUBSTANCES AND ALCOHOL USE AND TESTING

https://www.ecfr.gov/cgi-bin/retrieveECFR?gp=1&ty=HTML&h=L&mc=true&=PART&n=pt49.5.382#se49.5.382_1307



TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 15.

SUBJECT: Municipal Resources Group (MRG) Contract

ACTION FOR CONSIDERATION: Action item for the Board to consider a contract with MRG for HR Consulting.

BACKGROUND: Historically Trindel's HR functions have been performed solely by the Executive Director who received consultation from various sources but was largely left responsible to carry out all HR duties on their own while obtaining guidance from Patty Eyres. Trindel continues to grow in its operations but is not at the point where it would be cost effective to hire an employee as a dedicated HR Specialist as there just simply would not be enough work for that individual.

Contracting for HR consultation services will help streamline internal HR policies with new hire process, recruitments, performance appraisals, staff development plans, employee engagement, job classifications, and other HR functions in a uniform fashion. The additional benefit of contracting with MRG is that we will have a dedicated HR consultant, Rumi Portillo, who has a level of experience that we simply would not be able to afford to hire as an employee.

The employees of Trindel would have full access to Rumi, and she will assist Trindel's leadership team with any HR issues. We plan on having her come up monthly for our monthly staff meetings. We think her positive approach to people management would be a welcome addition to an already excellent Trindel team.

FISCAL IMPACT: Maximum \$10,800 for fiscal year 23-24 and likely adjusted for less after initial month based on usage.

RECOMMENDATION: Approve contract with MRG effective March 1, 2024.



December 19, 2023

Andrew Fischer
Executive Director
Trindel Insurance Fund
P.O. Box 2069
Weaverville, CA 96093

Subject: Proposal for *Human Resources On-Demand Services*

Dear Mr. Fischer:

Municipal Resource Group, LLC (“MRG”) is pleased to submit this proposal to the Trindel Insurance Fund (“Agency”) to provide a review of Human Resources Support Services to streamline the departments processes.

We can support a variety of human resources or training requests. We have built our practice around helping clients rethink historic or bureaucratic practices and create new processes that align with their vision, and values, and are forward-thinking. We consider these engagements an opportunity to work with staff, to help them grow and develop. We are “no surprises” consultants and work with the leadership and other key stakeholders to define a path for desired outcomes, recommending programs and processes that reflect the Agency’s mission, vision, and values.

Our team has provided similar ongoing services to client agencies including the cities of Calabasas, Calistoga, Davis, Mountain House, Napa, Novato, Merced, Manteca, Palo Alto, San Rafael, Walnut Creek, and West Hollywood, as well as Altadena Library District, Cambria CSD, Cameron Park CSD, Contra Costa Housing Authority, El Dorado CSD, Marin Housing Authority, Oakland Housing Authority, Santa Clara Valley Water District, Solano County, SolTrans, University Medical Partners, and Yuba Water Agency. With more than 70 affiliated experts in every operational and organizational area, we can contribute to the success of your projects. MRG is a true full-service firm focused on your success.

Respectfully submitted,

Mary Egan, CEO
MRG, LLC
egan@solutions-mrg.com
916-261-7547



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Attachment B MRG Brochure

MRG INFORMATION

The MRG team is a centralized resource for all Human Resources, staff development and organizational excellence needs. We can assess and improve HR functions including, but not limited to, professional development, training, succession planning, workplace investigations, organizational assessments and implementation plans, employee relations, mentoring and coaching, project management, recruitment, and selection. MRG team members have led successful transformational efforts in our client agencies and fully understand the real-world challenges they face in making meaningful and long-term changes.

Firm Name:	Municipal Resource Group, LLC (“MRG”)
Physical Address:	8788 Elk Grove Blvd., Suite L, Elk Grove, CA 95624
Mailing Address	PO Box 561, Wilton CA 95693
Website:	www.Solutions-MRG.com
Main Telephone Number:	(866) 774-3222
Project Manager:	Rumi Portillo
E-Mail:	rumiportillo@gmail.com
Telephone Number:	(408) 966-8734

MRG’s Consulting Philosophy

As a consulting firm, MRG brings talented consultants to assignments to meet clients’ needs. MRG differentiates its work based on the following principles.

Trusted Advisors

MRG prides itself on building long-term relationships with clients who turn to MRG for guidance and expertise. We work as “trusted advisors,” working directly with the leadership of organizations to help them manage their complex organizations and to adjust to change that is constantly knocking on the door.

Commitment to Public Service

We have also chosen to focus our work on local, regional & state agencies that are delivering public service to communities. We understand that our client’s work is important and impactful – and our goal is to help organizations do that work with more grace and better effectiveness and efficiency.

Partnership for Impact

As seasoned executive leaders ourselves, we have no interest in writing reports that sit on



shelves or are not reality-based for action. MRG needs to work in a consultative partnership directly with management for organizational impact to occur. We see our role as true partners with the leadership team to work productively to help you find solutions for actionable impact in your organization.

Team of Management Practitioners + Executive Leadership Coach

Today's organizations require a robust understanding of people and teams, plus talented management, and leadership. The key to an organization's success is the integration of control, which creates value (efficiency, effectiveness, empowerment), and leadership which inspires change and a collective vision. By bringing a consultant team with management plus leadership coaching expertise, MRG can deliver tools, perspectives, and paradigms for the continued growth and support of an organization's leadership team.

Strategic Organizational Development

Organizations are complex, multi-faceted organisms that take time and strategy to develop and shape. While employees are focused on delivering services, there is "care and feeding" of the organization, structure, and systems that need to be done to support the workforce, mold culture, and deliver services/mission. MRG brings the deep organizational development and human resources experience to transform and help organizations continue to invest in their operations' strategic, and hands-on development.

MRG TEAM

Mary Egan is the CEO of MRG who oversees our practice and provides high-level leadership for all our projects, as she would for this engagement with the Trindel Insurance Fund. Our affiliated lead consultant who would primarily support the Agency's needs is Rumi Portillo.

Mary Egan (CEO) - Mary collaborates with organizations and their executive leadership, and in some cases appointed or elected Boards to achieve their full potential. Mary's specialties are facilitating performance evaluations and organizational analysis as well as coaching employers to address deficiencies and maximize their impact. She is a certified professional executive coach and uses these skills to help clients increase their level of performance and identify potential limiting blind spots. She also advises clients regarding investigations, employment-related risk mitigation, strategic planning, and interest-based problem resolution. Mary is a Certified Professional with the Society for Human Resources Management (SHRM) and is a founding member of the Association of Workplace Investigators (AWI).

Rumi Portillo (Lead Consultant and Project Manager) - Rumi is a human resources professional, consultant and coach, with more than thirty years in public service. Rumi has worked extensively with industrial psychologists, attorneys, and medical professionals on complex and sensitive employment-related matters. Most recently, Rumi served as the Chief People Officer (CPO) for the City of Palo Alto, a fast-paced and high-demand municipal government employer in the epicenter of Silicon Valley. As CPO, Rumi oversaw recruitment, labor relations, benefits, compensation, training and organizational development, risk management, and health and safety. Prior to Palo Alto, Rumi served in human resources management for the cities of Los Gatos, Sunnyvale, and San Jose. Through her work with these agencies, Rumi is well established

as a regional expert in the management of public safety personnel, including Police, Fire and 911 Emergency Dispatch.

Our partners and consultants have over three hundred years of combined experience working as executives and consultants, providing essential services and support to local, regional, and state government agencies. MRG prides itself in providing consulting services based on our hands-on experience in managing local, regional, and state governments as well as our experience in delivering products that meet and exceed our clients' expectations.

EXPERIENCE

Client name Oakland Housing Authority
Type of Entity Housing Authority
Project name Human Resources Professional Consulting Services
Point of contact **Name** Patricia Wells
Title Executive Director
Phone (510) 874-1512
Email pwells@oakha.org
Dates of service 3/29/2020 – 03/18/2022

Scope of services: Assist the Authority with Human Resources consulting, on an as-needed basis. Services included executive coaching, conflict resolution, risk mitigation, strategic planning, performance evaluations, organizational analysis, staff retreats, team-based problem solving, recruitment, professional development and training, and investigative services.

Results: MRG has successfully completed two executive recruitments, leadership training is complete with additional focused training requests underway, executive support and leadership coaching has assisted the ED in resolving management issues, and implementation of legislative workflow software is being evaluated.

Client name City of Novato
Type of Entity City
Project name Organizational Assessment in HR Department
Point of contact **Name** Jessica Deakyne
Title Assistant City Manager
Phone 415-899-8903
Email jdeakyne@novato.org
Dates of service 02/04/2021-07/04/2021

Scope of services: MRG conducted a high-level assessment of the HR department's functions and organizational structure; identify processes needing improvement, restructuring, or adjustment; ascertain missing processes; and provide service delivery recommendations. The assessment focuses on recognizing the strengths within the HR Department as well as identifying areas where improvement could be made based on best practices and a desired culture of continuous improvement and HR excellence.

Results: HR consultants completed the HR assessment on time and assisted in the hiring of the new HR Manager. MRG provided Risk support and is currently developing the City's budget, the budget calendar, submission guidelines and providing reports for Council consideration.

Client name	City of Palo Alto
Type of Entity	City
Project name	Organizational Development Services
Point of contact	Name Ed Shikada
	Title City Manager
	Phone 650-329-2280
	Email ed.shikada@cityofpaloalto.org
Dates of service	03/04/2019-Current

Scope of services: The City-wide work plan is available for current functional analysis and recommending the effectiveness of City structures, operational efficiencies, and performance measures to ensure departments are operating at a high level of efficiency and effectiveness. MRG is contracted for Organizational Effectiveness Assessments and Implementation, Performance Management Development, Leadership Development, Succession Planning and Knowledge Transfer and Individual and Team Accountability, Rewards and Recognition.

Results: MRG has facilitated the Appointed Official's evaluations for over 7 years in time for compensation adjustments. The transportation support resulted in leadership advancement and readiness as well as project completion. Several investigations were completed timely. Executive support resulted in improved CMO communications. MRG has completed compensation and classification studies as needed for specific departmental needs.

SCOPE OF WORK

MRG proposes to work with Agency Staff and other key stakeholders to review and assist with the organizational strategies of current Human Resource processes and provide streamlining recommendations. We can assist with virtually any Human Resources issue including policy review and updates, compensation and classification studies, workplace investigations, staff development programs, training, and coaching. MRG team members have led successful Human Resources efforts and fully understand the real-world challenges agencies face.

We are flexible. If our project's core team does not include the technical experience of a department, we will augment the team as needed. We can easily zero-in on a particular service or function.

We have a strong bias toward creating a sustainable organization versus one supported by consultants. Toward this end, we would promote consultants working with staff and not exclusively working for staff.

Serving as a trusted advisor to HR and executive leadership, MRG Consultant Rumi Portillo provides guidance from simple to more complex HR issues on a regular basis. With further

review and research, Rumi assists organizations in determining which concerns are escalated for legal review.

Human Resource Support Services (Monthly)

MRG will provide Human Resources support and services as needed for the Agency. The following list illustrates the types of services to be included in the monthly retainer arrangement:

- Organizational Strategy
 - Review and develop effective workforce and succession strategies.
 - Provide recommendations and strategies on best practices for development of revised and/or new processes, programs, and practices on HR matters.
 - Conduct review and implement organizational change initiatives.
 - Develop programs for effective employee engagement strategies.
 - Review existing employee performance management processes and offer recommendations.
- Recruitment, Testing and Selection
 - Conduct job and needs analysis, identify and document essential job functions and duties for each job classification, analyzing data and develop new, compliant job descriptions and related application materials, if necessary.
 - Executive Search for key positions that merit this focus.
 - Review current testing processes, recommend new developments and administration.
- Training and Development
 - Develop training programs. MRG would work with Agency Staff to determine the training or trainings that would best suit the needs of the Agency.
 - Coach individual employees or groups.
 - Develop programs for effective Leadership strategies.
- Technology and Systems Implementation
 - Provide guidance and recommendations to Agency Staff on HR Module of ERP, as needed.
 - Conduct review of current Digitization processes and offer recommendations to revise or implement new processes.

FEES

MRG uses a variety of processes to ensure effective project communications and project management. If preferred by the client, MRG will conduct regular project meetings, in person or via conference/video call, and/or distribute a regular project report. We work cooperatively with the leadership and other stakeholders to incorporate the values, vision, and mission of the greater organization.

The HR On Demand Services will be invoiced on a monthly basis for the tiered retainer amount. MRG will invoice at the rate of \$225 an hour for HR Services as described below.

Retainer fees and hours may be reviewed and adjusted accordingly after 90 days following contract initiation.

Hours Per Month	Retainer Fee
12	\$2,700
16	\$3,600
20	\$4,500
30	\$6,750
40	\$9,000

MRG may incur minor costs and expenses in performing consulting services. Reimbursable expenses include but are not limited to; mileage reimbursement at the current IRS rate per mile, postage, document production costs, transcripts, parking, tolls, and travel accommodations (such as hotel and airfare) as needed, and electronic files (zip drive) as needed. All costs and expenses will be charged at MRG's cost. The invoice for this matter will include all costs and expenses incurred, in addition to the hourly fee.

TIMELINE

MRG will be available within 24 hours of a request. Timelines are dependent on projects and will be determined at the time of scoping.

At all times during this project engagement, MRG will be an independent contractor. Both agencies confirm the specialized services are distinct from tasks customarily performed by the Agency. The services of consultant specifically do not include hiring, firing, or supervising of any Agency personnel. Also, Consultant shall not have contracted or signing authority or act in the position of a Director or represent a management position at commission, Board or Council meetings.

www.Solutions-MRG.com

Mary Egan – Chief Executive Officer

MUNICIPAL RESOURCE GROUP, LLC

Telephone: (916) 261-7547

egan@solutions-mrg.com

Mary is highly skilled at Executive Coaching, Workplace Investigation, and Conflict Resolution and often uses those skills, along with her considerable experience, when advising her clients regarding employment-related risk mitigation, strategic planning, and interest-based problem resolution. Mary's specialties are assisting governing boards and government leaders with executive-level performance evaluations, organizational problem analysis, and skillful resolution, as well as coaching key employers to address deficiencies and maximize organizational impact.



As a Private Investigator licensed by the State of California, Mary has handled hundreds of workplace investigations for both private sector and public employers on all types of employment matters over the last several years, including claims of discrimination, harassment, retaliation, whistleblowing, substance abuse, threats of violence, assault, theft, fraud, violations of company policies, wage and hour violations, and other forms of alleged misconduct. Mary is experienced in testifying during administrative and judicial proceedings regarding completed investigations and provides expert testimony on the adequacy of workplace investigations, human resource practices, and public sector employment standards and expectations. She is also qualified as an expert in State Court on the adequacy of investigations.

Mary's commitment to and passion for improving the quality of workplace investigations nationwide is demonstrated by her role with the Association of Workplace Investigators (AWI, formerly, California Association of Workplace Investigators). She is a founding member of AWI, formed in October 2009, and spent four years developing the AWI's published standards for workplace investigations and serving as a faculty member at the Workplace Investigation Institute.

In addition to investigations and expert testimony, Mary facilitates staff retreats, team-based problem-solving, and labor management committees, works with elected boards to define the performance expectations of their key managers, and serves as a neutral factfinder in the resolution of employer/employee issues.

Prior to joining MRG, Mary held key positions with both the City of Sacramento and the City of San Jose, where she was the Employee Relations Officer and Chief Negotiator. While with Shannon Associates, Mary managed recruitments for high-level appointed executives, as well as complex HR assessments for large and complex clients. She continued her consulting services with high-profile clients after starting her own firm in 2001 and maintains long-term relationships with cities and counties in California. Mary is a recognized expert in municipal government interest arbitration.

In addition to her significant field experience with major clients, Mary earned a Bachelor of Science degree in Applied Behavioral Sciences from the University of California, Davis, where she was named "Outstanding Female Graduate," and a Master of Public Administration (MPA) degree from San Francisco State University. Mary is a founding member of the California Association of Workplace Investigators (CAOWI), participating as Chairperson of the Legislation Committee and member of the Best Practices Committee.

Mary is a frequent presenter at conferences, seminars, and meetings of several professional organizations, including the League of California Cities, the International Public Management Association (IPMA), the California Public Employers Labor Relations Association (CALPELRA), the Municipal Management Assistants of Northern California (MMANC), and the California State Association of Counties (CSAC). She serves as an external advisor to the California Democratic Party working group on sexual and racial harassment and misconduct. In 2018, Mary was recognized by the Sacramento Business Journal as a recipient of the Women Who Mean Business award.



Main Office
P. O. Box 561
Wilton, CA 95693

(866) 774-3222

Visit us at: www.Solutions-MRG.com

Sacramento Area

Bay Area

Los Angeles Area

Rumi Portillo – Human Resources and Coaching

MUNICIPAL RESOURCE GROUP, LLC

Telephone: (408) 966-8734

rumporillo@gmail.com

Rumi Portillo is a human resources professional, consultant, and executive coach, with more than thirty years in public service. Rumi has worked extensively with industrial psychologists, attorneys, and medical professionals on complex and sensitive employment-related matters. Prior to becoming an independent consultant, Rumi served as the Chief People Officer (CPO) for the City of Palo Alto, a fast-paced and high-demand municipal government employer in the epicenter of Silicon Valley. As CPO, Rumi oversaw recruitment, labor and employee relations, benefits, compensation, training, organizational development, risk management, and health and safety.



Prior to her role in Palo Alto, Rumi served in human resources management for the cities of Los Gatos, Sunnyvale, and San Jose. Through her work with these agencies, Rumi became a regional expert in municipal employment matters, with a special focus on public safety, including Police, Fire, and 911 Emergency Dispatch. Rumi is also a trained negotiator with many years of experience developing and executing labor strategies.

Rumi is certified in Mindfulness, Compassion and Resiliency from the Stanford Compassion Institute and UC San Diego Center for Mindfulness. She is currently immersed in emerging studies related to recognizing and treating work trauma. Rumi has presented at numerous conferences, workshops and MBA/MPA programs, with a focus on employment best practices and workplace diversity, equity, inclusion and belonging (DEIB).



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Visit us at: www.Solutions-MRG.com

Sacramento Area

Bay Area

Los Angeles Area

MRG



MRG partners with 300+ clients, a broad range of public and private sector entities, to provide innovative and transformational solutions to leadership, governance, human resources, financial management and other complex organizational challenges.

focus

- Workplace Investigations
- Human Resources Services
- CEO Evaluations
- Training & Coaching
- Board Governance
- Financial Management
- Project Management
- Economic Development
- Parks & Recreation
- Public Safety
- Health & Human Services
- Organizational Audits
- Strategic Solutions
- Community Development and Planning

services

“... [MRG provides] a comprehensive approach and innovative solutions to resolve workplace disputes. Employers—both public and private—can benefit from MRG’s practical and skilled conflict resolution services.”

– **Deborah Maddux**
Van Demyden Maddux Law Corp.

“Your steady, results-oriented approach brought us to a resolution in a year of unprecedented change for our organization.”

– **Curt Aikens**
General Manager,
Yuba County Water Agency

“Good meeting yesterday. It could have been crazy, but with YOUR leadership, it was nothing. I would like to thank you again for the calm and productive meeting.”

– **Trustee Davis**
Fresno Unified School District

results

300+ clients

Public Agencies + Private Sector clients depend on MRG for innovative, practical solutions.

PUBLIC AGENCIES:

Municipalities of all sizes	Infrastructure Agencies
Counties	Utility Districts
Governmental Associations	Construction Authorities
Water Districts	Parks Departments
Reclamation Districts	Professional Teacher Organizations
School Districts	Universities & Colleges
Fire Protection Districts	Community Services Districts
Transit Agencies	Development Agencies
Human Resource Departments	Wastewater/Sewer Departments
Public Safety Departments	County Coalitions
Library Networks	Resource Agencies
Chambers of Commerce	Communications Authorities
County & Municipal Courts	Irrigation Districts
Community Resource Projects	Healthcare Agencies
College Districts	Housing Authorities
LAFCOs	

PRIVATE SECTOR CLIENTS:

- Law Firms
- Non-Profit Organizations
- Development Companies
- Communications Corporations
- Engineering Firms
- Risk Service Groups
- Property Management Corporations
- Medical Centers
- Preservation Groups
- Family Resource Organizations
- Health Care Networks
- Farm Credit Bureaus
- Car Dealerships
- Insurance Providers
- Fortune 500 Corporations
- Finance Firms
- Labor Unions

Ask how **MRG** can become *your* Workplace Solution Partner.





TRINDEL BOARD MEETING

February 2024

GENERAL BUSINESS

AGENDA ITEM 16.

SUBJECT: Position Allocations for 2023-2024

ACTION FOR CONSIDERATION: Action item for the Board to consider approving the revised position allocation for fiscal year 23-24 to add an allocation for a Senior Workers' Compensation Examiner.

BACKGROUND: We have a workers' compensation claims examiner who has worked with Trindel for eleven years, worked her way up to handle indemnity claims, obtained the Self Insurance Administrator Certification, the WCCA, and Certified Professional in Fraud Investigations designations. She has demonstrated a high degree of skill in handling workers' compensation claims, and is working on the goals and objectives set before her to attain the position of Senior Workers' Compensation Claims Examiner.

Her engagement with her co-workers has created a very cohesive team, and has been a tremendous help to me while Katie has been out of the office since February 27, 2023.

FISCAL IMPACT: Promotion would be in line with the budget without adjustment.

RECOMMENDATION: Approve position allocations,

Trindel Salary Schedule

		2023/2024 Annual Salary Range	
		Low	High
10	<u>Admin</u>		
	1 Executive Director	160,000	200,000
	0 Senior Financial Analyst	85,000	115,000
	1 Financial Analyst	65,000	97,000
	1 Administrative Technician	45,000	65,000
20	<u>Risk Control Services</u>		
	1 Dir of Risk Control	95,000	135,000
	1 Senior Risk Control Analyst	85,000	115,000
	1 Risk Control Analyst	65,000	97,000
	0 Risk Control Coordinator & IT	45,000	65,000
25	<u>P/L Claims Handling</u>		
	1 Dir of Property and Liability	95,000	135,000
	0 Senior P/L Adjuster	85,000	115,000
	1 P/L Claims Adjuster	65,000	97,000
	1 P/L Claims Technician	45,000	65,000
30	<u>WC Claims Handling</u>		
	1 Dir of Workers' Comp Program	95,000	135,000
	1 Senior Claims Examiner	85,000	115,000
	2 Claims Examiner	65,000	97,000
	2 Claims Technician	45,000	65,000

Revised and adopted by the Board as of 6/23/23

California Code of Regulation CCR570.5



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 17.

SUBJECT: Committee Reports.

ACTION FOR CONSIDERATION: Informational only.

BACKGROUND: Since the October 4, 2023 Board of Directors meeting the Executive Committee met one time on November 4, 2023 to discuss investments with Kevin Webb, and no action was taken.

The Human Resources Ad-Hoc Committee, HR Task Force, met three times, and created the Trindel Family Medical Leave Policy, Trindel Disability and Reasonable Accommodation Policy, and Drug and Alcohol-Free Workplace Policy. The committee will bring 3 or 4 HR policies to every Board of Directors meeting as an action item.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 18.

SUBJECT: Department Reports.

ACTION FOR CONSIDERATION: Informational only.

BACKGROUND: Reports on Department Activities from Risk Control, Workers' Compensation, Liability and Property, and Administration. (Rachael Hartman, Andrew Fischer, Sean Houghtby, Andrew Fischer)

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



February 15th & 16th, 2024
Trindel Board of Directors Meeting
Risk Control Services Department Report
Summary of Activities from September through December 2023

Department Introduction & Description:

The Risk Control Department consists of three employees. A Director of Risk Control, one Senior Risk Control Analyst and one Risk Control Analyst. Risk control is a plan-based business strategy that aims to identify, assess, and prepare for any dangers, hazards, and other potentials for disaster—both physical and figurative—that may interfere with an organization's operations and objectives. Objectives can be reached by ensuring new and ongoing risks are continually identified, assessed, managed, and monitored. Controlling the risk is a crucial part of the enterprise risk management process for your member county. We are here to assist you in evaluating potential losses, and to take action to reduce or eliminate those risks.

Team Member Activities:

Virtual Webinars Conducted: 25

Total Attendees on Virtual Trainings: 1329

In-Person Trainings or Inspections Conducted: 27

Total Attendees at in-person trainings: 753

Health Faires attended: Colusa, Del Norte, Sutter, Mono, Tehama, Trinity

Members Visited: 1 x Alpine, 5 x Colusa, 2 x Del Norte, 0 x Lassen, 0 x Modoc, 1 x Mono, 4 x Plumas, 0 x San Benito, 1 x Sierra, 2 x Sutter, 4 x Tehama, 5 x Trinity

Training Topics:

AB1825 – Sexual Harassment for Supervisors
SB1343 – Sexual Harassment for Non-Supervisors
How to Be a Defensive Driver
CPR First Aid/Stop the Bleed

De-Escalating Difficult People
Conflict Resolution
DSR Spotlight ~ De-Escalation Basics
Civility in the Work Place ~ Creating Respectful Habits that Enhance Productivity
Introduction to the IAP Process
First Amendment Auditor
DSR Spotlight ~ The Use of Narcan
Risk Control & The Role of the Supervisor
Employee Recognition
The Power of Showing Up
Forklift and Aerial Lift

Legislative/Legal Update:

COVID-19

Although many new employment laws went into effect on January 1, 2024, several COVID-19-related regulations and requirements expire this year.

COVID-19 Notice Requirements. The Labor Code provision requiring California employers to post or send notices of workplace COVID-19 exposures expired on December 31, 2023. However, Cal-OSHA's non-emergency regulation remains in effect until February 2025, which requires employers to notify employees and independent contractors who had "close contact" in the workplace. Also, if an employer excludes an employee from the workplace for COVID-19-related reasons (including "close contact" exposure), they must give employees information about COVID-19-related benefits to which they may be entitled.

Workers' Compensation Presumption. The rebuttable presumption that an employee's COVID-19 illness is an occupational injury and therefore eligible for workers' compensation benefits expired on January 1, 2024.

Local Ordinances. As of January 1, 2024, there are no local COVID-19 ordinances in effect in California. However, general local ordinances may still apply to employees with COVID-19, such as local paid sick leave ordinances.

Masking Guidance. Masking is no longer required after an employee is exposed to COVID-19 or a "close contact." Current California Department of Public Health [Guidance](#) recommends employees wear masks if they have COVID-19 symptoms or test positive, or have been in close contact with someone with COVID-19 symptoms or who tests positive.

Reproductive Loss Leave

Employers - w/ 5+ employees.

Employees – worked 30+ days prior to leave.

Up to 5 days of unpaid leave per reproductive loss event.

Up to 20 days in 12-month period if employee experiences more than one reproductive loss event. 12-month period measured from date of first reproductive loss leave.

“Reproductive Loss Event” (RLE) defined as: the day or, for a multiple-day event, the final day of a failed adoption, failed surrogacy, miscarriage, stillbirth, or an unsuccessful assisted reproduction.

Off-Duty Cannabis Use

AB 2188, effective 1/1/2024, prohibits discrimination in the hiring, termination, or terms and conditions of employment based on an (i) individual’s cannabis use during non-work hours, or (ii) the results of an employer-required drug screening that has detected non-psychoactive cannabis metabolites. –

Excludes building and construction trades; federal background/security clearance; or receipt of federal funds or federal contracts. •

SB 700, effective 1/1/2024, amends Government Code section 12954 to also make it unlawful for an employer to request information from a job applicant relating to the applicant’s prior use of cannabis, unless otherwise required by state or federal law. – Employer cannot discriminate against an employee or applicant based on information regarding prior use of cannabis that is learned from a

Workplace Violence Prevention Plan (SB 553)

As of 7/1/24, employers required to establish, implement, and maintain an effective Workplace Violence Prevention Plan (WVPP). – Exempts i) worksites w/ < 10 employees & not accessible to public; & ii) healthcare facilities.

WVPP can be part of employer’s IIPP or a standalone plan.

Employers must provide employees with initial training when the WVPP is first established and continue to conduct annual trainings thereafter.

Summary of Elements of a WVPP

Employees should be involved in the development and implementation of the WVPP.

Identifies and evaluates workplace violence hazards; including those unique to particular industry/worksites, etc.

Communicates to employees about: (1) how to report violent incidents, threats, or workplace violence concerns to employer or law enforcement; and (2) how concerns will be investigated and results communicated.

Addresses how Employer will respond to actual and potential workplace violence emergencies.

Discusses post-incident response and investigation procedures. • Prohibits retaliation against reporting employees.

Ensures employees comply with the WVPP.

Review effectiveness of WVPP annually, when deficiency is apparent, or after a workplace violence incident.

Other Information:

LPS/HR Conference: September 26th, 27th, 28th, 2023, Chico. 22 HR/RM in attendance.

Roads Commissioners Meeting/Equipment Olympics ~ November 8th & 9th 2023 Tehama County. 96 attendees.

Risk Control Future Planning:

PARMA Conference: February 20th, 22nd, 23rd, 2024 in Palm Springs.

LPS/HR Conference: March 5th, 6th, 7th, 2024, in Redding.

DSR Conference: How Sweet it is to be a DSR. April 16 & 17, 2024, in Redding.

RISK CONTROL MARKETING REPORT

2023



Website

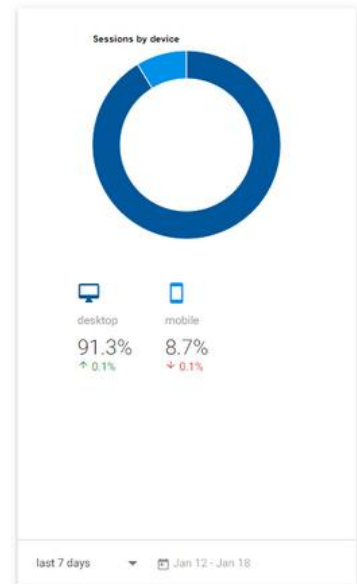
A quick rundown of basic website usage

Launched
October 18th, 2023

Audience Overview



What are your top devices?



What pages do your users visit?

Page	Pageviews	Page Value
/	409	\$1.24
/member-dashboard	262	\$1.83
/workers-compensation	85	\$1.23
/about/our-staff	74	\$1.07
/employee-assistance/eap-service	62	\$1.82
/about/our-mission	59	\$1.28
/property-liability	57	\$1.36
/risk-control-services/controlling-the-risk	53	\$1.15
/about/career-opportunities	52	\$1.3
/about/contact-trindel	50	\$1.06

Custom | Oct 01 - Dec 31

Marketing

A quick Rundown of Campaigns and Marketing Efforts

NO COST to attend from member counties:

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

Non Member Cost: \$100.00 Per Day

LAW ENFORCEMENT TRAINING EVENT

Going Beyond the Basics
POST & STC CERTIFIED CLASSES

When: February 21st, 22nd, 23rd, 2023
Where: Gaia Hotel
4125 Riverside Pl, Anderson, CA 96007

Jumpstart your high level learning with imperson two half days and one full day of training

- Opening keynote Speaker: Milliseconds Make a Difference - **Ex-Navy Seal Curt Cronin**
- Reading the Tells - Learning How to Read Body Language for Law Enforcement - **Jerry Robinson**
- Reading the Tells - Detecting Lying & Deception for Law Enforcement Interviews and Interrogations - **Jerry Robinson**
- Happy Ever After - In Search of Life After Retirement - **Dr. Thomas Brunderman**
- Where Have All The Deputies Gone? Panel Discussion on 4850 Leave and returns to work - **Attorney Kelly Davidson**
- Walk the Walk - Practical Ethics For Corrections - **Dr. Thomas Brunderman**
- Civil Liability for Public Safety Organizations - **Sharon Graham**
- Debriefing National-Level Active Assailant incidents: What have we learned? - **Former FBI Agent Glenn Hoelting**
- Four Life Matters - Officer Health & Wellness - **Chief John Carl**
- The Right after the Fight - Through a Child's Eyes - **Officer Alex Carmines & Children**
- Fast & Furious... Does it mean controlled, Defensive Driving for Law Enforcement - **Gary Hughes**

Click Here to Register for this Event

LEXIPOL FrontLine YETI GATORZ
LIME-LOCK 13 POLICE 2! KUIU
prentice LONG. GATORZ

For more info please contact: Marketing@trinadel.org

“Save the Dates” and other marketing materials were created and sent to all potential attendees. The department sent marketing materials at least five different times to increase audiences at training events. All marketing materials had easy links to register for a hassle free experience.

Early Bird - Save Your Spot now!
Register using [THIS LINK](#)

LAW ENFORCEMENT POST & STC TRAINING EVENT

FEBRUARY 21ST, 22ND, 23RD 2023

KEYNOTE: EX-NAVY SEAL CURT CRONIN

FREE FOR THOSE ATTENDING FROM MEMBER COUNTIES
Alpine ~ Colusa
Del Norte ~ Lassen
Plumas ~ Modoc
Mono ~ San Benito
Sierra ~ Sutter
Tehama ~ Trinity

Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

SAVE THE DATE

2023 ROADS CONFERENCE

Join us for our Annual Conference and our very first Equipment Olympics to include Backhoe Golf, Not-so-hot saw, and more!

Hosted in Tehama County at the Tehama County Gerber Yard!
9380 San Benito Ave.
Gerber, CA 96035

November 8-9, 2023

[CLICK HERE TO REGISTER](#)

7TH ANNUAL DSR Conference

Special Keynote Speaker
RANDY ROBERTSON

[sign up here!](#)

18-19 April 2023
Gaia Hotel
Anderson, CA
4125 RIVERSIDE PL, ANDERSON, CA 96007

Marketing

A quick Rundown of Campaigns and Marketing Efforts

L.E.A.P. posters were professionally printed, and mailed out to all SO, Jail, and probation departments to post in common staffing areas. This was to increase visibility of this service and promote mental health awareness, in hopes to reduce stress claims.

TRINDEL
Risk Management for Rural Counties

Law Enforcement Assistance Program (L.E.A.P)

"We Got Your Six, Take a Break From the Action"
6 Facts to Know About the Program

- 1 WHAT IS LEAP?**

Trindel recognizes the toll that it takes on our law enforcement teams to consistently protect and serve our communities. The LEAP program was created to help provide a focused approach to assisting our law enforcement members and their families during, and after traumatic incidents. We provide specialized services such as incident debriefing, culturally competent counseling, and other support following involvement in traumatic events to mitigate the impact on our law enforcement personnel.
- 2 WHAT DOES TRINDEL PROVIDE?**

Culturally competent professionals providing confidential and specialized counseling for the first responder community. Del Norte County law enforcement professionals, their spouse and dependents are entitled to 3 sessions as a whole within any 6 month period for a total of 6 sessions per year.
- 3 UTILIZING A PROVIDER**

Only two steps to get started:
Step 1:
Select a service provider from Trindel's LEAP provider list.
Step 2:
Contact the service provider by using the contact information provided in the provider list. You will need to verify your employment with the counselor by providing a copy of your employee id or a recent paycheck.

The LEAP provider will bill Trindel for the services. This is a confidential program and none of your personal, sensitive information is shared with your employer.
- 4 CRITICAL INCIDENT RESPONSE**

Depending on incident complexity, a two chaplain response team is dispatched to each first responder critical incident event. You may also utilize Frontline for **Peer Support Program Consulting and Peer Support Counseling.**

FrontLine

Viekie Stanfill
email: info@frontlinefirst.org
Phone: 916 259 9987
- 5 PEER SUPPORT COUNSELING**

The Fight After the Fight

#YouGotGo

Ann Carrizales
Cell: 261-757-8146 (text or call)
email: thefightafterthefight@gmail.com
- 6 ADDITIONAL INFORMATION**

For any additional information or questions **please feel free to contact Trindel's Risk Control team** at 530-623-2322 or email

Becca Cooper: beccap@trindel.org
Tony Miller: tmiller@trindel.org
Rachel Hartman: rhartman@trindel.org

You may also reach out to your County Risk Manager or HR Director for any questions you may have.

Member Services

A quick rundown of Member Services Efforts



As part of the customer service provided to our members, Risk Control Services assure registration, reservations and entertainment is taken care of for those that join us on our educational journeys at conferences. We love to host!

Training Efforts

A quick rundown of Training Efforts

WELCOME 2023

A NEW YEAR FOR NEW OPPORTUNITIES

Join Us Online

January 5, 2023 DOT Reasonable Suspicion Training Time: 9:00am - 11:00am Click here to register	January 12, 2023 Defensive/Distracted Driving Time: 10:00am - 12:00am Click here to register
January 17, 2023 Civility for Today's Workforce Time: 9:00am - 11:00am Click here to register	January 17, 2023 Understanding & Preventing Employment Discrimination Time: 2:00pm - 4:00pm Click here to register
January 19, 2023 Understanding & Preventing Employment Discrimination Time: 9:00am - 11:00am Click here to register	January 19, 2023 Civility for Today's Workforce Time: 2:00pm - 4:00pm Click here to register
January 24, 2023 Legal Update w/ Lizbeth West, Weintraub & Tobin Time: 9:00am - 10:30am Click here to register	January 25, 2023 SB1343 Sexual Harassment for Non Supervisors Time: 9:00am - 11:00am Click here to register
January 31, 2023 AB1825 Sexual Harassment for Supervisors Time: 9:00am - 11:00am Click here to register	

WEBINAR

TRAININGS FOR FEBRUARY 2023

February 14th, 2023 AB1825 Sexual Harassment for Supervisors Time: 9:00am - 11:00am Click Here to Register	February 16th, 2023 SB1343 Sexual Harassment for Non-Supervisors Time: 9:00am - 11:00am Click Here to Register
February 28th, 2023 The Dirty Dozen – 12 Manager Mistakes That May Lead to Law Suits Time: 9:00am - 11:00am Click Here to Register	February 28th, 2023 DSR Safety Spotlight Time: 2:00pm - 3:30pm Click Here to Join Meeting

In-Person No Cost POST & STC Training Event For Law Enforcement
 February 21st, 22nd, 23rd, 2023
 Gaia Hotel, Anderson CA
 Contact Raehael to register @ rahartman@trindel.org

March Webinars 2023

"Listen & Learn"

	Track 1: March 7, 2023 How to Have those Difficult Conversations at Work 9am - 10:45am	♡ ...
	Track 2: March 9, 2023 SB1343 Sexual Harassment for Non-Supervisors 9am - 10:15am	♡ ...
	Track 3: March 16, 2023 Introduction to the LAP Process 10am - 11:30am	♡ ...
	Track 4: March 21, 2023 First Amendment Audit 2pm - 3pm	♡ ...
	Track 5: March 22, 2023 AB1825 Sexual Harassment for Supervisors 9am - 11:30am	♡ ...
	Track 6: March 29, 2023 Supervisors Guide to Motivating w/o Money 9am - 10:30am	♡ ...

*Each track webinars is embedded with a hyperlink to register for the specific track selected. Track 4 is a direct link to the training as registration is required.
 If you have any questions, please contact the Risk Control team at 530-623-2322

APRIL WEBINARS

SB1343 Sexual Harassment for Non-Supervisors
 April 4th, 2023
 9:00am - 10:30am
[Click Here To Register](#)

Heat Illness Prevention
 April 5th, 2023
 8:30am - 9:30am
[Click Here To Register](#)

AB1825 Sexual Harassment for Supervisors
 April 11th, 2023
 9:00am - 11:00am
[Click Here To Register](#)

Defensive Driving for the Public Worker
 April 11th, 2023
 2:00pm - 3:00pm
[Click Here To Register](#)

Threat Resiliency, Run-Hide-Fight
 April 25th, 2023
 10:00am - 11:00am
[Click Here To Register](#)

If you have any questions, please contact the Risk Control Team at 530-623-2322

MAY 2023

TRAINING

09	AB 1825 - Sexual Harassment for Supervisors. Time: 9am - 11am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
09	SB 1343 - Sexual Harassment for Non-Supervisors. Time: 2pm - 3:15pm https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
10	Performance Management - Build a Better World of Work. Time: 1:30pm - 3pm https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
15	Defensive Driving. Time: 10am - 11am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
16	Leadership Fundamentals and Issues All New Managers Face Time: 10am - 11:30am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
23	Maneuver to Have Fun. Time: 9am - 10:30am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
24	Social Media Training for Government Entities. Time: 9am - 11am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9
30	DSR Spotlight - Vehicle Accidents. Time: 9am - 10am https://us06web.zoom.us/j/8792105200?pwd=VkFDMEM4NTY1YUJFMUJHS8vcGzZzQ9

Please note the trainings on 5/15 and 5/30 do not require registration they are direct links to the training. If you have any questions, please feel free to contact us at 530-623-2322.

HELLO JUNE

JULY 2023

WEBINAR TRAININGS CONDUCTED BY RISK CONTROL SERVICES

JULY 6, 2023
Leadership Fundamentals & Issues All New Managers Face
9:00am - 10:30am
[Register Here](#)

JULY 17, 2023
The Dirty Dozen - 12 Manager Mistakes that may Lead to Lawsuits
9:00am - 10:30am
[Register Here](#)

JULY 20, 2023
How to be a Defensive Driver
1:00pm - 2:18pm
*Please note this is a direct link to the training, no registration required.
[Click here to join.](#)

JULY 21, 2023
Social Media Training for Government Employees
1:00pm - 2:18pm

*Please note this training will be set up as a Simulive via zoom as a pre-recorded session.
[Register Here](#)

JULY 24, 2023
SB1345 Sexual Harassment Training for Non-Supervisors
1:00pm - 2:30pm
[Register Here](#)

JULY 25, 2023
AB1825 Sexual Harassment Training for Supervisors
9:00am - 11:00am
[Register Here](#)

JULY 25, 2023
DSR Spotlight - Heat Illness Prevention
10:00am - 10:30am
*Please note this is a direct link to the training, no registration required.
[Click Here to Join](#)

JULY 27, 2023
Loss Prevention & The Role of the Supervisor
10:00am - 11:30am
[Register Here](#)

We appreciate all of you taking the time out of your busy schedules to make leadership and safety training a priority. We look forward to seeing you virtually.

August

2023

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Mark your calendar! The days with a daisy above are leadership and safety development days!

TRainings

Day: August 8, 2023
Session: 8 Supervision Guide to Preventing People Problems
Time: 9:00am - 10:30am
[Click here to Register](#)

Day: August 15, 2023
Session: AB1825 Sexual Harassment for Supervisors
Time: 9:00am - 11:00am
[Click here to Register](#)

Day: August 16, 2023
Session: SB1345 Sexual Harassment for Non-Supervisors
Time: 1:00pm - 2:30pm
[Click here to Register](#)

Day: August 22, 2023
Session: How to Challenge to Make a Difference
Time: 9:00am - 10:30am
[Click here to Register](#)

Day: August 24, 2023
Session: DSR Spotlight - Heat Illness Prevention
Time: 10:00am - 10:30am
[Click here to Register](#)

Day: August 29, 2023
Session: Training in Computer System Culture
Time: 9:00am - 10:30am
[Click here to Register](#)

Day: August 31, 2023
Session: Post Assessment Analysis (See Aug 15th)
Time: 9:00am - 11:00am
[Click here to Register](#)

Day: August 22, 2023
Session: The Challenge to Make a Difference
Time: 9:00am - 10:30am
[Click here to Register](#)

Day: August 24, 2023
Session: DSR Spotlight - Heat Illness Prevention
Time: 10:00am - 10:30am
[Click here to Register](#)

Day: August 29, 2023
Session: Training in Computer System Culture
Time: 9:00am - 10:30am
[Click here to Register](#)

Day: August 31, 2023
Session: Post Assessment Analysis (See Aug 15th)
Time: 9:00am - 11:00am
[Click here to Register](#)



GOOD TRAINING, GOOD TEA, AND GOOD COMPANY

TRINDEL

SEPTEMBER WEBINARS

September Webinars

AB1825 - Sexual Harassment for Supervisors
Date: September 5, 2023
Time: 9:30am - 12:00pm
[Click here to Register](#)

**-SPECIAL GUEST - HECTOR ALAVAREZ-
De-Escalating Difficult People**
Date: September 12, 2023
Time: 10:00am - 11:30am
[Click here to Register](#)

SB1345 - Sexual Harassment for Non-Supervisors
Date: September 14, 2023
Time: 1:30pm - 2:45pm
[Click here to Register](#)

Conflict Resolution
Date: September 18, 2023
Time: 9:00am - 10:30am
[Click here to Register](#)

Civility in the Workplace
Date: September 21, 2023
Time: 2:00pm - 3:30pm
[Click here to Register](#)

DSR Spotlight - De-Escalation Basics
Date: September 28, 2023
Time: 2:00pm - 3:00pm
[Click here to Register](#)



October 2023 
Risk Management for Rural Counties

Training Webinars

Please see the list below for leadership and safety trainings that will be offered for the month of October 2023 by your Risk Control Services Team.

October

- AB1825 Sexual Harassment for Supervisors**
Date: October 10th, 2023 Time: 9:00am - 11:30am
[Click Here to Register](#)
- SB1343 Sexual Harassment for Non-Supervisors**
Date: October 11th, 2023 Time: 1:30pm - 2:45pm
[Click Here to Register](#)
- Introduction to the Intervention Process**
Date: October 11th, 2023 Time: 2:00pm - 3:30pm
[Click Here to Register](#)
- First Amendment Auditor**
Date: October 24th, 2023 Time: 10:00am - 11:30am
[Click Here to Register](#)
- Defensive Driving**
Date: October 26th, 2023 Time: 10:00am - 11:30am
[Click Here to Register](#)
- DSR Spotlight - TBD**
Date: October 31st, 2023 Time: 1:30pm - 2:45pm
[Click Here to Register](#)

Hello NOVEMBER

- AB1825 Sexual Harassment for Supervisors**
Date: November 7, 2023
Time: 9:00am - 11:30am
[Click here to register](#)
- Defensive Driving**
Date: November 14, 2023
Time: 10:00am - 11:00am
[Click here to register](#)
- Workers' Compensation 101 for Supervisors**
Date: November 16, 2023
Time: 10:30am - Noon
[Click here to register](#)
- SB1343 Sexual Harassment for Non-Supervisors**
Date: November 21, 2023
Time: 2:00pm - 3:15pm
[Click here to register](#)
- DSR Spotlight - TBD**
Date: November 28, 2023
Time: 2:00pm - 3:00pm
[Click here to register](#)

Hello, December Webinars

It's the month for one last round of Trindel trainings before the new year!

- December 7, 2023
Employee Recognition
Time: 2:00pm - 3:30pm
[Click here to register](#)
- December 14, 2023
SB1343 - Sexual Harassment for Non-Supervisors
Time: 10:30am - 11:45am
[Click here to register](#)
- December 18, 2023
The Power of Showing Up
Time: 10:00am - Noon
[Click here to register](#)
- December 19, 2023
Defensive Driving
Time: 10:30am - 11:30am
[Click here to register](#)
- December 20, 2023
AB1825 - Sexual Harassment for Supervisors
Time: 9:00am - 11:30am
[Click here to register](#)
- December 21, 2023
DSR Spotlight (14 Days: The True Cost of Time)
Time: 2:00pm - 3:30pm
[Click here to register](#)
- December 28, 2023
Front Office Safety
Time: 1:30pm - 2:30pm
[Click here to register](#)

Each month, Risk Control Services market a variety of training opportunities to you, and your team. In-person, webinar, or on-demand, we are available! we will even design and customize trainings to suit your needs.

Transparency Efforts

A quick rundown of Transparency Efforts

Hello January 2023

Month in Review

Property & Liability

16 New Claims

Liability: Total Incurred \$214,640

Claimants alleged that: 11 x pothole claims, wrongfully terminated and retaliated against for filing complaints, CPS failed to act to protect his daughter, a well permit was improperly denied, improperly placed on Administrative leave, County damaged a culvert, County rear ended their insured, race and harassment by supervisor, Tree fell on vehicle, Claims that his address is being posted in public records inappropriately, hostile work environment caused her to separate from employment, Tree fell on claimants power panel, drove over live concrete causing damage to her vehicle, Employee copying HIPAA and 1st amendment rights violations in County Jail, Several LVIS claim that they have been classified as exempt inappropriately and are entitled to overtime, property was lost while he was in jail, Storm damage to ballfield lights, Tree fell on claimants vehicle.

Property: total incurred \$42,522.56, total paid \$877.44

DA was rear-ended, drove over large potholes and rocks during a pursuit causing damage to the vehicle's alignment, Pipes burst at Ba-O Boy's Ranch, Employee hit a deer, Deputy's vehicle was hit while parked on the side of the road, Sheriff vehicle was rear ended.

Worker's Comp

12 New Claims

Total gross incurred: \$139,220

Sheriff Claims: 5
Right arm injury moving dead body, injury to lower back and right knee in MVA, difficulty breathing while on patrol, CO claims injury to her mouth/hand when punched by inmate, CO injured right wrist during altercation with inmate

Other Departments: 7
2 x District Attorney's office injured neck in MVA, District Attorney claims right thumb injury during arrest, Probation officer injured left wrist arresting a suspect, Cook for Public Health claim injury to her left knee during slip and fall while taking out the trash, 1 x Cov-19, PTSD Claim due to inappropriate text message from supervisor

Risk Control

Webinars: AB1825 Sexual Harassment: 1343 SH for Non-Supervisors, DOT Reasonable Suspicion, Defensive Driving: 2 x Understanding & Preventing Employment Discrimination: 2 x Civility in the Workplace, DSR Safety Spotlight: 2022 Legal Updates in Person Visits: Trinity, Colusa, Tehama, Sutter Topics: Fire Extinguisher Training, Walk Thru Inspections, First Aid/CPR Training, AED, Stop the Bleed, Understanding & Preventing Employment Discrimination, Other News: Board Meeting was held in San Benito County January 26th & 27th, 2023

TRINDEL
Risk Management for Rural Counties

Month in Review February

Property & Liability

11 New Claims

Liability: Total Incurred \$330,230

Claimants alleged that: 11 x pothole claims, Work release was received inappropriately causing him to lose job opportunities and family responsibilities, County did not act to prevent a dangerous dog from attacking, Health work environment and construction reclamation, Partnership with PMA of CA experienced a seasawer attack, Dispatches damaged wires and speaker system, hostile work environment, Transit bus accident in parking lot, Deputy hit CHP vehicle, dangerous condition caused an accident, property was lost while in jail, insufficient lighting and he was injured while playing basketball in the jail, hole in jail for longer than his contract.

Property: Total Incurred \$27,000

Storm damage to airport terminal, Pickup lost control on ice and slid into curb, vehicle slid on icy conditions and hit county vehicle, fire was set at entrance dock, vehicle damaged due to acceleration/deceleration.

Risk Control

Webinars: AB1825 Sexual Harassment, 1343 SH for Non-Supervisors, DSR Safety Spotlight: The Challenge to Make a Difference: The Dirty Dozen - 12 Mistakes Managers Must Not Make Lead to Litigation.

In Person Visits: Trinity, 2 x Tehama, Sutter Topics: The Supervisor - Building Skills for Success, Loss Prevention and the Role of the Supervisor, Creating Your Safety Culture, Understanding & Preventing Employment Discrimination, Walk Thru Inspections, First Aid/CPR Training, AED, Stop the Bleed.

Other News: Richard, Tony and Becca attended PARMA and Anderson's members and 2 staff, Law Enforcement Conference was held at the Gale Hotel in Anderson February 22nd, 23rd, 2023, 41 People attended, LPSNR Conference held at the Gale Hotel in Anderson February 22nd, 2023.

TRINDEL
Risk Management for Rural Counties

Month in Review MARCH 2023

Property & Liability

10 New Claims

Liability: Total Incurred \$111,200

Claimants alleged that: 9 x pothole claims, deviated from his position in CHP, deputy vandalized his vehicle, rock thrown by inmate on his shoulder, rock thrown by a deputy's tire cracked windshield, hole in roof was in a dangerous condition, vehicle caused crash, lost repetitive work in the jail violating his civil rights, hit a pothole but control and hit a fence, Dangerous condition of intersection led to traffic collision, accident was caused by a dangerous condition of intersection, Inappropriate road design led to accident, public works vehicle threw rock into windshield, stopped retaliation, Inmate was led by the jail, hit wandering in the road and damaged tires, Gelfer's body was crushed without control, fence wall was opened at high school, Inmate threw, hostile work environment, Inmate threw building was damaged by TWCX attempting to arrest an active shooter.

Property: Total Incurred \$4,000

Vehicle hit pole in parking lot, tree fell on restroom building at campground, vehicle was hit while parked, tree limbs fell and hit fence at campground, Deputy rear ended another vehicle.

Risk Control

Webinars: AB1825 Sexual Harassment, 1343 SH for Non-Supervisors, DSR Safety Spotlight: The Dirty Dozen - 12 Mistakes Managers Must Not Make Lead to Litigation.

In Person Visits: Trinity, 1 x Tehama, 1 x Colusa, Alpine, Yuba, Butte Topics: Walk Thru Inspections, First Aid/CPR Training, AED, Stop the Bleed, Firefight, Power of Team, L.E.A.D.

TRINDEL
Risk Management for Rural Counties

Month in Review April 2023

Property & Liability

12 New Claims

Liability: Total Incurred \$142,190

Claimants alleged that: 7 x pothole claims, lost control of motorcycle on County road, malicious prosecution and wrongful incarceration alleges prosecutor against the Public Defender who represented him causing wrongful imprisonment, abuse in foster care, leader backed into stopped vehicle, property was taken from inmates cell in a search, personal property was taken inappropriately while in jail, rear ended by a county employee, declaratory relief for compliance with a PRA request, county vehicle hit a parked car, vehicle damage during arrest, vehicle was inappropriately towed and impounded, damage to property during the arrest of a shooting suspect, county vehicle hit bicyclist, wrongful termination.

Property: Total Incurred \$140,000

County vehicle hit another vehicle, F-290 was stolen, vehicle slid on ice into snow bank, accident causing damage to front of vehicle, water leak at Juvenile Hall, county vehicle hit parked vehicles, county vehicle pulled out and hit an oncoming vehicle, lost control while parking and slid on ice/curb into another vehicle, volunteer hit power pole, vehicle hit bandstand located near the courthouse while fleeing from police.

Risk Control

Webinars: AB1825 Sexual Harassment, 1343 SH for Non-Supervisors, DSR Safety Spotlight - Hierarchy of Safety Controls, Heat Stress, Defensive Driving for the Public Employee, Legal Updates & Challenges Created by AB218 for Public Entities, In Person Visits: 4 x Trinity, 2 x Del Norte, Plumas, Sierra, Tehama, Lassen Topics: 4 x Facility Inspections, FEMA Inspections, First Aid/CPR Training, Tsunami/Earthquake Preparation, RV Driver Training, NADCOM, DOT Reasonable Suspicion Threat Resiliency - Run, Hide, Fight, Heat Stress: Workers Compensation for LE Supervisors

Other: DSR Conference held in Anderson CA on April 18th & 19th, More than 100 DSR's attended, staff hosted Trinity County, CAQ and staff for a Trindel Orientation, Becca attended "Setting The Best Foot" in Tracy, 7 x to improve: The Importance of Competition and Bonding of Layers; and Engineering for Gravel Roads."

TRINDEL
Risk Management for Rural Counties

Hello May

Month in Review 2023

Property & Liability

10 New Claims

Liability: Total Incurred \$42,100

6 x Pothole claims, employee backed into fence, hit a downed tree on highway, CO, hit a downed tree on Highway 101 causing injury and death, alleges violation of rights and loss of property while in jail, damage to property during the arrest of a shooting suspect, rear ended by a Sheriff Deputy, a rock hit windshield from a public works vehicle, employee hit a utility pole.

Property: total incurred \$41,500

Road damage due to snow and rain storms, Deputy Sheriff hit an oil, several vehicles were vandalized at a county courthouse, vehicle accident during pursuit of suspect, Sheriff Office window damaged.

Workers' Comp

15 New Claims

Total reserved is \$147,471.84

Sheriff Department Claims: 6
Right thumb injury, high blood pressure, dog bite, K-9 dog bite on right foot, slipped on a rug tripping left shoulder and left knee, head injury from hitting head on a door frame.

Other Department Claims: 9
Injured right shoulder and upper back while removing a piece of equipment, hit by a piece of wood causing a laceration to the right eye, employee was electrocuted, jump on finger from printing and typing, injured left knee during company softball game, hit by a piece of wood causing a laceration to the right eye, bit by a dog on the left calf, injured left pinky finger in a community event basketball game.

Risk Control

In Person Visits: 2 x Colusa, 2 x Trinity, 1 x Sutter, 1 x Tehama, 1 x Colusa, 1 x Plumas, 1 x Del Norte, Weaverville and In-Person Topics: 1 x Jail Inspection, 1 x Road Department Facility Inspection, AB1825 Sexual Harassment, 1343 SH for Non-Supervisors, Workers Comp 101 for LE Supervisors, Heat Stress, CPR/First Aid, Chances & Foxhill, Lunch & Learn - Time Management, Defensive Training, Managing to Have Fun, Leadership Fundamentals and Issues All New Managers Face, Power of Team, Social Media Misconduct Training for Government Employees, DSR Spotlight - Vehicle Accidents.

Other LPSNR Virtual Meeting May 25th, 2023

TRINDEL
Risk Management for Rural Counties

Month in Review 2023 June

Property & Liability

9 New Claims

Liability: Total Incurred \$100,947

Allegation that personal belongings were in vehicle towed by sheriff and lost, LL backed into fence and caught, Wrongful death by county vehicle, truck vs van, vehicle hit a rock causing damage to oil pan, shelter dog escaped and attacked another dog, Inmate did into vehicle while playing game, child opened from falling off a tricycle seat, LL hit a parked vehicle while pulling into a parking space, synaptic, motorcyclist hit by SUV, claimant hit by county vehicle making a left hand turn, rear passenger window allegedly broken by county EE wood cutting results, rear ended by Sheriff Deputy, lost gloves in jail, request for refund of deceased animal before adoption was complete, inmate suicide.

Property: total incurred \$94,000

County vehicle hit back into another vehicle, SV which rear ended while parked, intoxicated driver hit light pole, water leak at County Courthouse, county vehicle hit by another vehicle, parked parking truck crashed on fire up/down street into roadway, Animal control vehicle backed into, County vehicle was hit by another vehicle that attempted to pass on a bwy and lost control.

Workers' Compensation

9 New Claims

Total reserved is \$170,264.45

Sheriff Department Claims: 5
Pursued hand while moving shelf, knee injury by stepping out of vehicle, dog bite, back injury during training, abrasion resulting in contusion to the head and proper injury exposure.

Other Department Claims: 8
Chen pain due to work stress, treated shock from falling over an animal, vehicle accident no physical injury, tipped over a cord injuring his neck, football accident resulting in abrasions to both calf, dog bite.

Risk Control

In Person Visits: Inland Empire, Risk Control Audits, 2 x Colusa, 2 x Del Norte, 2 x Plumas, 2 x Butte, 2 x Colusa, 1 x Trinity, 2 x Tehama, 2 x Colusa and 2 x Butte.

Webinars: M045 Sexual Harassment for Non-Supervisors, Ability Sexual Harassment for Supervisors, Defensive Driving, Understanding & Preventing Employment Discrimination, DSR Spotlight Summer Vehicle Maintenance and Social Media for Government Agencies, Risk Control Audits held virtually for Sierra, San Benito, and Alpine.

In Person Training: Facility Inspections, Risk Assessments, Forklift Training

TRINDEL
Risk Management for Rural Counties

MONTH IN REVIEW JULY 2023

Liability

28 New Claims P & L
Total Incurred: \$155,000

Claimant alleges the following: 5 x pothole claims, jail staff did not return belongings when released, alleges his rights were violated when a judge ordered the bailiff to take his phone during court, alleges deputies violated rights during a civil standby, alleges that she was terminated from employment due to filing a sexual harassment claim, alleges that the jail lost their phone while in custody, damage to vehicle by snowplow, alleges that his windshield was cracked by gravel kicked up by passing cars after some road construction, Cabrams plowed three rocks and his claimant standing on side of the road, Sheriff Deputy hit claimants vehicle in parking lot, alleges Deputy lost phone during arrest, alleges that her property was not returned to her when released from jail, alleges the County has damaged road with snowplow operations, alleges their property being held in evidence was inappropriately destroyed, bus hit Fish & Game vehicle, alleges that CPS case is not being handled appropriately, alleges a tree limb fell and damaged claimants vehicle, alleges abuse of power, intimidation and retaliation in administrative proceedings, seeking reimbursement for costs of plowing roadways.

Workers' Compensation

10 New Claims
Total Incurred: \$14,302.67

Sheriff's Department/Jail Claims: 3

Inmate suffered chemical burn from cleaning products while not using gloves, correctional officer slipped on oil in jail injuring leg, wrist and hand, and a deputy sheriff injured hand while trying to handcuff combative subject.

Public Works Claims: 3

Safety assistant strained knee while pushing back an office chair, maintenance worker dislocated shoulder when they slipped while exiting semi-truck, and a mechanic cut his right index finger with a knife when it slipped while cutting plastic.

Other: 4

Extra help employee strained forearm/wrist while passing a food tray, a parks and rec worker suffered heat exhaustion while working at a boat ramp, claimant filed a new claim alleging injury to multiple body parts, and a social worker was bitten by a client's cat.

Risk Control

The Risk Control Audits have been completed and subsidiary checks are being processed. Congratulations to all those members with a passing audit score. Your score is a true testament to the dedication you have shown to the wellness of your employees, and to the success of your county's safety program.

Congratulations to Tehama County - Celebrating the 1 year anniversary of your membership with Trindel. It has been an honor to get to know you and your staff, we look forward to the coming year.

Rachael, Tony, and Becca have been busy with the following:

In Person Visits: 1 x Alpine, 1 x Colusa, 1 x Sutter, 2 x Tehama, 6 x Trinity

Topics: Risk Management Training, Solid Waste Inspections, Park Inspections, Flagger/Traffic Control, Chainsaw/Woodchipper, Forklift Safety & Compliance, Forklift & Manlift, Fish Philosophy, The Supervisors Guide to Dealing with People Problems

Webinars: AB1825 Sexual Harassment Prevention for Supervisors, SB1345 Sexual Harassment Prevention for Non-Supervisors, Leadership Fundamentals, All About All New Management Practice, Dirty Dozen - 12 Manager Mistakes that May Lead to Accidents, Loss Prevention and the Role of the Supervisor, How to Be a Defensive Driver, DSR Spotlight - Heat Illness

Upcoming Events:

- September 26th - 28th, 2023 - 14th DSR Meeting - Chico
- October 3rd, 2023 - Trinity Board Meeting - Monterey
- October 9th, 2023 - County Council Meeting - A. Serrano
- November 9th, 9th, 2023 - CSEA ELA - Monterey
- November 14th, 15th, 16th, 2023 - CSEA ELA - Monterey

HELLO August 2023

Liability

Total Incurred: \$120,096.45

County employee drove truck gas station pump, inmate alleges driver was not returned on their vehicle in jail, jail employee lost claimant's car, medical filed a claim regarding loss of rental income due to a camera investigation and public administration case, claimant was not provided adequate medical treatment in the jail, a resident of transitional housing ordered and opened by a non-profit led on the steps, alleged false arrest, excessive force against City and alleged deprivation of civil rights against County jail, claimant alleges snow plow plow damaged her driveway, PUV driver drove rock and broke passenger window, Sheriff's Office on four vehicle respondents a life alert call, alleged civil rights violation in jail, 2 x port hole claims, Coroner was hit while in parking lot, Sheriff's vehicle hit claimants vehicle with a trailer, Solid Waste truck spilled hydrochloric acid on asphalt, trash compactor damaged during preheating.

Workers' Compensation

11 New Claims
Total Incurred: \$134,690

Sheriff's Department/Jail Claims: 5

Deputy suffered stress from surviving a home in the office, 2 x CO injured from vehicle accident with a non-employee inmate, blood tests pathogens exposure, Justice, Public Works Claims: 1

Algebra revision to a law story

Other: 5

1 x Assessment cumulative trauma claim for bilateral fingers/bilateral shoulders/bilateral shoulders, neck, anxiety, and PTSD, Protection Department targeted and harassed claimant, details during defensive driving training, Protection Department cumulative trauma to bilateral wrists and elbows from arcing training and opening heavy doors, 1 social services out to the field by a King salmon, Officer injury to the hand, neck and back caused by a plastic table flipping over.

FALL fest

SEPTEMBER, 2023

Liability

Total Incurred: \$106,700

Claim was filed demanding damages for relocation of residence, alleges that a dangerous condition of 29-20 led to a fence crash, vehicle was damaged while held in evidence, claimants family member died in a accident on Hwy 99, snow plow damaged a utility pole, alleges that County snow plow operations damaged code wall, claimant was notified by a suspect driver a high speed chase, County flooding at this property was caused by lack of maintenance to County property, alleges that a dangerous condition of 29-20 led to a fence crash, employee was over the wheel, accident in jail, Sheriff removed all paint, damaged but a pothole, alleges false arrest, alleges that County employees harassed and discriminated him, allegations of harassment and discrimination, alleges that Sheriff Deputy caused physical injury due to negligence, alleges his rights were violated by the County's policy on the usage of a road, vehicle backed into by Deputy.

Workers' Compensation

12 New Claims
Total Incurred: \$116,000.00

Sheriff's Department/Jail Claims: 4

Car tire and control, exposure injury to right ankle and left leg while handling a rotating suspect, Animal Control had a finger laceration.

Public Works Claims: 1

Injury to shoulder from digging a hole

Other: 7

Inmate drove back and forth in a vehicle accident, injured while from stepping off of a step, wrong employee got a splinter from moving wood, right knee during operations at the scene of an accident, injury to neck, and shoulder in a vehicle accident, injury to right elbow from using a port hole device.

OCTOBER 2023

LIABILITY

Total Incurred: \$55,700

Deputy hit a vehicle in an intersection, inmate denied Kobar meal in jail, alleges lost income due to bridge and roadwork, Officer was distracted and rolled through a stop sign into claimants vehicle, alleges a landfill employee unloaded items from vehicle and scratched the paint, damaged cable during digging operations at Larson Lake and USPO in Colusa, during ditch work, cables were damaged at 74 Boona Vista Dr in Bishop, claimant turned left and was hit by a county vehicle moving straight through the intersection, claimant alleges gravel from a loaded truck dropped and cracked his windshield, snowplow pushed snow on to fencing causing damage, claimant hit a pothole on the bridge, employment complaint investigation, bus hit claimants car.

WORKERS' COMPENSATION

18 New Claims
Total Incurred: \$224,683.33

Sheriff's Department/Jail Claims: 11

Dog bite to right arm, hit by an inmate on bilateral hands, injured the back, neck, and chest during an altercation, heart issues, injury to the head (concussion), head injury from falling down, BIP exposure, injured foot from falling through a sub floor of a residence being removed, CT injury to the right foot, right ankle, right lower leg, right hip, and left foot from walking, injured right wrist from moving a box, sprained right ankle from stepping off of a curb.

Public Works Claims: 2

Injury to the left knee from attempting to fix a road sign, injury to right shoulder after fall from goose.

Other: 5

BIP exposure, twisted back while avoiding dog, neck, elbow and forearm from typing, exposure to pesticides, twisted right ankle from walking.

PROPERTY

Total Incurred: \$38,500

Hit a beer on Highway 4, two limb left and right hand, vehicle hit head on the freeway causing damage to the grill and AC system, Deputy collided with another vehicle, Deputy hit a deer on HWY 3, Behavioral Health vehicle was found to be damaged while parked, Public Works vehicle was involved in an accident at an intersection.

RISK CONTROL

7 x In-Person Trainings = Total Attendance = 201

Topics Trained: Anti-Harassment Training AB1825, Anti-Harassment Training SB1343, Risk Control & the Role of the Supervisor, Employee Recognition, The Power of Showing Up, Forklift Training, CPR First Aid.

6 x Webinar Trainings = Total Attendance = 152

Topics Trained: Anti-Harassment Training AB1825, Anti-Harassment Training SB1343, Introduction to the IAP Process, First Amendment Auditor, Defensive Driving, DSR Spotlight = Use of Narcotics.

Courses Visited: 2 x Tehama, 1 x Alpine, 1 x Sutter, 1 x Colusa, 2 x Trinity, 1 x Plumas, 2 x Del Norte.

Attended health fairs in Trinity, Tehama, & Del Norte Counties.

Conducted park inspections in Plumas County.

Rachael and Becca attended North State SHERM conference.

November 2023 MONTH IN REVIEW

PROPERTY & LIABILITY

18 new claims in Liability and Property this month.

Liability: Total Incurred \$12,500

Hit a stump on Walker Road; claimant alleges that a culvert near his residence on Elm St. was clogged and caused flooding of his property. Hit pothole on Lake Road; claimant hit a pothole on Santa Ana Road; hit a pothole on Anzar Road; hit pothole on Shore Road; hit pothole on Shore Road; hit pothole on Spring Grove Road; alleges property damage during the service of a search warrant at his house; hit tree limb on Live Oak Blvd

Property: total incurred \$105,000

Traffic message board was vandalized; tire blowout caused deputy to lose control of vehicle; hit a deer on highway 395, dump truck was involved in an accident; patrol vehicle hit a deer. Sheriff hit light pole in parking lot; loader backed into parked truck at Nicolaus Yard, car pulled out in front of County vehicle causing a collision.

WORKERS COMPENSATION

13 New Claims
Reserves: \$123,850

Sheriff's Department/Jail Claims: 4
Laceration to the neck from an altercation involving a razor blade; Concussion; Right forearm from doing maintenance work on a windmill; injured nose in a MVA.

11 Dog bite to right arm; bit by an inmate on bilateral hands; injured the back, neck, and chest during an altercation; heart issues; injury to the head (inmate); head injury from falling down; BBP exposure; injured foot from falling through a sub floor of a residence being searched; CT injury to the right foot, right ankle, right lower leg, right hip, and left foot from walking; injured right wrist from moving a box; injured right ankle from stepping off of a curb.


Public Works Claims: 3
MVA causing injury to the teeth, lip, scalp, concussion, and jaw; Hernia; MVA causing injury to the right knee, left ankle, right shoulder, right hip, and a concussion.

Other: 6
Tripped on stairs injuring the pinky finger; bilateral elbows from typing; hernia; tripped on a rug injuring the left wrist, cervical strain, and left shoulder; injured left hand from hammering; abrasions to the forehead from an MVA.

RISK CONTROL

Counties Visited: Colusa, Tehama, Trinity, Plumas
10 x In-Person Trainings - Total Attendance = 252
Topics Trained:
The Power of Team
Fire Extinguisher
First Aid/Stop the Bleed
Introduction to the IAP
Building a Safety Culture
Worker's Compensation 101 for Supervisors
The Power of Showing Up
Defensive Driving
6 x Webinar Trainings - Total Attendance = 396

Topics Trained:
AB1825 Sexual Harassment for Supervisors
SB1343 Sexual Harassment for Non-Supervisors
Defensive Driving
Workers' Compensation 101 for Supervisors
SB1343 Sexual Harassment for Non-Supervisors
DSR Spotlight - Processing and Handling Mail Safely




Sierra County Road Crew Members

OTHER

November 14th - 17th, 2023
CALPELRA conference held in Monterey, CA
18 Members and Trindel staff attended.

ROAD COMMISSIONERS MEETING

This year the Road Commissioners meeting was hosted by Tehama County Roads Department at their Garber Yard. 96 road crew members from all 12 counties attended. On the first day, members participated in the "Equipment Olympics." Backhoe Golf, Hot Saw Competition, and Archery brought out the heavy weights, and we saw some stiff competition. Congratulations to Trinity County Roads Department who took the top award for Back Hoe Golf and Hot Saw, and Sierra County who took home the top award for Archery. Day two brought plenty of training opportunities and time to spend with multiple vendors checking out new equipment and other resources. A HUGE thank you to Tehama County Roads Department staff for allowing us to host at your location and for all the hard work you put in planning this event with us.



Trinity County Road Crew Members

TALK TO US
5301 623 2122
rhartman@trindel.org

Merry December, 2023 Month in Review

Property & Liability

11 New Claims

Liability: Total Incurred \$7,000

Alleges that Deputies ran over phone during arrest; alleges excessive force by jail staff; trailer swinging hit branches on side of road; teacher has filed a claim for wrongful termination by the school district (incorrectly served on County); claimant was rear ended by county employee.

Property: Total Incurred \$33,000

Generator was vandalized; vehicle lost traction on icy road and slid into a tree; vehicle hit a deer on HWY 49; county vehicle was rear ended; Public Works vehicle rear ended another vehicle causing a 3-car pile-up; DA employee hit broken branch while parking.

Workers Compensation

9 New Claims Reserves: \$158,436.68

Sheriff's Department/Jail Claims: 4
Psyche injury; slipped on ice injuring the right knee; covid-19; laceration to the right hand from opening a can of dog food.

Public Works Claims: 1
MVA causing injury to the neck and right shoulder.

Other: 4
Injured left ring finers from a child pulling on it; EE was stretching at his desk when he hurt his back/ribs; psyche injury; EE was helping clear out a hotel room causing injury to the right hip, low back, neck, and left shoulder.

Risk Control

Counties Visited: 2 x Colusa, 2 x Plumas, 1 x Trinity.

5 x In-Person Trainings - Total Attendance = 100
Topics: Home Visit Safety; First Aid/Stop the Bleed; Defensive Driving.

6 x Webinar Trainings - Total Attendance = 434
Topics: AB1825 Sexual Harassment for Supervisors; SB1343 Sexual Harassment for Non-Supervisors; The Power of Showing Up; Employee Recognition; Risk Transfer in Contracts Session 1.



TRINDEL
Risk Management for Rural Counties

Contact us @ rhartman@trindel.org, bcooper@trindel.org, tmiller@trindel.org

We fully believe in transparency, and we love to share what we have been up too. Each month we produce the "Month in Review" to give you a snap shot of the Risk Control Services department.



Workers' Compensation Department Report Board of Directors Meeting February 2024

The Trindel Workers' Compensation team is comprised of a Director of Workers' Compensation, Katie Twitchell, and three Claims Examiners; Anita Cooper, who handles Plumas, Lassen, and San Benito Counties; Jennifer Loomis-Martens who handles Colusa, Mono, and Sutter Counties; and Jordan Wardrip who handles Trinity, Del Norte, Modoc, Sierra, and Alpine Counties. We also employ two Claims Technician's, and those positions are in the process of being filled.

- Katie Twitchell has been out of the office since February 27, 2023, and I have been acting as the Director of Workers' Compensation with the help of Tim Vincent from Praxis Claims Consulting.
- Completed the DWC PAR Audit and DWC Utilization Review Investigation.
- Hired Laurie Davis, and Kayla Harris as claims technicians.
- The claims examiners are a tight knit unit, and are a great team. They continue to perform at a very high level.
- The Workers' Comp team continued to expand their professional network by arranging, and attending, various meetings with attorneys, investigators, nurse case managers, and County medical facilities.
- Attended Health Fairs in Tehama, and Trinity.
- Conducted claims reviews with Plumas, Alpine, Colusa, Trinity x 2, Sutter x 2.

Team Activities Past and Future:

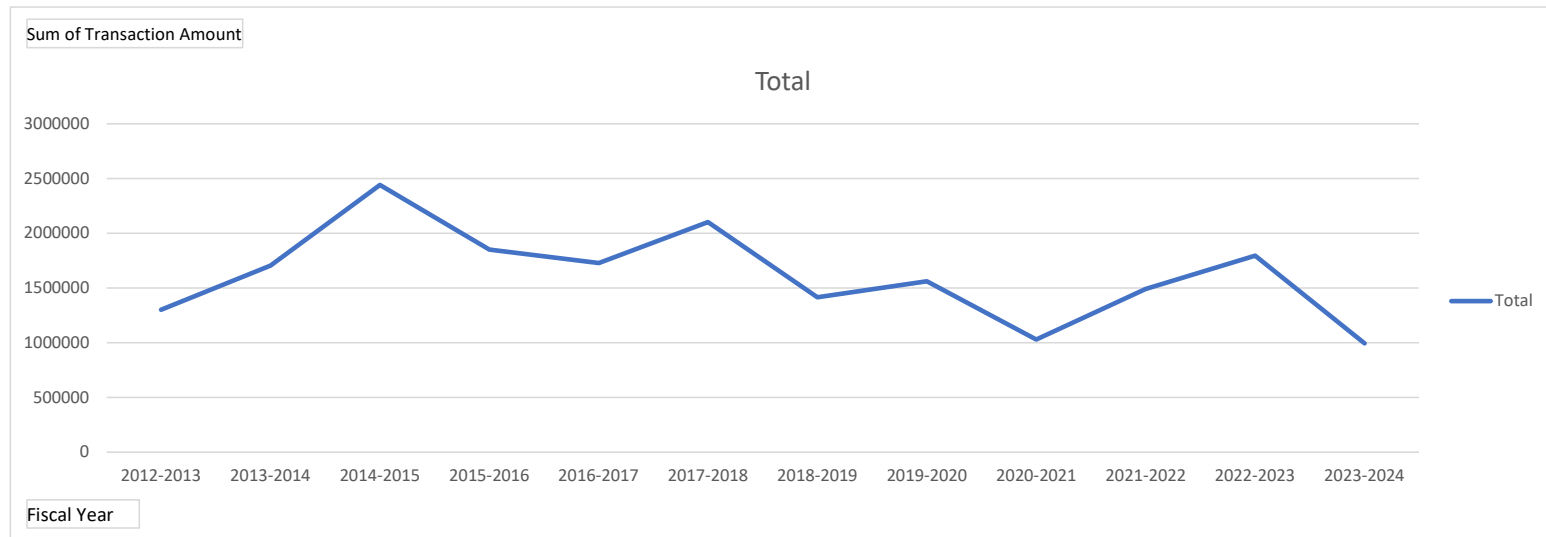
- Continue scheduling in-person claims reviews in all of our Counties, with special focus on Counties who have new people in the Risk/HR functions, or a significant amount of claims.
- Anita continues to work on obtaining her WCCP designation, and Jordan and Jennifer are also going to start working on obtaining a professional designation in Workers' Comp.
- Continue implementing a peer-review system on claims that meet certain threshold as an additional level of review which will increase experience, and accountability to their peers.
- Work with Risk Control and Counties on return-to-work efforts to reduce the amount of indemnity spend, and lost time from work.
- WC Team will be presenting at the March Risk Control meeting.

Workers' Compensation Trends

- Increased frequency in IDR/DR's.
- More lost time claims.
- Larger settlements.
- Increased benefit rates.

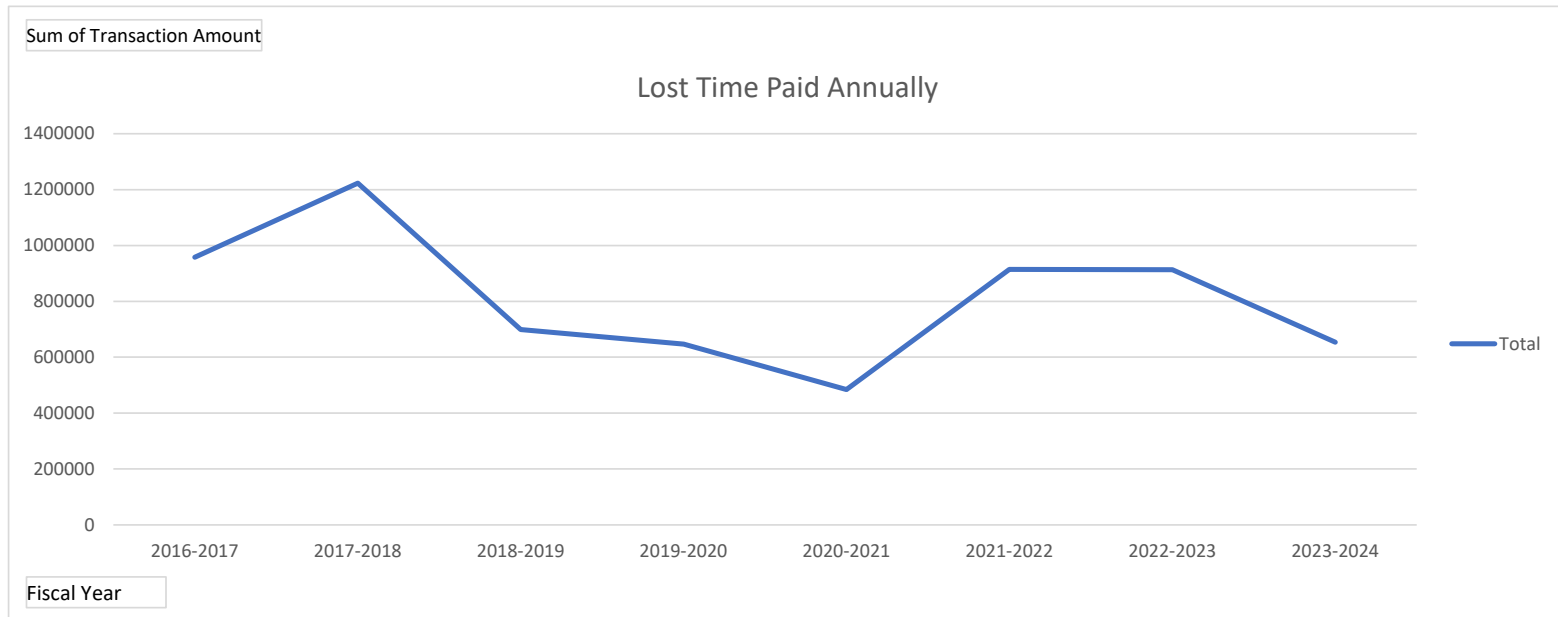
Annual Medical Treatment Spend in Fiscal Year

Sum of Transaction Amount	Column Labels								
Row Labels	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total
Alpine County	\$ 57,392	\$ 40,778	\$ 22,070	\$ 25,605	\$ 11,754	\$ 44,835	\$ 98,591	\$ 5,323	\$ 306,350
Colusa County	15,239	40,130	28,383	34,622	41,418	22,680	70,465	74,673	327,609
Del Norte County	260,863	322,376	212,620	100,289	48,999	130,525	79,628	38,758	1,194,058
Lassen County	392,044	241,174	254,095	232,889	79,139	118,096	267,326	36,035	1,620,799
Modoc County	63,563	42,144	53,432	147,829	46,925	31,237	44,904	15,815	445,849
Mono County	184,168	171,115	120,605	94,442	129,794	168,451	84,847	187,434	1,140,856
Plumas County	216,073	269,965	226,797	134,408	148,808	156,387	130,507	44,879	1,327,825
San Benito County	269,911	213,411	129,016	189,188	161,715	225,870	274,441	121,919	1,585,470
Sierra County	29,425	101,180	37,450	148,994	98,312	183,363	61,060	20,291	680,075
Sutter County	172,798	334,761	219,989	340,257	176,995	305,252	254,559	206,984	2,011,595
Tehama County							100,327	55,629	155,956
Trinity County	66,223	324,467	110,758	112,497	82,858	102,882	327,406	186,389	1,313,480
Grand Total	\$ 1,727,700	\$ 2,101,502	\$ 1,415,215	\$ 1,561,020	\$ 1,026,717	\$ 1,489,578	\$ 1,794,062	\$ 994,129	\$ 12,109,923

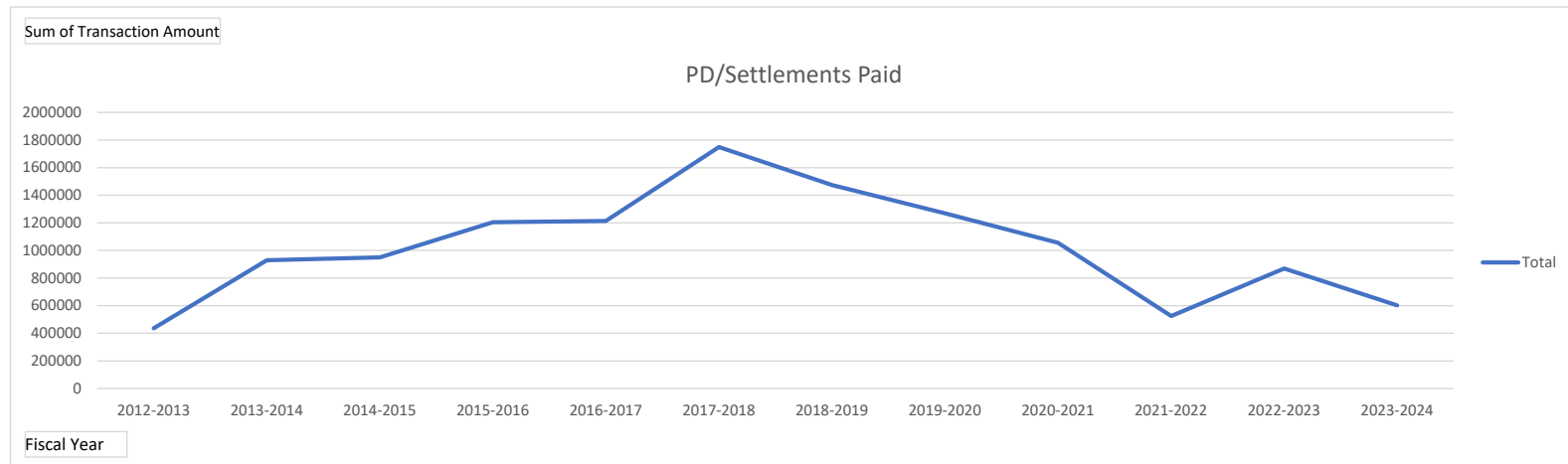


Lost Time Paid in Fiscal Year

Sum of Transaction Amount	Column Labels								
Row Labels	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total
Alpine County	\$ 563	\$ 27,732	\$ 59,287	\$ 307		\$ 189,010	\$ 5,831	\$ 1,982	\$ 284,711
Colusa County	3,157	9,754	16,871	41,371	1,301	7,559	47,168	42,048	169,229
Del Norte County	55,636	109,426	134,582	76,932	8,088	12,026	157,321	60,663	614,674
Lassen County	148,514	220,529	45,387	37,594	56,682	95,526	71,082	28,219	703,532
Modoc County	80,851	69,167	22,180	43,304	50,811	59,913	47,654	37,684	411,566
Mono County	61,070	39,843	52,426	67,428	13,807	133,932	10,340	80,010	458,856
Plumas County	48,081	32,565	117,990	41,769	45,432	18,517	100,945	34,675	439,974
San Benito County	267,449	243,268	129,321	90,388	66,324	94,326	142,895	130,367	1,164,339
Sierra County	97,687	127,722	25,780	48,247	57,535	127,533	56,256	64,931	605,692
Sutter County	152,484	304,632	55,652	154,921	118,920	142,109	53,916	49,292	1,031,926
Tehama County							63,831	25,873	89,704
Trinity County	42,420	38,209	39,634	44,129	65,651	34,105	156,473	97,590	518,210
Grand Total	\$ 957,911	\$ 1,222,847	\$ 699,109	\$ 646,389	\$ 484,552	\$ 914,556	\$ 913,714	\$ 653,332	\$ 6,492,411



Sum of Transaction Amount Row Labels	Column Labels									Grand Total
	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024		
Alpine County	\$ 103,432	\$ 50,933	\$ 85,566	\$ 12,004	\$ 12,730	\$ 15,080	\$ 132,412			\$ 412,157
Colusa County	68,978	34,747	21,737	24,056	6,705		18,995			175,218
Del Norte County	215,893	334,857	106,557	259,081	27,481	49,315	30,375			1,023,558
Lassen County	168,277	246,006	170,251	116,934	99,479	112,234	59,801	52,307		1,025,288
Modoc County	57,893	137,835	206,686	20,000	11,720	23,853	6,090			464,075
Mono County	128,519	167,040	145,550	151,528	72,591	64,095	84,945	48,333		862,600
Plumas County	220,108	158,521	108,701	71,406	141,076	18,899	35,327	9,646		763,685
San Benito County	111,228	292,579	316,735	214,334	206,597	72,771	114,871	163,846		1,492,960
Sierra County	27,129	49,863	116,169	74,079	2,485	45,961	31,718	277,269		624,672
Sutter County	11,973	217,933	162,726	225,639	197,236	107,765	258,965	43,300		1,225,536
Trinity County	99,730	59,354	33,449	100,139	277,912	15,080	96,050	7,403		689,117
Grand Total	\$ 1,213,158	\$ 1,749,665	\$ 1,474,126	\$ 1,269,201	\$ 1,056,012	\$ 525,051	\$ 869,549	\$ 602,104		\$ 8,758,866





A Joint Powers Authority Established in 1980

Liability and Property Program Staff Report Board of Directors Meeting February 2023

Staff Update

- Sean continues working on obtaining his ARM and CPCU designations
- Conducted file review in Colusa & Trinity
- Held County Counsel Risk Management Summit on 10/18 & 10/19
- Penny promoted to Property & Liability Claims Adjuster
- Seeing an increase in vehicle accidents and claims in both Property and Liability programs. Working with Risk Control to come up with way to address the issue.
- Penny & Sean to attend PARMA in February

Liability

- Total Liability claims opened 7/1/23 – 12/31/23: 88
- Total Gross Incurred on Claims Opened 7/1/23 – 12/31/23: \$577,338.60
- Total Open Liability Claims for all Policy Years: 153
- Total Gross Incurred on Open Liability Claims for all Policy Years: \$11,294,251.92
- Counties with the Most Liability Claims Filed: San Benito (23), Tehama (15), Sutter (11),
- Leading Type of Loss: Dangerous Condition of Public Property
- Liability Claims Closed: 141

Property

- Total Property Claims Opened 7/1/23 – 12/31/23: 48
- Total Gross Incurred on Claims Opened 7/1/23 – 12/31/23: \$4,666,840.97
- Total Open Property Claims for all Policy Years: 56
- Total Incurred on Open Claims for all Policy Years: \$8,080,927.61

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

- Counties with the Most Property Claims Filed: Sutter (7), Tehama (5), San Benito (5), Mono (5)
- Leading Type of Loss: Licensed and Unlicensed Vehicle
- Property Claims Closed: 47

Future:

- Continue to provide trainings to members and outside counsels in ways to effectively litigate in this new climate, and avoid catastrophic outcomes.
- Continue to proactively manage cases toward the most cost-effective outcome, and develop new strategies for preparing and litigating in the current climate.

Claims Frequency - General Liability

Count of Claim Number		Column Labels										
Row Labels	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total	
Alpine County	4	1	3	1	5	4	1	2	3	1	25	
Colusa County	9	5	8	8	7	2	5	4	14	3	65	
Del Norte County	22	20	30	23	18	17	16	10	10	6	172	
Lassen County	21	5	18	21	18	13	11	4	17	6	134	
Modoc County	9	4	11	7	6	3	2	2	4	2	50	
Mono County	8	6	9	3	4	6	8	10	14	8	76	
Plumas County	7	9	8	18	23	8	4	5	8	4	94	
San Benito County	29	25	30	25	20	14	11	21	59	24	258	
Sierra County	6	1	5	2	3	3	4	1	4	4	33	
Sutter County	16	11	34	29	32	37	21	23	33	11	247	
Tehama County	27	33	30	72	60	50	26	22	43	15	378	
Trinity County	12	8	5	6	5	17	9	10	11	6	89	
Grand Total	170	128	191	215	201	174	118	114	220	90	1621	

General Liability Total Legal Spend by Fiscal Year

Transaction Type Reserve Category	Payment Legal	Sum of Transaction Amount													Grand Total
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total		
Alpine County		\$50,477	\$65,557	\$77,246	\$321,078	\$45,106	\$23,524	\$42,729	\$5,802	\$12,024	\$6,626	\$5,569	\$655,740		
Colusa County		\$32,620	\$39,174	\$79,463	\$3,290	\$149,966	\$56,201	\$14,794	\$17,617	\$2,145	\$22,606	\$12,321	\$430,195		
Del Norte County		\$494,796	\$371,480	\$256,832	\$230,849	\$62,939	\$67,971	\$158,402	\$105,107	\$15,252			\$1,763,628		
Lassen County		\$229,317	\$271,749	\$44,120	\$79,840	\$102,219	\$139,640	\$64,815	\$111,509	\$30,789	\$45,945	\$28,697	\$1,148,639		
Modoc County		\$121,230	\$261,637	\$326,073	\$253,838	\$150,384	\$95,993	\$71,929	\$94,348	\$6,992	\$32,504	\$17,913	\$1,432,842		
Mono County		\$336,908	\$217,551	\$146,272	\$81,672	\$24,019		\$7,134		\$34,123	\$103,717	\$26,803	\$978,200		
Plumas County		\$10,622	\$5,237	\$2,725	\$45,786	\$105,780	\$41,201	\$149,765	\$168,131	\$89,661	\$112,647	\$37,706	\$769,262		
San Benito County		\$118,750	\$41,225	\$107,165	\$58,387	\$166,372	\$321,419	\$59,122	\$64,975	\$106,213	\$117,550	\$49,333	\$1,210,509		
Sierra County		\$160,897	\$23,764	\$3,054									\$187,714		
Sutter County		\$93,228	\$41,056	\$149,843	\$170,187	\$180,030	\$193,585	\$194,824	\$129,646	\$303,590	\$197,098	\$70,586	\$1,723,672		
Tehama County		\$9,383	\$202,852	\$128,366	\$14,658	\$16,000	\$164,165	\$53,950	\$126,410	\$27,365	\$644,093	\$53,866	\$1,441,107		
Trinity County		\$56,495	\$11,662	\$21,516	\$13,383	\$11,184	\$26,385	\$54,272	\$198,940	\$293,885	\$216,430	\$165,656	\$1,069,808		
Grand Total		\$1,714,724	\$1,552,943	\$1,342,675	\$1,272,967	\$1,013,999	\$1,130,084	\$871,735	\$1,022,484	\$922,038	\$1,499,216	\$468,452	\$12,811,317		

General Liability Total Settlements by Fiscal Year

Transaction Type Reserve Category	Payment Indemnity	Sum of Transaction Amount													Grand Total
		2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total		
Alpine County	\$42,500	\$36,992	\$1,500	\$107,180	\$10,963	\$1,663	\$150,000	\$2,204	\$353,002						
Colusa County	\$250,000	\$21,616	\$90,000	\$1,500	\$7,603	\$403,411									
Del Norte County	\$305,562	\$20,940	\$383,801	\$21,829	\$21,670	\$6,094	\$5,036	\$69,086	\$176,285	\$8,998	\$8,381	\$1,019,302			
Lassen County	\$492,227	\$115,688	\$28,500	\$20,911	\$46,034	\$83,074	\$21,825	\$13,547	\$135,000	\$10,114	\$34,971	\$1,001,890			
Modoc County	\$4,238	\$98,000	\$301,653	\$340,570	\$5,063	\$96,500	\$1,059	\$847,083							
Mono County	\$5,000	\$77,046	\$1,152,368	\$107,007	\$660	\$1,453	\$22,148	\$47,909	\$311,158	\$11,460	\$1,736,209				
Plumas County	\$4,833	\$3,411	\$871	\$327,999	\$13,246	\$21,474	\$28,762	\$2,806	\$115,000	\$14,631	\$533,033				
San Benito County	\$5,169	\$6,658	\$302,390	\$99,651	\$4,776	\$192,273	\$17,905	\$1,324	\$1,852	\$21,370	\$10,777	\$664,145			
Sierra County	\$4,550,000	\$82,116	\$802	\$150	\$1,472	\$8,422	\$4,729	\$5,869	\$4,655,561						
Sutter County	\$160,000	\$12,862	\$154,041	\$43,279	\$549,333	\$250,412	\$130,701	\$24,134	\$30,301	\$5,555,445	\$17,727	\$6,928,235			
Tehama County	\$12,877	\$158,247	\$24,924	\$24,236	\$34,698	\$278,671	\$3,438	\$163,893	\$79,823	\$815,953	\$525,000	\$2,121,761			
Trinity County	\$8,923	\$9,022	\$5,310	\$2,937	\$1,400	\$14,404,515	\$7,013,085	\$21,006	\$21,466,198						
Grand Total	\$5,591,330	\$690,866	\$2,233,058	\$965,631	\$1,040,184	\$1,035,844	\$223,038	\$404,923	\$15,144,474	\$13,765,290	\$635,191	\$41,729,830			

Legal Spend per \$1000 of Payroll

	15/16	16/17	17/18	18/19	19/20	20/21	21/22	7 Year Average
Alpine County	\$ 15.08	\$ 59.31	\$ 8.25	\$ 4.01	\$ 7.31	\$ 0.91	\$ 1.05	\$ 13.70
Colusa County	3.68	0.15	6.59	2.44	0.62	0.72	0.85	2.15
Del Norte County	12.62	11.30	3.01	3.09	6.89	4.60	0.00	5.93
Lassen County	2.26	3.85	4.85	6.26	3.12	5.06	2.22	3.95
Modoc County	31.44	24.70	13.88	8.42	6.31	8.19	2.77	13.67
Mono County	7.73	3.90	1.15	0.00	0.29	0.00	3.86	2.42
Plumas County	0.14	2.09	4.90	1.80	6.77	6.94	5.25	3.98
San Benito County	4.06	2.10	5.77	10.28	1.67	1.80	3.04	4.10
Sierra County	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.07
Sutter County	2.67	2.85	2.80	3.05	3.13	2.07	3.04	2.80
Tehama County	3.32	0.36	0.38	3.92	1.32	3.19	14.84	3.91
Trinity County	1.52	0.91	0.73	1.69	3.27	10.80	9.66	4.08
Trindel Average	\$ 7.08	\$ 9.29	\$ 4.36	\$ 3.75	\$ 3.39	\$ 3.69	\$ 3.88	\$ 8.68

Settlement Payments per \$1000 of Payroll

	15/16	16/17	17/18	18/19	19/20	20/21	21/22	7 Year Average
Alpine County	\$ -	\$ -	\$ 0.27	\$ 18.29	\$ 1.88	\$ 0.26	\$ 23.79	\$ 6.36
Colusa County	0.28	0.82	0.95	3.90	0.00	0.00	0.06	0.86
Del Norte County	18.86	1.07	1.04	0.28	0.22	3.02	7.54	4.57
Lassen County	1.46	1.01	2.19	3.72	1.05	0.61	6.52	2.37
Modoc County	9.45	29.35	31.43	0.44	0.00	8.37	0.09	11.31
Mono County	60.86	5.11	0.03	0.07	0.00	0.84	1.78	9.81
Plumas County	0.04	14.97	0.61	0.94	1.30	0.12	5.36	3.34
San Benito County	11.45	3.59	0.17	6.15	0.51	0.04	0.05	3.13
Sierra County	13.05	0.13	0.12	0.02	0.19	1.02	0.14	2.10
Sutter County	2.74	0.72	8.54	3.95	2.10	0.39	0.47	2.70
Tehama County	0.64	0.60	0.83	6.66	0.08	4.14	1.84	2.11
Trinity County	0.00	0.00	0.35	0.00	0.18	0.08	642.62	91.89
Trindel Average	\$ 16.98	\$ 8.19	\$ 6.65	\$ 6.35	\$ 1.07	\$ 2.70	\$ 98.61	\$ 20.08

Claims Frequency - Property

Count of Claim Number Row Labels	Column Labels													Grand Total
	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total			
Alpine County	2	4	3	8	5	2	4	4	5	3	3	39		
Colusa County	17	3	2	3	2	3	1	1	7	2	4	20		
Del Norte County	7	6	15	11	11	6	11	11	7	11	4	99		
Lassen County	8	5	7	10	3	10	3	3	3	5	5	53		
Modoc County	9	2	9	4	10	1	4	4	4	9	1	52		
Mono County	11	3	15	2	7	3	7	7	3	6	6	61		
Plumas County	3	10	9	14	13	7	8	8	3	3	3	81		
San Benito County	3	8	5	9	5	6	6	6	5	7	5	59		
Sierra County	2	1	3	6	2	2	1	1	2	3	3	25		
Sutter County	2	3	3	3	5	6	13	13	11	9	10	57		
Tehama County	2	3	4	7	4	2	3	3	5	6	6	12		
Trinity County	61	45	72	77	67	48	61	61	48	71	49	41		
Grand Total	61	45	72	77	67	48	61	61	48	71	49	599		

Property Indemnity Payments by Fiscal Year

Reserve Category	Indemnity											
Transaction Type	Payment											
		Column Labels										
Sum of Transaction Amount	2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	Grand Total
Row Labels												
Alpine County	\$20,804	\$1,062	\$182,164	\$239,588	\$173,853	\$36,274	\$159,335	\$6,301	\$205,314	\$6,949	\$2,108	\$1,033,753
Colusa County		\$9,237	\$3,464	\$216,774	\$216,774	\$6,687	\$65,413	\$20,858	\$162,134	\$36,741		\$359,174
Del Norte County	\$89,737	\$9,802	\$101,851	\$320,608	\$197,359	\$168,672	\$31,908	\$35,477	\$162,134	\$81,567	\$6,910	\$1,914,838
Lassen County	\$203,966	\$101,206	\$124,884	\$23,241	\$197,359	\$5,788	\$90,987	\$44,246	\$4,052	\$11,828	\$21,046	\$828,605
Modoc County	\$11,110	\$68,129	\$109,597	\$62,890	\$24,004	\$45,224	\$82,371	\$85,440	\$25,692	\$63,061	\$23,722	\$601,241
Mono County	\$6,154	\$12,214	\$10,133	\$36,955	\$35,872	\$9,417	\$12,585	\$19,891	\$16,834	\$10,787	\$116,117	\$286,958
Plumas County	\$52,316	\$163,977	\$62,253	\$184,116	\$197,306	\$64,723	\$220,701	\$119,971	\$2,482,385	\$26,413	\$2,906	\$3,577,067
San Benito County	\$7,977	\$63,414	\$96,553	\$58,315	\$62,045	\$40,987	\$9,389	\$64,260	\$55,063	\$12,828	\$4,029,315	\$4,500,146
Sierra County	\$93,249	\$2,276	\$41,431	\$5,111	\$13,684	\$5,752	\$5,150	\$54,551	\$3,833	\$70,699	\$103,260	\$2,242,792
Sutter County					\$9,601	\$122,573	\$46,520	\$1,865,875	\$24,263	\$8,634	\$37,042	\$45,676
Tehama County	\$6,917	\$8,005	\$202,845	\$23,588	\$72,477	\$14,288	\$2,644	\$24,346	\$210,786	\$146,997	\$17,377	\$730,268
Trinity County												
Grand Total	\$492,230	\$1,326,455	\$848,898	\$739,119	\$1,323,584	\$520,389	\$727,003	\$2,286,665	\$3,241,072	\$480,336	\$4,360,834	\$16,346,586



Administration Department Report Board of Directors Meeting February 2024

- Per direction from strategic planning session to provide orientations, and special focus to members critical positions, we visited Colusa County to welcome Todd's replacement, Ignacio Prado, and we also had him to our office along with Michelle from Alpine, as well as Josh from Plumas.
- Awarded Certification from the GFOA for Excellence in Financial Reporting for the 2022 ACFR.
- Completed financial audit.
- Completed actuarial studies and funding options.
- Executive Committee met once.
- HR Task force met 3x and created 3 HR policies.
- Jack completed the claims liability adjustment from the actuarial studies.
- Completed reinsurance market analysis with Guy Carpenter.
- Added Aflac as a cafeteria plan option at no additional cost to Trindel.
- Worked with investment advisor to revise investment policy.
- Attended an MRG staff meeting, and met with them multiple times.
- Hired Mary Evans as Administrative Technician.
- Collected 1st half of premiums for 23-24.

- Jack and myself attended various PRISM committee meetings.

Team Activities Future:

- Continue to schedule orientations at Counties to educate key personnel on the values of Trindel.
- Focus teams efforts on engaging return to work efforts at the County.
- Develop member satisfaction survey to be completed by key personnel in the next few months, and then again in two years.
- Continue performing due diligence regarding investing with Kevin Webb from RW Baird that will be presented to the board.
- Develop options for funding allocation methodologies with actuaries to present to the Board at the June meeting and fall meeting.



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 19.

SUBJECT: Treasurers Report

ACTION FOR CONSIDERATION: Informational.

BACKGROUND: Update as of 12/31/2023 investment earnings and holdings.

We will also be joined by Carlos Oblites of Chandler Asset Management who will provide an update on Chandler's activities for fiscal year 22-23.

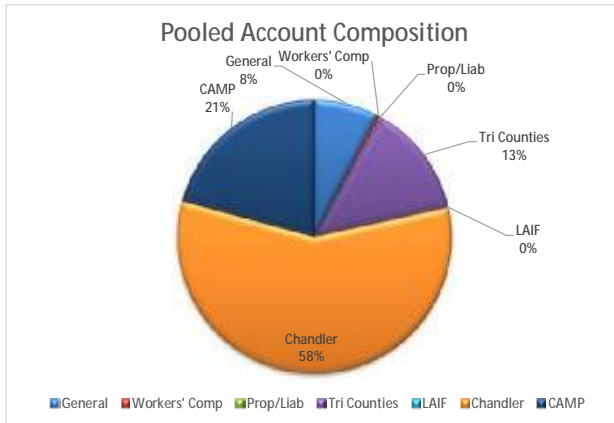
FISCAL IMPACT: N/A

RECOMMENDATION: N/A

Trindel Insurance Fund Treasurers Report

This Treasurers Report is submitted in accordance with the investment policy adopted on October 4, 2023 and all investments are in compliance.
Per California Government Code 53646, sufficient liquidity is available to meet all anticipated obligations during the next six months.
Andrew Fischer

Date	General Account 1010 Tri Counties	Workers' Comp Account Tri Counties	Prop Liab Account Tri Counties	Money Mkr Account Tri Counties	Local Agency Investment Fund	Chandler Asset Management	California Asset Management Program	Total
7/31/2023				\$11,349.84		\$114,323.00	\$129,994.18	255,667.02
8/31/2023				\$2,684.05		\$114,854.00	\$109,454.24	226,992.29
9/30/2023				\$1,098.42	\$738.72	\$120,858.00	\$101,060.75	223,755.89
First Qtr. Earnings	\$0.00	\$0.00	\$0.00	\$15,132.31	\$738.72	\$350,035.00	\$340,509.17	706,415.20
9/30/2023 Cash Bal	1,634,771.39	258,904.96	114,722.91	341,816.01	84,261.27	52,261,162.00	22,013,954.45	76,709,592.99
10/31/2023				\$1,138.88		\$124,526.00	\$97,040.20	222,705.08
11/30/2023				\$1,105.82		\$126,364.00	\$87,657.23	215,127.05
12/31/2023				\$33,390.15	\$846.52	\$136,121.00	\$90,531.32	260,888.99
Second Qtr. Earnings	\$0.00	\$0.00	\$0.00	\$35,634.85	\$846.52	\$387,011.00	\$275,228.75	698,721.12
12/31/2023 Cash Bal	7,061,970.01	364,884.18	130,430.50	12,377,450.86	85,107.79	53,491,689.31	19,289,183.20	92,800,715.85
1/31/2024								0.00
2/28/2024								0.00
3/31/2024								0.00
Third Qtr. Earnings								0.00
3/31/2024 Cash Bal								0.00
4/30/2024								0.00
5/31/2024								0.00
6/30/2024								0.00
Fourth Qtr. Earnings								0.00
6/30/2024 Cash Bal								0.00



	<u>Earnings</u>	<u>Simple Annualized FYTD Rate</u>
Tri Counties	\$ 50,767.16	0.80%
LAIF	\$1,585.24	1.87%
Chandler	\$737,046.00	1.39%
CAMP	\$615,737.92	2.98%
Total FY Int.	\$ 1,405,136.32	3.32%
Chandler fee		
First \$25 mil 0.10 of 1% = 10 basis points		
Second \$25 mil 0.08 of 1% = 8 basis points	<u>\$ 23,349.11</u>	0.04%
NET Gain/Loss	<u>\$ 1,381,787.21</u>	1.49%
FYTD change in fair Market value	\$ 921,017.00	1.98%

ADDRESS SERVICE REQUESTED

TRINDEL INSURANCE FUND
GENERAL ACCOUNT
PO BOX 2069
WEAVERVILLE CA 96093-2069

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Speak with a
Banker: 1-800-922-8742



Automated
Phone Banking: 1-844-822-2447



Online Banking: TriCountiesBank.com

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Special rates are now available. Contact your local branch, or visit TriCountiesBank.com for current rates.

Member FDIC

Overall Balance Summary

Account Type	Account Number	Ending Balance
Business Analysis Images	369126834	\$7,080,516.55

Business Analysis Images-369126834

Account Summary

Date	Description	Amount
12/01/2023	Beginning Balance	\$11,875,874.04
	11 Credit(s) This Period	\$8,020,272.84
	43 Debit(s) This Period	\$12,815,630.33
12/31/2023	Ending Balance	\$7,080,516.55

Deposits

Date	Description	Amount
12/06/2023	DEPOSIT	\$3,012,431.00
12/11/2023	DEPOSIT	\$564,319.00
12/11/2023	DEPOSIT	\$8,419.58
12/18/2023	DEPOSIT	\$1,080,254.00
12/18/2023	DEPOSIT	\$25,207.94

Business Analysis Images-369126834 (continued)
Deposits (continued)

Date	Description	Amount
12/19/2023	DEPOSIT	\$1,128,061.50
12/21/2023	DEPOSIT	\$2,540.82

Electronic Credits

Date	Description	Amount
12/04/2023	DEL NORTE CO PMT EFTVENDOR TRINDEL INSURANCE	\$678,543.00
12/04/2023	DEL NORTE CO PMT EFTVENDOR TRINDEL INSURANCE	\$524,738.00
12/07/2023	PRISM PAYMENTS Trindel Insurance Fund	\$28.00
12/14/2023	COUNTY OF MONO ACH TRINDEL INSURANCE FUND	\$995,730.00

Electronic Debits

Date	Description	Amount
12/01/2023	OLB XFER TO DDA 000369126875 TRANSFER FROM CHECKING 68	\$62,699.42
12/01/2023	OLB XFER TO DDA 000369126875 TRANSFER FROM CHECKING 68	\$169,141.50
12/04/2023	ANTHEM BLUE I010 CORP PYMT TRINDEL INSURANCE FUND	\$5,260.72
12/07/2023	OLB XFER TO DDA 000369123567 TRANSFER FROM CHECKING 68	\$12,000,000.00
12/08/2023	OLB XFER TO DDA 000369126867 TRANSFER FROM CHECKING 68	\$430,496.08
12/08/2023	ADP PAYROLL FEES ADP FEES 647853303TRINDEL INSUR	\$149.76
12/08/2023	POSTALIA TDCPOSTAGE TRINDEL INSURANCE FUND	\$1,000.00
12/08/2023	TRINDEL INSURAN PRISM TRINDEL INSURAN	\$1,762.00
12/08/2023	TRINDEL INSURAN jdi TRINDEL INSURAN	\$4,808.34
12/08/2023	TRINDEL INSURAN ewc prem a TRINDEL INSURAN	\$5,901.00
12/18/2023	CALPERS 3100 Trindel Insurance Fund	\$6,164.41
12/18/2023	CALPERS 3100 Trindel Insurance Fund	\$10,235.92
12/20/2023	U.S. BANK PAYMENT TRINDEL INSURANCE FUND	\$21,601.14
12/21/2023	VISION SERVICE P EDI/ACH TriCounties - Vision	\$123.53
12/29/2023	ADP PAY-BY-PAY PAY-BY-PAY TRINDEL INSURANCE FUND	\$225.99
12/29/2023	ADP Tax ADP Tax TRINDEL INSURANCE FUND	\$16,516.89
12/29/2023	ADP WAGE PAY WAGE PAY TRINDEL INSURANCE FUND	\$63,795.22

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
22941	12/08/2023	\$450.00	22944*	12/05/2023	\$192.57	22947*	12/01/2023	\$108.46

Business Analysis Images-369126834 (continued)

Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
22949*	12/05/2023	\$400.00	22957	12/05/2023	\$1,650.00	22967	12/12/2023	\$130.00
22950	12/12/2023	\$360.00	22958	12/06/2023	\$70.02	22968	12/13/2023	\$345.84
22951	12/05/2023	\$60.00	22959	12/07/2023	\$522.16	22969	12/13/2023	\$29.65
22952	12/06/2023	\$770.20	22960	12/05/2023	\$720.70	22970	12/11/2023	\$333.19
22953	12/11/2023	\$314.40	22963*	12/13/2023	\$35.00	22971	12/12/2023	\$379.95
22954	12/14/2023	\$1,058.64	22964	12/11/2023	\$3,885.43	22975*	12/29/2023	\$2,142.40
22955	12/05/2023	\$329.17	22965	12/18/2023	\$440.03	22976	12/29/2023	\$494.39
22956	12/08/2023	\$496.96	22966	12/15/2023	\$29.25			

* Indicates skipped check number

#22941 \$450.00

#22944 \$192.57

#22947 \$108.46

#22949 \$400.00

#22950 \$360.00

#22951 \$60.00

#22952 \$770.20

#22953 \$314.40

#22954 \$1,058.64

#22955 \$329.17

#22956 \$496.96

#22957 \$1,650.00

#22958 \$70.02

#22959 \$522.16

#22960 \$720.70

#22963 \$35.00

#22964 \$3,885.43

#22965 \$440.03

Check #22966 for \$29.25. Payable to: TRINDEL INSURANCE FUND. Amount: \$29.25.

#22966 \$29.25

Check #22967 for \$130.00. Payable to: TRINDEL INSURANCE FUND. Amount: \$130.00.

#22967 \$130.00

Check #22968 for \$345.84. Payable to: TRINDEL INSURANCE FUND. Amount: \$345.84.

#22968 \$345.84

Check #22969 for \$29.65. Payable to: TRINDEL INSURANCE FUND. Amount: \$29.65.

#22969 \$29.65

Check #22970 for \$333.19. Payable to: TRINDEL INSURANCE FUND. Amount: \$333.19.

#22970 \$333.19

Check #22971 for \$379.95. Payable to: TRINDEL INSURANCE FUND. Amount: \$379.95.

#22971 \$379.95

Check #22975 for \$2,142.40. Payable to: TRINDEL INSURANCE FUND. Amount: \$2,142.40.

#22975 \$2,142.40


Check #22976 for \$494.39. Payable to: TRINDEL INSURANCE FUND. Amount: \$494.39.


#22976 \$494.39


ADDRESS SERVICE REQUESTED

TRINDEL INSURANCE FUND
WORKERS COMP ACCOUNT
PO BOX 2069
WEAVERVILLE CA 96093-2069

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Member FDIC

Overall Balance Summary

Account Type	Account Number	Ending Balance
Business Analysis Images	369126867	\$590,464.99

Business Analysis Images-369126867

Account Summary

Date	Description	Amount
12/01/2023	Beginning Balance	\$407,735.40
	1 Credit(s) This Period	\$430,496.08
	366 Debit(s) This Period	\$247,766.49
12/31/2023	Ending Balance	\$590,464.99

Electronic Credits

Date	Description	Amount
12/08/2023	OLB XFER FR DDA 000369126834 TRANSFER FROM CHECKING 68	\$430,496.08

THIS STATEMENT SHALL BE CONSIDERED CORRECT AND TRI COUNTIES BANK SHALL NOT BE LIABLE FOR ANY DISCREPANCIES IF NOT REPORTED TO THE BANK WITHIN 30 CALENDAR DAYS FROM THE DATE THIS STATEMENT WAS MAILED OR MADE AVAILABLE. RESPONSE TIME FOR REPORTING ERRORS OR INQUIRIES REGARDING ELECTRONIC FUND TRANSFERS OR YOUR AUTOMATIC CASH RESERVE ARE SEPARATELY DISCLOSED. ALL ITEMS DEPOSITED ARE SUBJECT TO RECEIPT OF FINAL PAYMENT.

HERE'S AN EASY WAY TO BALANCE YOUR CHECKBOOK:

(A) UPDATE CHECKBOOK BALANCE

- Subtract from your checkbook balance any monthly service charges, other bank charges and all automatic withdrawals/payments not previously deducted.
• Add to your checkbook balance all automatic deposits, other deposits and automatic cash reserve advances not recorded.

(B) VERIFY OUTSTANDING CHECKS

- Your checks are listed on the front of this statement in check number sequence or in date paid sequence if the check number is not available. An asterisk (*) indicates missing check number(s).
• Check off each check listed on your check register or stubs.
• List in the space provided all outstanding checks. Add these and enter total.

(C) RECONCILE BALANCES

- Enter the ending balance as shown on the front of this statement. (+)
• Add all deposits which are not shown on this statement. (+)
• Enter total of outstanding checks described in (B) above and subtract from the subtotal. (-)

Table with 2 columns for balance reconciliation, including rows for ending balance, deposits, subtotal, and adjustments.

THIS TOTAL SHOULD AGREE WITH YOUR CHECKBOOK BALANCE

OUTSTANDING CHECKS

Table with columns for ITEM NO. and AMOUNT, containing 10 rows for listing outstanding checks.

(D) IF YOU DID NOT BALANCE

- Verify that the previous month's statement was balanced properly.
• Review all additions and subtractions for errors as well as balances brought forward in your checkbook register.
• Record any outstanding transactions from prior statements.
• Determine that all credits (including Automatic Deposits) shown in the "Deposits" and "Other Credits" sections of this statement are entered in your checkbook.
• Compare the amount of each item listed on this statement against the amounts entered in your checkbook.

The following notices apply if your account is maintained primarily for personal, family or household purposes.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-800-922-8742 or write to us at Tri Counties Bank, Customer Service Department, P. O. Box 909 Chico, CA 95927 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

Important Notice About Your Tri Counties Bank Visa® Debit Card

Your Card is enabled with non-Visa debit transaction processing. This means you may use your Card on a PIN-Debit Network without using a PIN or with your PIN. Examples of the types of actions you may be required to make to initiate a Card transaction on a PIN-Debit Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. The non-Visa Debit Network(s) for which such transactions are enabled is the Accel® network.

Examples of the types of actions that you may be required to make to initiate a transaction on your Card include:

- Signing a receipt
• Providing a Card number, expiration date and card verification code over the phone or the internet
• Swiping your Card through a point-of-sale (POS) terminal and entering your PIN or signing for your purchase

The provisions of your agreement with us relating only to Visa transactions are not applicable to transactions that are conducted on networks other than a Visa or Plus network, such as a PIN-Debit Network. This means that for transactions that are processed through networks other than Visa or Plus, the above Visa zero dollar liability protection rules do not apply, even if you did not have to enter a PIN when you conducted the transaction.

Business Analysis Images-369126867 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
97619	12/01/2023	\$447.46	98461*	12/04/2023	\$1,947.12	98523	12/08/2023	\$152.27
97767*	12/06/2023	\$137.31	98462	12/08/2023	\$953.43	98524	12/14/2023	\$809.47
97940*	12/01/2023	\$1,258.66	98463	12/12/2023	\$491.40	98525	12/07/2023	\$79.32
98046*	12/05/2023	\$580.00	98465*	12/05/2023	\$2,215.46	98526	12/11/2023	\$214.26
98132*	12/14/2023	\$214.52	98467*	12/04/2023	\$580.00	98527	12/11/2023	\$214.26
98133	12/14/2023	\$217.47	98468	12/04/2023	\$2,429.94	98528	12/07/2023	\$42.27
98134	12/14/2023	\$189.52	98470*	12/08/2023	\$1,838.94	98529	12/08/2023	\$154.50
98135	12/14/2023	\$189.52	98472*	12/05/2023	\$580.00	98530	12/07/2023	\$203.65
98181*	12/12/2023	\$572.25	98474*	12/18/2023	\$4.06	98531	12/12/2023	\$102.85
98214*	12/14/2023	\$217.47	98476*	12/19/2023	\$388.35	98532	12/12/2023	\$1,484.20
98215	12/14/2023	\$217.47	98477	12/19/2023	\$38.84	98533	12/08/2023	\$65.30
98262*	12/19/2023	\$2,857.54	98480*	12/01/2023	\$104.86	98534	12/13/2023	\$2,591.56
98264*	12/01/2023	\$645.00	98481	12/01/2023	\$104.86	98535	12/11/2023	\$4,352.85
98270*	12/04/2023	\$1,947.12	98482	12/01/2023	\$104.86	98536	12/08/2023	\$9,144.50
98271	12/11/2023	\$945.00	98483	12/01/2023	\$104.86	98537	12/11/2023	\$2,719.56
98274*	12/05/2023	\$580.00	98484	12/01/2023	\$104.86	98538	12/13/2023	\$1,890.42
98282*	12/04/2023	\$2,429.94	98485	12/01/2023	\$104.86	98539	12/28/2023	\$1,258.66
98287*	12/05/2023	\$649.34	98486	12/01/2023	\$104.86	98540	12/08/2023	\$1,968.64
98288	12/19/2023	\$2,464.00	98487	12/01/2023	\$104.86	98541	12/08/2023	\$580.00
98313*	12/14/2023	\$697.58	98488	12/01/2023	\$41.13	98542	12/08/2023	\$696.00
98339*	12/12/2023	\$396.36	98489	12/05/2023	\$155.50	98543	12/11/2023	\$1,551.46
98341*	12/06/2023	\$59.50	98490	12/04/2023	\$83.21	98544	12/07/2023	\$580.00
98342	12/06/2023	\$3,357.50	98491	12/04/2023	\$83.21	98546*	12/14/2023	\$2,200.00
98346*	12/28/2023	\$690.00	98492	12/04/2023	\$83.21	98547	12/12/2023	\$2,879.37
98351*	12/04/2023	\$1,890.42	98493	12/04/2023	\$82.90	98548	12/07/2023	\$75.00
98352	12/01/2023	\$1,258.66	98495*	12/01/2023	\$6,033.26	98549	12/07/2023	\$75.00
98360*	12/04/2023	\$485.72	98496	12/04/2023	\$139.83	98550	12/07/2023	\$230.00
98366*	12/04/2023	\$49.50	98497	12/04/2023	\$214.26	98551	12/07/2023	\$230.00
98390*	12/04/2023	\$102.66	98498	12/12/2023	\$1,742.34	98553*	12/08/2023	\$989.02
98391	12/04/2023	\$158.24	98500*	12/08/2023	\$90.49	98554	12/11/2023	\$485.72
98392	12/04/2023	\$104.33	98501	12/08/2023	\$104.86	98555	12/07/2023	\$580.00
98393	12/04/2023	\$104.33	98502	12/08/2023	\$71.22	98556	12/13/2023	\$1,509.34
98396*	12/01/2023	\$222.07	98503	12/11/2023	\$104.04	98557	12/06/2023	\$1,762.16
98400*	12/01/2023	\$220.28	98504	12/07/2023	\$148.33	98558	12/11/2023	\$281.00
98401	12/04/2023	\$75.97	98505	12/11/2023	\$237.03	98559	12/08/2023	\$1,587.30
98402	12/04/2023	\$75.97	98507*	12/07/2023	\$755.72	98560	12/14/2023	\$104.19
98403	12/04/2023	\$75.97	98508	12/07/2023	\$268.16	98561	12/07/2023	\$580.00
98422*	12/01/2023	\$131.33	98509	12/07/2023	\$184.76	98562	12/07/2023	\$580.00
98423	12/11/2023	\$530.84	98510	12/06/2023	\$250.93	98564*	12/13/2023	\$770.44
98435*	12/07/2023	\$46.92	98511	12/06/2023	\$168.49	98565	12/08/2023	\$243.99
98436	12/04/2023	\$268.70	98512	12/08/2023	\$573.78	98566	12/08/2023	\$254.32
98437	12/04/2023	\$251.74	98513	12/08/2023	\$143.80	98567	12/08/2023	\$243.99
98448*	12/04/2023	\$184.50	98514	12/08/2023	\$237.19	98568	12/08/2023	\$580.00
98449	12/04/2023	\$214.26	98515	12/08/2023	\$237.19	98569	12/11/2023	\$877.50
98450	12/01/2023	\$110.57	98516	12/08/2023	\$237.19	98570	12/06/2023	\$9.04
98451	12/01/2023	\$112.74	98517	12/06/2023	\$184.50	98571	12/07/2023	\$2,605.30
98452	12/04/2023	\$2,816.21	98518	12/08/2023	\$87.09	98572	12/07/2023	\$786.00
98453	12/04/2023	\$1,317.50	98519	12/14/2023	\$141.34	98573	12/18/2023	\$116.72
98454	12/04/2023	\$1,315.72	98520	12/11/2023	\$90.49	98574	12/18/2023	\$19.39
98456*	12/06/2023	\$1,276.30	98521	12/19/2023	\$108.94	98576*	12/08/2023	\$71.22
98458*	12/12/2023	\$580.00	98522	12/08/2023	\$254.54	98577	12/08/2023	\$71.22

Business Analysis Images-369126867 (continued)

Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
98578	12/08/2023	\$71.22	98632	12/11/2023	\$13.00	98696*	12/13/2023	\$1,143.36
98579	12/08/2023	\$71.22	98633	12/11/2023	\$154.50	98697	12/19/2023	\$1,838.94
98580	12/08/2023	\$115.74	98634	12/11/2023	\$37.00	98698	12/18/2023	\$418.50
98581	12/13/2023	\$236.70	98635	12/12/2023	\$168.13	98699	12/20/2023	\$580.00
98582	12/07/2023	\$70.07	98636	12/12/2023	\$63.80	98700	12/19/2023	\$147.10
98584*	12/12/2023	\$497.99	98638*	12/18/2023	\$14.93	98701	12/14/2023	\$156.21
98585	12/08/2023	\$243.90	98639	12/18/2023	\$59.36	98702	12/18/2023	\$129.36
98586	12/08/2023	\$227.75	98640	12/18/2023	\$10.08	98703	12/18/2023	\$98.99
98587	12/15/2023	\$253.97	98641	12/18/2023	\$12.01	98705*	12/21/2023	\$206.15
98588	12/14/2023	\$146.66	98642	12/11/2023	\$108.94	98706	12/21/2023	\$137.21
98589	12/08/2023	\$88.49	98643	12/11/2023	\$108.94	98707	12/14/2023	\$50.70
98591*	12/08/2023	\$98.79	98644	12/11/2023	\$90.49	98708	12/14/2023	\$12.34
98592	12/12/2023	\$193.46	98645	12/08/2023	\$111.01	98709	12/14/2023	\$222.43
98593	12/12/2023	\$130.60	98646	12/08/2023	\$185.34	98710	12/14/2023	\$137.37
98594	12/15/2023	\$491.65	98647	12/08/2023	\$57.86	98711	12/20/2023	\$1,684.31
98595	12/12/2023	\$158.18	98648	12/08/2023	\$109.86	98712	12/18/2023	\$232.66
98597*	12/15/2023	\$132.89	98649	12/08/2023	\$12.03	98713	12/18/2023	\$73.31
98598	12/08/2023	\$214.83	98650	12/08/2023	\$69.91	98714	12/18/2023	\$15.28
98599	12/14/2023	\$53.34	98651	12/11/2023	\$42.61	98715	12/19/2023	\$37.39
98600	12/08/2023	\$182.06	98652	12/11/2023	\$75.55	98716	12/21/2023	\$9.70
98601	12/14/2023	\$151.03	98653	12/11/2023	\$17.70	98717	12/15/2023	\$48.16
98602	12/11/2023	\$140.28	98654	12/13/2023	\$80.44	98718	12/15/2023	\$161.23
98603	12/11/2023	\$98.99	98655	12/13/2023	\$246.68	98719	12/21/2023	\$1,742.34
98604	12/11/2023	\$98.99	98656	12/13/2023	\$750.00	98720	12/18/2023	\$18.62
98605	12/11/2023	\$296.97	98657	12/13/2023	\$750.00	98721	12/18/2023	\$332.74
98606	12/11/2023	\$131.45	98658	12/13/2023	\$750.00	98724*	12/21/2023	\$310.57
98607	12/11/2023	\$98.99	98659	12/07/2023	\$130.60	98725	12/21/2023	\$246.68
98608	12/11/2023	\$357.71	98660	12/07/2023	\$184.50	98726	12/21/2023	\$843.31
98609	12/11/2023	\$135.39	98662*	12/12/2023	\$113.71	98727	12/21/2023	\$246.68
98610	12/13/2023	\$200.00	98666*	12/18/2023	\$719.10	98728	12/21/2023	\$80.44
98611	12/13/2023	\$400.00	98668*	12/14/2023	\$1,248.01	98729	12/27/2023	\$1,930.50
98612	12/13/2023	\$400.00	98669	12/18/2023	\$359.77	98730	12/26/2023	\$873.00
98613	12/19/2023	\$184.76	98670	12/13/2023	\$1,257.48	98731	12/26/2023	\$1,285.00
98614	12/19/2023	\$131.33	98671	12/14/2023	\$2,020.29	98732	12/18/2023	\$428.26
98615	12/19/2023	\$131.33	98672	12/15/2023	\$25.54	98735*	12/28/2023	\$1,258.66
98616	12/13/2023	\$165.00	98673	12/15/2023	\$183.60	98736	12/21/2023	\$1,968.64
98617	12/13/2023	\$165.00	98674	12/14/2023	\$1,014.77	98737	12/22/2023	\$580.00
98618	12/12/2023	\$25,585.02	98675	12/15/2023	\$838.80	98738	12/27/2023	\$75.00
98619	12/11/2023	\$91.57	98676	12/18/2023	\$124.94	98739	12/21/2023	\$2,920.80
98620	12/11/2023	\$127.24	98677	12/15/2023	\$449.20	98740	12/27/2023	\$1,551.46
98621	12/21/2023	\$217.47	98678	12/19/2023	\$1,315.72	98741	12/20/2023	\$580.00
98622	12/21/2023	\$217.47	98679	12/18/2023	\$75.00	98743*	12/26/2023	\$1,518.00
98623	12/21/2023	\$217.47	98681*	12/26/2023	\$381.79	98744	12/26/2023	\$82.50
98624	12/11/2023	\$75.97	98682	12/18/2023	\$1,276.30	98745	12/29/2023	\$327.60
98625	12/11/2023	\$75.97	98685*	12/15/2023	\$580.00	98746	12/26/2023	\$989.02
98626	12/11/2023	\$75.97	98686	12/14/2023	\$1,316.25	98747	12/26/2023	\$485.72
98627	12/11/2023	\$75.97	98687	12/21/2023	\$242.47	98748	12/27/2023	\$629.21
98628	12/11/2023	\$223.15	98690*	12/28/2023	\$525.39	98749	12/21/2023	\$580.00
98629	12/11/2023	\$13.02	98692*	12/18/2023	\$2,215.16	98751*	12/20/2023	\$1,762.16
98630	12/11/2023	\$123.00	98693	12/15/2023	\$580.00	98752	12/21/2023	\$1,587.30
98631	12/11/2023	\$13.00	98694	12/21/2023	\$80.44	98753	12/21/2023	\$580.00

Business Analysis Images-369126867 (continued)
Checks Cleared (continued)

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
98754	12/28/2023	\$246.68	98784	12/22/2023	\$156.21	98804	12/29/2023	\$84.30
98755	12/28/2023	\$80.44	98785	12/22/2023	\$186.77	98805	12/28/2023	\$624.76
98756	12/28/2023	\$246.68	98786	12/22/2023	\$156.21	98806	12/28/2023	\$79.65
98757	12/28/2023	\$209.67	98787	12/22/2023	\$156.21	98807	12/28/2023	\$162.79
98758	12/28/2023	\$246.68	98788	12/22/2023	\$156.21	98808	12/28/2023	\$171.60
98759	12/28/2023	\$246.68	98789	12/21/2023	\$140.55	98809	12/22/2023	\$201.59
98768*	12/22/2023	\$580.00	98790	12/29/2023	\$22,665.86	98812*	12/29/2023	\$2,605.30
98770*	12/29/2023	\$345.00	98791	12/29/2023	\$2,271.60	98814*	12/29/2023	\$115.74
98771	12/26/2023	\$633.00	98792	12/26/2023	\$210.85	98820*	12/29/2023	\$600.00
98772	12/26/2023	\$82.69	98793	12/21/2023	\$157.19	98821	12/29/2023	\$144.00
98773	12/28/2023	\$450.00	98794	12/21/2023	\$162.79	98822	12/29/2023	\$112.69
98774	12/28/2023	\$480.00	98795	12/21/2023	\$192.84	98827*	12/28/2023	\$161.23
98775	12/28/2023	\$273.32	98796	12/21/2023	\$151.08	98828	12/28/2023	\$130.60
98776	12/28/2023	\$105.00	98797	12/22/2023	\$214.32	98831*	12/29/2023	\$58.36
98777	12/28/2023	\$439.50	98798	12/22/2023	\$200.96	98843*	12/29/2023	\$211.35
98778	12/28/2023	\$366.00	98799	12/22/2023	\$139.04	98851*	12/29/2023	\$1,186.45
98779	12/28/2023	\$481.50	98800	12/22/2023	\$156.21	98853*	12/29/2023	\$1,315.72
98780	12/27/2023	\$580.00	98801	12/22/2023	\$142.85	98857*	12/29/2023	\$1,276.30
98782*	12/22/2023	\$869.84	98802	12/22/2023	\$62.05	98859*	12/28/2023	\$580.00
98783	12/22/2023	\$156.21	98803	12/29/2023	\$531.76	98882*	12/29/2023	\$560.12

* Indicates skipped check number

ADDRESS SERVICE REQUESTED

TRINDEL INSURANCE FUND
LIABILITY ACCOUNT
PO BOX 2069
WEAVERVILLE CA 96093-2069

Service With Solutions

Speak with a
Banker: 1-800-922-8742



Automated
Phone Banking: 1-844-822-2447



Online Banking: TriCountiesBank.com

Save for the future with a Certificate of Deposit.

Whatever you're saving for, a Tri Counties Bank Certificate of Deposit (CD) can help. CDs allow you to earn a guaranteed rate of return, even during times of uncertainty.

Special rates are now available. Contact your local branch, or visit TriCountiesBank.com for current rates.

Member FDIC

Overall Balance Summary

Account Type	Account Number	Ending Balance
Business Analysis Images	369126875	\$224,482.21

Business Analysis Images-369126875**Account Summary**

Date	Description	Amount
12/01/2023	Beginning Balance	\$215,182.49
	2 Credit(s) This Period	\$231,840.92
	35 Debit(s) This Period	\$222,541.20
12/31/2023	Ending Balance	\$224,482.21

Electronic Credits

Date	Description	Amount
12/01/2023	OLB XFER FR DDA 000369126834 TRANSFER FROM CHECKING 68	\$169,141.50
12/01/2023	OLB XFER FR DDA 000369126834 TRANSFER FROM CHECKING 68	\$62,699.42

THIS STATEMENT SHALL BE CONSIDERED CORRECT AND TRI COUNTIES BANK SHALL NOT BE LIABLE FOR ANY DISCREPANCIES IF NOT REPORTED TO THE BANK WITHIN 30 CALENDAR DAYS FROM THE DATE THIS STATEMENT WAS MAILED OR MADE AVAILABLE. RESPONSE TIME FOR REPORTING ERRORS OR INQUIRIES REGARDING ELECTRONIC FUND TRANSFERS OR YOUR AUTOMATIC CASH RESERVE ARE SEPARATELY DISCLOSED. ALL ITEMS DEPOSITED ARE SUBJECT TO RECEIPT OF FINAL PAYMENT.

HERE'S AN EASY WAY TO BALANCE YOUR CHECKBOOK:

(A) UPDATE CHECKBOOK BALANCE

- Subtract from your checkbook balance any monthly service charges, other bank charges and all automatic withdrawals/payments not previously deducted.
• Add to your checkbook balance all automatic deposits, other deposits and automatic cash reserve advances not recorded.

(B) VERIFY OUTSTANDING CHECKS

- Your checks are listed on the front of this statement in check number sequence or in date paid sequence if the check number is not available. An asterisk (*) indicates missing check number(s).
• Check off each check listed on your check register or stubs.
• List in the space provided all outstanding checks. Add these and enter total.

(C) RECONCILE BALANCES

- Enter the ending balance as shown on the front of this statement. (+)
• Add all deposits which are not shown on this statement. (+)
• Enter total of outstanding checks described in (B) above and subtract from the subtotal. (-)

Table with 2 columns and 6 rows for reconciliation. Includes labels for (+), (+), SUBTOTAL, (-) and an arrow pointing to the final row.

THIS TOTAL SHOULD AGREE WITH YOUR CHECKBOOK BALANCE

OUTSTANDING CHECKS

Table with 2 main columns: ITEM NO. and AMOUNT. Includes a TOTAL row at the bottom.

(D) IF YOU DID NOT BALANCE

- Verify that the previous month's statement was balanced properly.
• Review all additions and subtractions for errors as well as balances brought forward in your checkbook register.
• Record any outstanding transactions from prior statements.
• Determine that all credits (including Automatic Deposits) shown in the "Deposits" and "Other Credits" sections of this statement are entered in your checkbook.
• Compare the amount of each item listed on this statement against the amounts entered in your checkbook.

The following notices apply if your account is maintained primarily for personal, family or household purposes.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-800-922-8742 or write to us at Tri Counties Bank, Customer Service Department, P. O. Box 909 Chico, CA 95927 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

Important Notice About Your Tri Counties Bank Visa® Debit Card

Your Card is enabled with non-Visa debit transaction processing. This means you may use your Card on a PIN-Debit Network without using a PIN or with your PIN. Examples of the types of actions you may be required to make to initiate a Card transaction on a PIN-Debit Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. The non-Visa Debit Network(s) for which such transactions are enabled is the Accel® network.

Examples of the types of actions that you may be required to make to initiate a transaction on your Card include:

- Signing a receipt
• Providing a Card number, expiration date and card verification code over the phone or the internet
• Swiping your Card through a point-of-sale (POS) terminal and entering your PIN or signing for your purchase

The provisions of your agreement with us relating only to Visa transactions are not applicable to transactions that are conducted on networks other than a Visa or Plus network, such as a PIN-Debit Network. This means that for transactions that are processed through networks other than Visa or Plus, the above Visa zero dollar liability protection rules do not apply, even if you did not have to enter a PIN when you conducted the transaction.

Business Analysis Images-369126875 (continued)

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
12864	12/20/2023	\$36,555.35	12970	12/05/2023	\$1,442.90	12982	12/06/2023	\$85,697.95
12941*	12/20/2023	\$7,162.54	12971	12/05/2023	\$1,009.50	12984*	12/13/2023	\$1,152.50
12943*	12/08/2023	\$120.00	12972	12/05/2023	\$3,425.00	12985	12/13/2023	\$2,830.00
12945*	12/15/2023	\$1,522.10	12973	12/05/2023	\$3,066.91	12986	12/13/2023	\$2,407.50
12960*	12/15/2023	\$1,390.61	12974	12/05/2023	\$881.11	12987	12/11/2023	\$6,032.88
12963*	12/06/2023	\$1,059.37	12975	12/05/2023	\$3,053.50	12988	12/11/2023	\$2,669.50
12964	12/06/2023	\$152.00	12976	12/15/2023	\$1,626.01	12990*	12/20/2023	\$14,700.00
12965	12/05/2023	\$1,034.00	12977	12/15/2023	\$212.50	12991	12/20/2023	\$19,904.00
12966	12/05/2023	\$1,813.50	12978	12/08/2023	\$625.04	12992	12/18/2023	\$1,130.00
12967	12/05/2023	\$1,192.40	12979	12/11/2023	\$2,281.25	12993	12/18/2023	\$8,434.13
12968	12/05/2023	\$355.70	12980	12/13/2023	\$1,000.00	12995*	12/21/2023	\$2,473.36
12969	12/05/2023	\$3,465.00	12981	12/08/2023	\$663.09			

* Indicates skipped check number

#12864 \$36,555.35

#12941 \$7,162.54

#12943 \$120.00

#12945 \$1,522.10

#12960 \$1,390.61

#12963 \$1,059.37

#12964 \$152.00

#12965 \$1,034.00

#12966 \$1,813.50

#12967 \$1,192.40

#12968 \$355.70

#12969 \$3,465.00

#12970 \$1,442.90

#12971 \$1,009.50

#12972 \$3,425.00

#12973 \$3,066.91

#12974 \$881.11

#12975 \$3,053.50

Check #12976, \$1,626.01, Trindel Insurance Fund, 12/29/23

#12976 \$1,626.01

Check #12977, \$212.50, Trindel Insurance Fund, 12/29/23

#12977 \$212.50

Check #12978, \$625.04, Trindel Insurance Fund, 12/29/23

#12978 \$625.04

Check #12979, \$2,281.25, Trindel Insurance Fund, 12/29/23

#12979 \$2,281.25

Check #12980, \$1,000.00, Trindel Insurance Fund, 12/29/23

#12980 \$1,000.00

Check #12981, \$663.09, Trindel Insurance Fund, 12/29/23

#12981 \$663.09

Check #12982, \$85,697.95, Trindel Insurance Fund, 12/29/23

#12982 \$85,697.95

Check #12984, \$1,152.50, Trindel Insurance Fund, 12/29/23

#12984 \$1,152.50

Check #12985, \$2,830.00, Trindel Insurance Fund, 12/29/23

#12985 \$2,830.00

Check #12986, \$2,407.50, Trindel Insurance Fund, 12/29/23

#12986 \$2,407.50

Check #12987, \$6,032.88, Trindel Insurance Fund, 12/29/23

#12987 \$6,032.88

Check #12988, \$2,669.50, Trindel Insurance Fund, 12/29/23

#12988 \$2,669.50

Check #12990, \$14,700.00, Trindel Insurance Fund, 12/29/23

#12990 \$14,700.00

Check #12991, \$19,904.00, Trindel Insurance Fund, 12/29/23

#12991 \$19,904.00

Check #12992, \$1,130.00, Trindel Insurance Fund, 12/29/23

#12992 \$1,130.00

Check #12993, \$8,434.13, Trindel Insurance Fund, 12/29/23

#12993 \$8,434.13

Check #12995, \$2,473.36, Trindel Insurance Fund, 12/29/23

#12995 \$2,473.36

Statement Ending 12/31/2023

TRINDEL INSURANCE FUND

Page 6 of 6

Account Number:369126875

End of Statement

ADDRESS SERVICE REQUESTEDTRINDEL INSURANCE FUND
PO BOX 2069
WEAVERVILLE CA 96093-2069**Service With Solutions**Speak with a
Banker: 1-800-922-8742Automated
Phone Banking: 1-844-822-2447

Online Banking: TriCountiesBank.com

Save for the future with a Certificate of Deposit.

Whatever you're saving for, a Tri Counties Bank Certificate of Deposit (CD) can help. CDs allow you to earn a guaranteed rate of return, even during times of uncertainty.

Special rates are now available. Contact your local branch, or visit TriCountiesBank.com for current rates.

Member FDIC

Overall Balance Summary

Account Type	Account Number	Ending Balance
Exclusive Comm MMI Images	369123567	\$12,377,450.86

Exclusive Comm MMI Images-369123567**Account Summary**

Date	Description	Amount
12/01/2023	Beginning Balance	\$344,060.71
	2 Credit(s) This Period	\$12,033,390.15
	0 Debit(s) This Period	\$0.00
12/31/2023	Ending Balance	\$12,377,450.86

Interest Summary

Description	Amount
Interest Earned From 12/01/2023 Through 12/31/2023	
Annual Percentage Yield Earned	3.99%
Days in Statement Cycle	31
Interest and/or Reward Paid	\$33,390.15
Interest Paid this Statement Cycle	\$33,390.15
Interest Paid Year-to-Date	\$241,898.80

Electronic Credits

Date	Description	Amount
12/07/2023	OLB XFER FR DDA 000369126834 TRANSFER FROM CHECKING 68	\$12,000,000.00

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• Add to your checkbook balance all automatic deposits, other deposits and automatic cash reserve advances not recorded.

(B) VERIFY OUTSTANDING CHECKS

- Your checks are listed on the front of this statement in check number sequence or in date paid sequence if the check number is not available. An asterisk (*) indicates missing check number(s).
• Check off each check listed on your check register or stubs.
• List in the space provided all outstanding checks. Add these and enter total.

(C) RECONCILE BALANCES

- Enter the ending balance as shown on the front of this statement. (+)
• Add all deposits which are not shown on this statement. (+)
• Enter total of outstanding checks described in (B) above and subtract from the subtotal. (-)

Table with 2 columns for calculation: (+), (-). Includes rows for ending balance, deposits, subtotal, and adjustments.

THIS TOTAL SHOULD AGREE WITH YOUR CHECKBOOK BALANCE

OUTSTANDING CHECKS

Table with columns ITEM NO. and AMOUNT. Includes a TOTAL row at the bottom.

(D) IF YOU DID NOT BALANCE

- Verify that the previous month's statement was balanced properly.
• Review all additions and subtractions for errors as well as balances brought forward in your checkbook register.
• Record any outstanding transactions from prior statements.
• Determine that all credits (including Automatic Deposits) shown in the "Deposits" and "Other Credits" sections of this statement are entered in your checkbook.
• Compare the amount of each item listed on this statement against the amounts entered in your checkbook.

The following notices apply if your account is maintained primarily for personal, family or household purposes.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-800-922-8742 or write to us at Tri Counties Bank, Customer Service Department, P. O. Box 909 Chico, CA 95927 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error; so that you will have the use of the money during the time it takes us to complete our investigation.

Important Notice About Your Tri Counties Bank Visa® Debit Card

Your Card is enabled with non-Visa debit transaction processing. This means you may use your Card on a PIN-Debit Network without using a PIN or with your PIN. Examples of the types of actions you may be required to make to initiate a Card transaction on a PIN-Debit Network include initiating a payment directly with the biller, possibly via telephone, Internet, or kiosk locations. The non-Visa Debit Network(s) for which such transactions are enabled is the Accel® network.

Examples of the types of actions that you may be required to make to initiate a transaction on your Card include:

- Signing a receipt
• Providing a Card number, expiration date and card verification code over the phone or the internet
• Swiping your Card through a point-of-sale (POS) terminal and entering your PIN or signing for your purchase

The provisions of your agreement with us relating only to Visa transactions are not applicable to transactions that are conducted on networks other than a Visa or Plus network, such as a PIN-Debit Network. This means that for transactions that are processed through networks other than Visa or Plus, the above Visa zero dollar liability protection rules do not apply, even if you did not have to enter a PIN when you conducted the transaction.

Exclusive Comm MMI Images-369123567 (continued)

Other Credits

Date	Description	Amount
12/29/2023	INT PMT SYS-GEN	\$33,390.15

End of Statement



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer	CUSIP	Yield to Maturity	Maturity Date for (1) WAM	Maturity Date for (2) WAL	Final Maturity Date (3)	Principal	Value (4)
U.S. Treasury Repurchase Agreement							
BANK OF NY MELLON (FICC)	RPEG2BV97	5.320%	01/02/2024	01/02/2024	01/02/2024	1,700,000,000.00	1,700,000,000.00
BNP PARIBAS	RPEK26HL8	5.340%	01/08/2024	01/08/2024	01/11/2024	386,000,000.00	386,000,000.00
BNP PARIBAS SECS CORP	RPEK2BV98	5.340%	01/02/2024	01/02/2024	01/02/2024	120,000,000.00	120,000,000.00
BNP PARIBAS SECS CORP	RPEG20RI6	5.390%	01/08/2024	01/08/2024	02/26/2024	137,000,000.00	137,000,000.00
BNP PARIBAS SECS CORP	RPEG27DU9	5.310%	01/08/2024	01/08/2024	05/01/2024	329,000,000.00	329,000,000.00
BOFA SECURITIES INC	RPEG2BVV8	5.320%	01/02/2024	01/02/2024	01/02/2024	503,400,000.00	503,400,000.00
NORTHERN TRUST	RPEI2AQZ3	5.340%	01/02/2024	01/02/2024	01/02/2024	2,300,000,000.00	2,300,000,000.00
Category of Investment Sub-Total						5,475,400,000.00	5,475,400,000.00
U.S. Treasury Debt							
UNITED STATES TREASURY	912797HX8	5.312%	01/02/2024	01/02/2024	01/02/2024	70,000,000.00	69,989,713.89
UNITED STATES TREASURY	912828B25	5.558%	01/15/2024	01/15/2024	01/15/2024	672,496,200.00	670,587,635.05
UNITED STATES TREASURY	912797HZ3	5.322%	01/16/2024	01/16/2024	01/16/2024	103,000,000.00	102,773,462.50
UNITED STATES TREASURY	912797JA6	5.280%	01/23/2024	01/23/2024	01/23/2024	20,000,000.00	19,935,711.11
Category of Investment Sub-Total						865,496,200.00	863,286,522.55
U.S. Government Agency Repurchase Agreement							
BNP PARIBAS	RPEG20RK1	5.400%	01/08/2024	01/08/2024	02/26/2024	71,000,000.00	71,000,000.00
BNP PARIBAS	RPEI26A14	5.320%	01/08/2024	01/08/2024	05/01/2024	57,000,000.00	57,000,000.00
BOFA SECURITIES INC	RPEK1RQZ2	5.400%	01/02/2024	01/02/2024	01/02/2024	147,000,000.00	147,000,000.00
BOFA SECURITIES INC	RPEG1YQG8	5.330%	01/03/2024	01/03/2024	01/03/2024	148,000,000.00	148,000,000.00
BOFA SECURITIES INC	RPEG1LOQ6	5.460%	01/08/2024	01/08/2024	01/17/2024	180,000,000.00	180,000,000.00
GOLDMAN SACHS & CO	RPEI29IU6	5.300%	01/02/2024	01/02/2024	01/02/2024	127,000,000.00	127,000,000.00
TD SECURITIES (USA) LLC	RPEG2BVA4	5.350%	01/02/2024	01/02/2024	01/02/2024	192,700,000.00	192,700,000.00
Category of Investment Sub-Total						922,700,000.00	922,700,000.00
Other Instrument - Corporate Note							
COOPERATIEVE RABOBANK U.A.	21688AAR3	5.690% ⁽⁵⁾	01/01/2024	01/12/2024	01/12/2024	50,000,000.00	50,000,154.21
PEPSICO INC	713448FU7	5.790% ⁽⁵⁾	01/02/2024	11/12/2024	11/12/2024	27,275,000.00	27,275,000.00



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity Date	Principal	Value
Other Instrument - Corporate Note							(4)
TOYOTA MOTOR CREDIT CORP	89236THV0	5.720% ⁽⁵⁾	01/02/2024	01/11/2024	01/11/2024	88,234,000.00	88,234,458.57
TOYOTA MOTOR CREDIT CORP	89236TKS3	5.770% ⁽⁵⁾	01/01/2024	02/22/2024	02/22/2024	22,630,000.00	22,630,653.76
TOYOTA MOTOR CREDIT CORP	89236TJX4	5.683%	03/22/2024	03/22/2024	03/22/2024	20,000,000.00	19,859,807.69
TOYOTA MOTOR CREDIT CORP	89236TKW4	6.010% ⁽⁵⁾	01/01/2024	06/13/2024	06/13/2024	34,000,000.00	34,032,073.30
Category of Investment Sub-Total						242,139,000.00	242,032,147.53
Non-Financial Company Commercial Paper							
MICROSOFT CORP	59515MFC4	5.505%	06/12/2024	06/12/2024	06/12/2024	80,000,000.00	78,062,111.11
PFIZER INC	71708EFA8	5.540%	06/10/2024	06/10/2024	06/10/2024	26,867,000.00	26,219,363.50
PFIZER INC	71708EFL4	5.542%	06/20/2024	06/20/2024	06/20/2024	25,000,000.00	24,361,125.00
Category of Investment Sub-Total						131,867,000.00	128,642,599.61
Investment Company							
GOLDMAN SACHS GOV OBLI MMF	38141W273	5.251%	01/07/2024	01/07/2024	01/07/2024	1,000,000.00	1,000,000.00
Category of Investment Sub-Total						1,000,000.00	1,000,000.00
Financial Company Commercial Paper							
ABN AMRO FUNDING USA LLC	00084BB29	5.791%	02/02/2024	02/02/2024	02/02/2024	48,000,000.00	47,759,786.67
ABN AMRO FUNDING USA LLC	00084BD19	5.798%	04/01/2024	04/01/2024	04/01/2024	100,000,000.00	98,576,861.11
ABN AMRO FUNDING USA LLC	00084BD50	5.954%	04/05/2024	04/05/2024	04/05/2024	32,000,000.00	31,518,666.67
ABN AMRO FUNDING USA LLC	00084BEU4	5.700%	05/28/2024	05/28/2024	05/28/2024	40,000,000.00	39,088,977.78
ABN AMRO FUNDING USA LLC	00084BF33	5.694%	06/03/2024	06/03/2024	06/03/2024	55,000,000.00	53,698,913.89
BARCLAYS CAPITAL INC	06743UD25	5.523%	04/02/2024	04/02/2024	04/02/2024	112,000,000.00	110,442,388.89
BARCLAYS CAPITAL INC	06743UD33	5.521%	04/03/2024	04/03/2024	04/03/2024	75,000,000.00	73,946,000.00
BNP PARIBAS NY BRANCH	09659BEL0	5.889%	05/20/2024	05/20/2024	05/20/2024	50,000,000.00	48,893,611.11
BOFA SECURITIES INC	06054NC74	5.818%	03/07/2024	03/07/2024	03/07/2024	84,000,000.00	83,129,900.00
BOFA SECURITIES INC	06054NE72	5.911%	05/07/2024	05/07/2024	05/07/2024	50,000,000.00	49,001,638.89
BOFA SECURITIES INC	06054NFA4	5.657%	06/10/2024	06/10/2024	06/10/2024	82,000,000.00	79,986,695.00
CITIGROUP GLOBAL MARKETS	1730QPAX5	5.840% ⁽⁵⁾	01/01/2024	01/05/2024	01/05/2024	105,000,000.00	105,000,000.00



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity Date	Principal	Value
Financial Company	Commercial Paper	(1)	(2)	(3)	(4)		
CITIGROUP GLOBAL MARKETS	17327AFA0	5.609%	06/10/2024	06/10/2024	06/10/2024	25,000,000.00	24,390,659.72
COOPERATIVE RABOBANK U.A.	21687AC84	5.768%	03/08/2024	03/08/2024	03/08/2024	50,000,000.00	49,480,750.00
CREDIT AGRICOLE CIB NY	22533TC46	5.800%	03/04/2024	03/04/2024	03/04/2024	57,000,000.00	56,438,407.50
CREDIT INDUST ET COMM NY	22536LD56	5.805%	04/05/2024	04/05/2024	04/05/2024	60,000,000.00	59,110,958.33
CREDIT INDUST ET COMM NY	22536LE22	5.858%	05/02/2024	05/02/2024	05/02/2024	67,000,000.00	65,711,459.72
ING (US) FUNDING LLC	45685QBG3	5.754%	02/16/2024	02/16/2024	02/16/2024	122,000,000.00	121,128,581.11
ING (US) FUNDING LLC	4497W0C55	5.789%	03/05/2024	03/05/2024	03/05/2024	100,000,000.00	99,000,888.89
ING (US) FUNDING LLC	4497W0D13	5.826%	04/01/2024	04/01/2024	04/01/2024	36,200,000.00	35,684,823.72
ING (US) FUNDING LLC	45685QE13	5.817%	05/01/2024	05/01/2024	05/01/2024	58,000,000.00	56,898,563.89
JP MORGAN SECURITIES LLC	46651VEN2	5.860%	08/06/2024	08/06/2024	08/06/2024	50,000,000.00	50,000,000.00
JP MORGAN SECURITIES LLC	46651VEQ5	5.780%	08/16/2024	08/16/2024	08/16/2024	105,000,000.00	105,000,000.00
METLIFE SHORT TERM FUNDING	59157TFS7	5.649%	06/26/2024	06/26/2024	06/26/2024	41,916,000.00	40,788,704.11
MIZUHO BANK LTD/NY	60689FAV0	5.792%	01/29/2024	01/29/2024	01/29/2024	55,000,000.00	54,759,375.00
MUFG BANK LTD/NY	62479LA47	5.768%	01/04/2024	01/04/2024	01/04/2024	50,000,000.00	49,976,541.67
MUFG BANK LTD/NY	62479LA88	5.782%	01/08/2024	01/08/2024	01/08/2024	100,000,000.00	99,890,722.22
MUFG BANK LTD/NY	62479LAX3	5.733%	01/31/2024	01/31/2024	01/31/2024	104,000,000.00	103,510,333.33
MUFG BANK LTD/NY	62479LBC8	5.765%	02/12/2024	02/12/2024	02/12/2024	75,000,000.00	74,503,875.00
MUFG BANK LTD/NY	62479LCM5	5.848%	03/21/2024	03/21/2024	03/21/2024	90,000,000.00	88,864,000.00
MUFG BANK LTD/NY	62479LEE1	5.774%	05/14/2024	05/14/2024	05/14/2024	50,000,000.00	48,955,916.67
MUFG BANK LTD/NY	62479LHG3	5.467%	08/16/2024	08/16/2024	08/16/2024	75,000,000.00	72,496,750.00
NATIXIS NY BRANCH	63873JA83	5.791%	01/08/2024	01/08/2024	01/08/2024	150,000,000.00	149,836,375.00
NATIXIS NY BRANCH	63873IBD1	5.826%	02/13/2024	02/13/2024	02/13/2024	100,000,000.00	99,327,527.78
NATIXIS NY BRANCH	63873IC40	5.846%	03/04/2024	03/04/2024	03/04/2024	60,000,000.00	59,406,750.00
NATIXIS NY BRANCH	63873ID23	5.859%	04/02/2024	04/02/2024	04/02/2024	75,000,000.00	73,915,166.67
NATIXIS NY BRANCH	63873JEL0	5.779%	05/20/2024	05/20/2024	05/20/2024	48,000,000.00	46,952,800.00
NATIXIS NY BRANCH	63873JG87	5.477%	07/08/2024	07/08/2024	07/08/2024	67,975,000.00	66,080,026.94
NATIXIS NY BRANCH	63873JGF1	5.766%	07/15/2024	07/15/2024	07/15/2024	100,000,000.00	96,978,333.33
PACIFIC LIFE SHORT TERM	69448WBC7	5.502%	02/12/2024	02/12/2024	02/12/2024	48,500,000.00	48,191,620.83
ROYAL BANK OF CANADA NY	78015MB33	5.860% ⁽⁵⁾	01/01/2024	08/02/2024	08/02/2024	100,000,000.00	100,000,000.00
SUMITOMO MITSUI TRUST NY	86563GB76	5.722%	02/07/2024	02/07/2024	02/07/2024	125,000,000.00	124,276,701.39



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity Date	Principal	Value
Financial Company Commercial Paper							
SUMITOMO MITSUI TRUST NY	86563GB84	5.723%	02/08/2024	02/08/2024	02/08/2024	50,000,000.00	49,702,861.11
SUMITOMO MITSUI TRUST NY	86563GC18	5.759%	03/01/2024	03/01/2024	03/01/2024	73,000,000.00	72,312,583.33
SUMITOMO MITSUI TRUST NY	86563GCJ9	5.616%	03/18/2024	03/18/2024	03/18/2024	25,000,000.00	24,704,833.33
TORONTO DOMINION HOLDING USA	89116EDN0	5.486%	04/22/2024	04/22/2024	04/22/2024	150,000,000.00	147,489,333.77
TOYOTA MOTOR CREDIT CORP	89233GA55	5.656%	01/05/2024	01/05/2024	01/05/2024	50,000,000.00	49,969,500.00
TOYOTA MOTOR CREDIT CORP	89233GAG1	5.731%	01/16/2024	01/16/2024	01/16/2024	85,000,000.00	84,802,729.17
TOYOTA MOTOR CREDIT CORP	89233GDS2	5.943%	04/26/2024	04/26/2024	04/26/2024	67,000,000.00	65,771,592.22
TOYOTA MOTOR CREDIT CORP	89233GFM3	5.889%	06/21/2024	06/21/2024	06/21/2024	25,000,000.00	24,326,333.33

Category of Investment Sub-Total **3,603,591,000.00** **3,561,679,819.09**

Certificate of Deposit

BANK OF AMERICA NA	06052T3W8	5.800%	01/09/2024	01/09/2024	01/09/2024	36,200,000.00	36,199,171.73
BANK OF AMERICA NA	06051WCJ1	5.800%	02/15/2024	02/15/2024	02/15/2024	94,000,000.00	94,000,000.00
BANK OF AMERICA NA	06052T6E5	5.900%	04/17/2024	04/17/2024	04/17/2024	120,000,000.00	120,000,000.00
BANK OF MONTREAL CHICAGO	06367DFC4	5.590%	09/03/2024	09/03/2024	09/03/2024	75,000,000.00	74,971,576.56
BANK OF NOVA SCOTIA HOUSTON	06417MR56	6.000% ⁽⁵⁾	01/01/2024	01/05/2024	01/05/2024	50,000,000.00	50,000,000.00
BANK OF NOVA SCOTIA HOUSTON	06417MT62	5.780% ⁽⁵⁾	01/01/2024	02/15/2024	02/15/2024	50,000,000.00	50,001,009.56
BANK OF NOVA SCOTIA HOUSTON	06417M3F0	5.920% ⁽⁵⁾	01/01/2024	03/27/2024	03/27/2024	60,000,000.00	60,000,000.00
BANK OF NOVA SCOTIA HOUSTON	06417M6M2	5.780% ⁽⁵⁾	01/01/2024	09/11/2024	09/11/2024	100,000,000.00	100,000,000.00
BNP PARIBAS NY BRANCH	05586FB55	5.930%	04/05/2024	04/05/2024	04/05/2024	110,000,000.00	110,000,000.00
CANADIAN IMP BK COMM NY	13606KZE9	5.930% ⁽⁵⁾	01/01/2024	04/05/2024	04/05/2024	50,000,000.00	50,000,000.00
CITIBANK NA	17330QGG6	5.740%	08/16/2024	08/16/2024	08/16/2024	105,000,000.00	105,000,000.00
COMMONWEALTH BANK OF AUSTRALIA NY	20271EF61	5.910%	11/01/2024	11/01/2024	11/01/2024	67,000,000.00	67,000,000.00
CREDIT AGRICOLE CIB NY	22536DDD7	5.740%	02/02/2024	02/02/2024	02/02/2024	70,000,000.00	70,000,000.00
CREDIT AGRICOLE CIB NY	22536DDE5	5.740%	02/02/2024	02/02/2024	02/02/2024	50,000,000.00	50,000,000.00
CREDIT AGRICOLE CIB NY	22536DEB0	5.740%	02/08/2024	02/08/2024	02/08/2024	18,150,000.00	18,149,913.68
DZ BANK NY	23344J7K5	5.680%	05/28/2024	05/28/2024	05/28/2024	79,000,000.00	79,000,000.00
DZ BANK NY	23344J7F6	5.750%	06/14/2024	06/14/2024	06/14/2024	50,000,000.00	50,002,216.60
HSBC BANK USA NA	40435RRM5	5.960% ⁽⁵⁾	01/01/2024	04/12/2024	04/12/2024	100,000,000.00	100,000,000.00
HSBC BANK USA NA	40435RRP8	5.920% ⁽⁵⁾	01/01/2024	05/02/2024	05/02/2024	91,000,000.00	91,000,000.00



California Asset Management Trust Cash Reserve Portfolio

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For the Month Ending **December 31, 2023**

Category of Investment / Issuer Certificate of Deposit	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity (3) Date	Principal	Value (4)
HSBC BANK USA NA	40435RSD4	5.810% ⁽⁵⁾	01/01/2024	05/10/2024	05/10/2024	135,000,000.00	135,000,000.00
HSBC BANK USA NA	40435RSN2	5.890% ⁽⁵⁾	01/01/2024	08/08/2024	08/08/2024	40,000,000.00	40,000,000.00
HSBC BANK USA NA	40435RSQ5	5.750%	08/15/2024	08/15/2024	08/15/2024	87,000,000.00	87,000,000.00
MIZUHO BANK LTD/NY	60710TJM4	5.720%	02/02/2024	02/02/2024	02/02/2024	60,000,000.00	60,000,000.00
MIZUHO BANK LTD/NY	60710TJZ5	5.720%	02/09/2024	02/09/2024	02/09/2024	100,000,000.00	100,000,000.00
MIZUHO BANK LTD/NY	60710THG9	5.800%	02/29/2024	02/29/2024	02/29/2024	100,000,000.00	100,000,000.00
MIZUHO BANK LTD/NY	60710TJV4	5.850%	04/26/2024	04/26/2024	04/26/2024	50,000,000.00	50,000,000.00
MIZUHO BANK LTD/NY	60710TKB6	5.850%	05/02/2024	05/02/2024	05/02/2024	120,000,000.00	120,000,000.00
MUFG BANK LTD/NY	55380UPD3	5.820%	05/06/2024	05/06/2024	05/06/2024	37,000,000.00	37,000,000.00
NATIONAL AUSTRALIA BK/NY	63253T4T2	5.720% ⁽⁵⁾	01/01/2024	03/11/2024	03/11/2024	75,000,000.00	75,000,000.00
NATIONAL AUSTRALIA BK/NY	63253T4S4	5.700% ⁽⁵⁾	01/01/2024	04/01/2024	04/01/2024	200,000,000.00	200,000,000.00
NATIONAL AUSTRALIA BK/NY	63253T4N5	5.890% ⁽⁵⁾	01/01/2024	04/08/2024	04/08/2024	100,000,000.00	100,000,000.00
NORDEA BANK ABP NEW YORK	65558UJ2U5	5.770%	03/01/2024	03/01/2024	03/01/2024	100,000,000.00	100,000,000.00
SKANDINAVISKA ENSKILDA BANKEN AB	83050PR43	5.810% ⁽⁵⁾	01/01/2024	01/29/2024	01/29/2024	50,000,000.00	50,000,000.00
SUMITOMO MITSUI BANK NY	86565FZ21	5.820%	04/12/2024	04/12/2024	04/12/2024	100,000,000.00	100,000,000.00
SUMITOMO MITSUI BANK NY	86565F3Q3	5.660%	05/31/2024	05/31/2024	05/31/2024	94,900,000.00	94,903,523.21
SVENSKA HANDELSBANKEN NY	86959RT34	5.810% ⁽⁵⁾	01/01/2024	01/24/2024	01/24/2024	31,100,000.00	31,101,147.07
SVENSKA HANDELSBANKEN NY	86959RU57	5.790% ⁽⁵⁾	01/01/2024	02/13/2024	02/13/2024	22,350,000.00	22,350,496.13
SVENSKA HANDELSBANKEN NY	86959R3Y4	5.900% ⁽⁵⁾	01/01/2024	03/26/2024	03/26/2024	60,000,000.00	60,000,000.00
SVENSKA HANDELSBANKEN NY	86959R4C1	5.910% ⁽⁵⁾	01/01/2024	04/02/2024	04/02/2024	40,000,000.00	40,000,000.00
SVENSKA HANDELSBANKEN NY	86959R6L9	5.770% ⁽⁵⁾	01/01/2024	06/03/2024	06/03/2024	75,000,000.00	75,000,000.00
SVENSKA HANDELSBANKEN NY	86959R5U0	5.900%	07/12/2024	07/12/2024	07/12/2024	54,000,000.00	54,000,000.00
SWEDBANK NY	87019WMY8	5.950%	04/01/2024	04/01/2024	04/01/2024	75,000,000.00	75,000,000.00
SWEDBANK NY	87019WRC1	5.810%	04/03/2024	04/03/2024	04/03/2024	127,000,000.00	127,000,000.00
SWEDBANK NY	87019WQK4	5.900%	06/14/2024	06/14/2024	06/14/2024	74,000,000.00	74,000,000.00
TORONTO DOMINION BANK NY	89115BS43	5.880%	04/17/2024	04/17/2024	04/17/2024	75,000,000.00	75,000,000.00
TORONTO DOMINION BANK NY	89115BGM6	5.900%	07/19/2024	07/19/2024	07/19/2024	70,000,000.00	70,000,000.00
TORONTO DOMINION BANK NY	89115B3Z1	6.000%	09/05/2024	09/05/2024	09/05/2024	40,000,000.00	40,000,000.00
WELLS FARGO BANK NA	95001KLU6	5.890% ⁽⁵⁾	01/01/2024	02/12/2024	02/12/2024	65,000,000.00	65,000,000.00
WELLS FARGO BANK NA	95001KNT7	5.780% ⁽⁵⁾	01/01/2024	03/22/2024	03/22/2024	40,000,000.00	40,000,000.00



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer Certificate of Deposit	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity (3) Date	Principal	Value (4)
WELLS FARGO BANK NA	95001KJS4	6.030% ⁽⁵⁾	01/01/2024	04/05/2024	04/05/2024	20,000,000.00	20,005,151.72
WELLS FARGO BANK NA	95001KNQ3	5.920% ⁽⁵⁾	01/03/2024	06/03/2024	06/03/2024	130,000,000.00	130,000,000.00
WELLS FARGO BANK NA	95001KMQ4	6.040% ⁽⁵⁾	01/01/2024	07/08/2024	07/08/2024	50,000,000.00	50,000,000.00
WELLS FARGO BANK NA	95001KNE0	5.990% ⁽⁵⁾	01/02/2024	08/02/2024	08/02/2024	40,000,000.00	40,046,531.13
WELLS FARGO BANK NA	95001KRG1	6.000% ⁽⁵⁾	01/01/2024	11/12/2024	11/12/2024	100,000,000.00	100,000,000.00
WELLS FARGO BANK NA	95001KSD7	5.230%	12/13/2024	12/13/2024	12/13/2024	30,000,000.00	30,000,000.00

Category of Investment Sub-Total **4,042,700,000.00** **4,042,730,737.39**

Asset Backed Commercial Paper

ATLANTIC ASSET SEC LLC	04821PDP5	5.800% ⁽⁵⁾	01/01/2024	01/05/2024	01/05/2024	50,000,000.00	50,000,000.00
ATLANTIC ASSET SEC LLC	04821PDN0	5.800% ⁽⁵⁾	01/01/2024	01/11/2024	01/11/2024	50,000,000.00	50,000,000.00
ATLANTIC ASSET SEC LLC	04821PDQ3	5.760% ⁽⁵⁾	01/01/2024	02/02/2024	02/02/2024	80,000,000.00	80,000,000.00
ATLANTIC ASSET SEC LLC	04821TD85	5.800%	04/08/2024	04/08/2024	04/08/2024	40,000,000.00	39,386,955.55
ATLANTIC ASSET SEC LLC	04821TED3	5.567%	05/13/2024	05/13/2024	05/13/2024	68,000,000.00	66,633,351.11
ATLANTIC ASSET SEC LLC	04821TF34	5.604%	06/03/2024	06/03/2024	06/03/2024	33,375,000.00	32,596,898.96
CAFCO LLC	1247P2D27	5.597%	04/02/2024	04/02/2024	04/02/2024	86,000,000.00	84,793,420.00
CAFCO LLC	1247P2DW1	5.491%	04/30/2024	04/30/2024	04/30/2024	40,000,000.00	39,281,333.34
CHARTA LLC	16115VD48	5.550%	04/04/2024	04/04/2024	04/04/2024	68,000,000.00	67,032,322.22
CHARTA LLC	16115VF38	5.583%	06/03/2024	06/03/2024	06/03/2024	36,000,000.00	35,163,780.00
COLLAT COMM PAPER FLEX CO	19421MFT4	6.050%	07/12/2024	07/12/2024	07/12/2024	75,000,000.00	75,000,000.00
COLLAT COMM PAPER FLEX CO	19421MGS5	5.800% ⁽⁵⁾	01/01/2024	07/15/2024	07/15/2024	115,000,000.00	115,000,000.00
COLLAT COMM PAPER V CO	19423RCD9	5.790%	07/01/2024	07/01/2024	07/01/2024	131,000,000.00	131,000,000.00
FAIRWAY FINANCE COMPANY LLC	30601VA84	5.755%	01/08/2024	01/08/2024	01/08/2024	60,000,000.00	59,934,783.33
FAIRWAY FINANCE COMPANY LLC	30601VAB7	5.741%	01/11/2024	01/11/2024	01/11/2024	25,000,000.00	24,961,250.00
FAIRWAY FINANCE COMPANY LLC	30601VF30	5.694%	06/03/2024	06/03/2024	06/03/2024	137,000,000.00	133,759,112.78
LIBERTY STREET FUNDING LLC	53127TC76	5.533%	03/07/2024	03/07/2024	03/07/2024	25,000,000.00	24,749,750.00
LIBERTY STREET FUNDING LLC	53127TD18	5.499%	04/01/2024	04/01/2024	04/01/2024	30,000,000.00	29,588,983.33
LIBERTY STREET FUNDING LLC	53127TE74	5.824%	05/07/2024	05/07/2024	05/07/2024	75,000,000.00	73,505,104.17
MANHATTAN ASSET FUNDING CO	56274LCB8	5.783%	03/11/2024	03/11/2024	03/11/2024	92,000,000.00	90,994,644.45
MANHATTAN ASSET FUNDING CO	56274LCC6	5.556%	03/12/2024	03/12/2024	03/12/2024	46,450,000.00	45,947,978.72



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

Category of Investment / Issuer Asset Backed Commercial Paper	CUSIP	Yield to Maturity	Maturity Date for WAM	Maturity Date for WAL	Final Maturity (3) Date	Principal	Value (4)
MANHATTAN ASSET FUNDING CO	56274LDS0	5.479%	04/26/2024	04/26/2024	04/26/2024	25,000,000.00	24,566,611.12
OLD LINE FUNDING LLC	67983TA48	5.706%	01/04/2024	01/04/2024	01/04/2024	41,000,000.00	40,981,140.00
OLD LINE FUNDING LLC	67985EGY7	5.804%	04/01/2024	04/01/2024	04/01/2024	35,000,000.00	34,501,901.39
OLD LINE FUNDING LLC	67984RNN5	5.760% ⁽⁵⁾	01/01/2024	05/13/2024	05/13/2024	100,000,000.00	100,000,000.00
RIDGEFIELD FUNDING CO LLC	76582JB60	5.774%	02/06/2024	02/06/2024	02/06/2024	77,000,000.00	76,568,030.00
RIDGEFIELD FUNDING CO LLC	76582JB94	5.781%	02/09/2024	02/09/2024	02/09/2024	23,000,000.00	22,859,968.33
RIDGEFIELD FUNDING CO LLC	76582JCR3	5.804%	03/25/2024	03/25/2024	03/25/2024	46,793,000.00	46,177,204.12
RIDGEFIELD FUNDING CO LLC	76582JEL4	5.584%	05/20/2024	05/20/2024	05/20/2024	14,325,000.00	14,021,389.58
RIDGEFIELD FUNDING CO LLC	76582JFL3	5.613%	06/20/2024	06/20/2024	06/20/2024	20,000,000.00	19,482,250.00
SHEFFIELD RECEIVABLES	82124LC83	5.585%	03/08/2024	03/08/2024	03/08/2024	153,000,000.00	151,433,875.00
SHEFFIELD RECEIVABLES	82124LCN0	5.534%	03/22/2024	03/22/2024	03/22/2024	115,000,000.00	113,589,812.50
STARBIRD FUNDING CORP	85520LD10	5.814%	04/01/2024	04/01/2024	04/01/2024	83,000,000.00	81,814,598.61
STARBIRD FUNDING CORP	85520LFA8	5.604%	06/10/2024	06/10/2024	06/10/2024	50,000,000.00	48,781,319.44
STARBIRD FUNDING CORP	85520LG17	5.519%	07/01/2024	07/01/2024	07/01/2024	75,000,000.00	72,967,666.67
THUNDER BAY FUNDING LLC	88603AGQ0	5.910% ⁽⁵⁾	01/01/2024	03/22/2024	03/22/2024	50,000,000.00	50,000,000.00
THUNDER BAY FUNDING LLC	88604GCHO	5.820% ⁽⁵⁾	01/01/2024	05/28/2024	05/28/2024	84,000,000.00	84,000,000.00

Category of Investment Sub-Total

2,354,943,000.00

Portfolio Totals

17,639,836,200.00

2,331,075,434.72

17,568,547,260.89



California Asset Management Trust Cash Reserve Portfolio

Schedule of Investments

For the Month Ending **December 31, 2023**

The Fund's Weighted Average Maturity and Weighted Average Life Maturity as of the reporting date are **48** and **66** days, respectively.

- (1) The maturity date used to calculate weighted-average maturity (WAM) under GASB 79. This takes into account the maturity shortening provisions of GASB 79 regarding demand features and interest rate adjustments.
- (2) The maturity date used to calculate weighted-average life (WAL) under GASB 79. This takes into account the maturity shortening provisions of GASB 79 regarding demand features without reference to interest rate adjustments.
- (3) The ultimate legal maturity date on which, in accordance with the terms of the security, and without reference to the maturity shortening provisions of GASB 79, the principal amount must unconditionally be paid.
- (4) The value in accordance with GASB 79. Unless otherwise noted, the fund utilizes the amortized cost method to value portfolio securities.
- (5) Adjustable rate instrument. Rate shown is that which is in effect as of reporting date.

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PMIA/LAIF Performance Report as of 1/17/24



Quarterly Performance Quarter Ended 12/31/23

LAIF Apportionment Rate ⁽²⁾ :	4.00
LAIF Earnings Ratio ⁽²⁾ :	0.00010932476863589
LAIF Administrative Cost ^{(1)*} :	0.29
LAIF Fair Value Factor ⁽¹⁾ :	0.993543131
PMIA Daily ⁽¹⁾ :	3.96
PMIA Quarter to Date ⁽¹⁾ :	3.81
PMIA Average Life ⁽¹⁾ :	230

PMIA Average Monthly Effective Yields⁽¹⁾

December	3.929
November	3.843
October	3.670
September	3.534
August	3.434
July	3.305**

Pooled Money Investment Account Monthly Portfolio Composition ⁽¹⁾ 12/31/23 \$158.0 billion

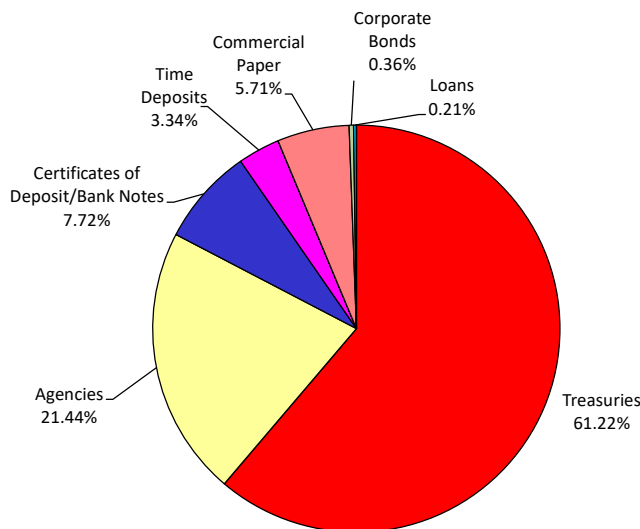


Chart does not include \$2,164,000.00 in mortgages, which equates to 0.001%. Percentages may not total 100% due to rounding.

Daily rates are now available here. [View PMIA Daily Rates](#)

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1) and interest earned on the Wildfire Fund loan pursuant to Public Utility Code 3288 (a).

*The percentage of administrative cost equals the total administrative cost divided by the quarterly interest earnings. The law provides that administrative costs are not to exceed 5% of quarterly EARNINGS of the fund. However, if the 13-week Daily Treasury Bill Rate on the last day of the fiscal year is below 1%, then administrative costs shall not exceed 8% of quarterly EARNINGS of the fund for the subsequent fiscal year.

** Revised

Source:

⁽¹⁾ State of California, Office of the Treasurer

⁽²⁾ State of California, Office of the Controller



POOLED MONEY INVESTMENT ACCOUNT

Selected Investment Data Analysis of the Pooled Money Investment Account Portfolio

(Dollars In Thousands)

December 31, 2023

<u>TYPE OF SECURITY</u>	<u>AMOUNT (\$)</u>	<u>*PERCENT OF PORTFOLIO</u>	<u>*DIFFERENCE IN PERCENT OF PORTFOLIO FROM PRIOR MONTH</u>
Government			
Bills	26,992,679	17.08	+0.68
Bonds	0	0.00	0
Notes	69,743,761	44.14	-0.04
Strips	0	0.00	0
Total Government	<u>96,736,440</u>	<u>61.22</u>	<u>+0.64</u>
Agency Debentures	12,276,914	7.78	-0.25
Certificates of Deposit	12,200,000	7.72	-0.37
Bank Notes	0	0.00	0
Repurchases	0	0.00	0
Agency Discount Notes	21,584,983	13.66	-0.35
Time Deposits	5,284,000	3.34	+0.06
GNMAs	0	0.00	0
Commercial Paper	9,014,595	5.71	+0.24
Remics	2,164	0.00	0
Corporate Bonds	566,930	0.36	+0.02
PMIA Loans	325,717	0.21	+0.01
GF Loans	0	0.00	0
Other	0	0.00	0
Reversed Repurchases	0	0.00	0
Total (All Types)	<u>157,991,743</u>	<u>100.00</u>	

*Percentages may be off due to rounding.

<u>INVESTMENT ACTIVITY</u>	<u>December 2023</u>		<u>November 2023</u>	
	<u>NUMBER</u>	<u>AMOUNT (\$)</u>	<u>NUMBER</u>	<u>AMOUNT (\$)</u>
Pooled Money	673	33,424,689	698	34,620,441
Time Deposits	38	1,401,000	76	2,495,000
Other	32	2,373,312	14	1,053,094
Total	<u>743</u>	<u>37,199,001</u>	<u>788</u>	<u>38,168,535</u>
PMIA Monthly Average Effective Yield (%)		3.929	3.843	
Year to Date Yield Last Day of Month (%)		3.610	3.550	

INVESTMENT REPORT



Trindel Insurance Fund

Period Ending December 31, 2023

CHANDLER ASSET MANAGEMENT, INC. | 800.317.4747 | www.chandlerasset.com



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As of December 31, 2023

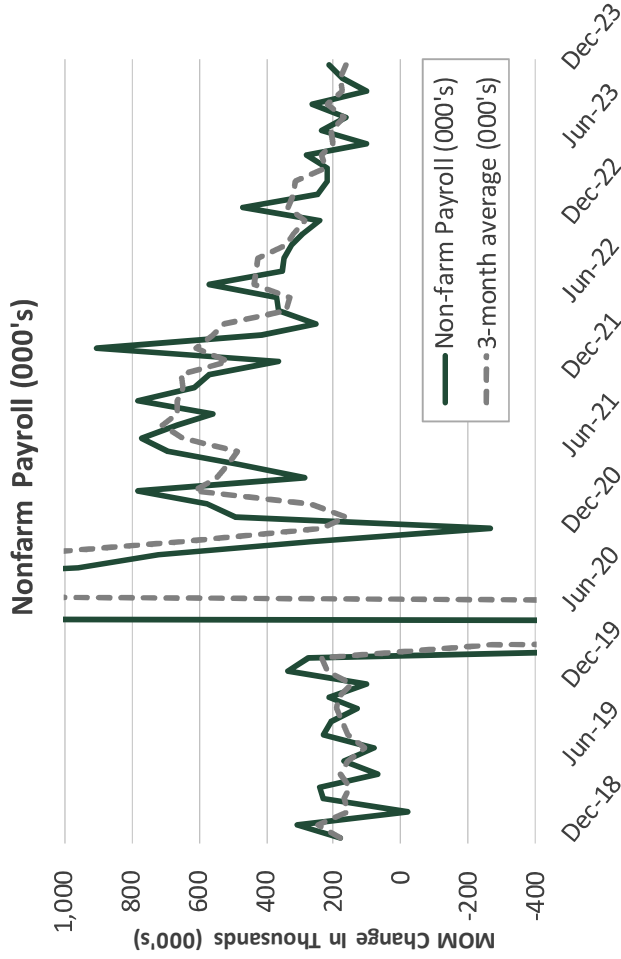
SECTION 1	Economic Update
SECTION 2	Account Profile
SECTION 3	Portfolio Holdings
SECTION 4	Transactions

Section 1 | Economic Update

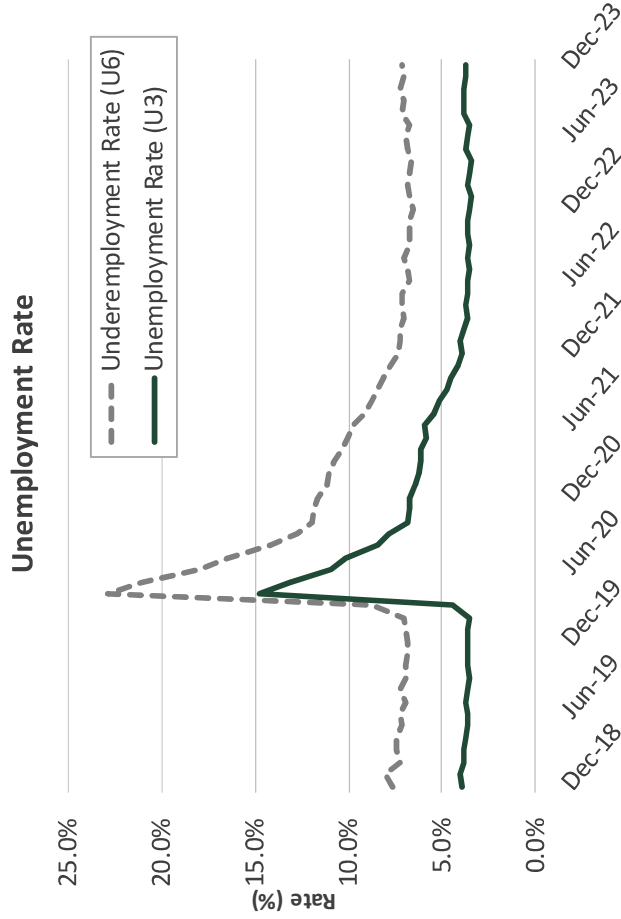
Economic Update

- Recent economic data has shown above trend growth fueled by a rise in consumer spending and a continuing healthy US job market. Inflationary trends are subsiding, but core levels remain above the Fed's target. Given the cumulative effects of restrictive monetary policy and tighter financial conditions, we believe the economy will gradually soften and the Fed will loosen monetary policy in 2024.
- As expected at the December meeting, the Federal Open Market Committee voted unanimously to leave the Federal Funds rate unchanged at a target range of 5.25 - 5.50%. Fed Chair Powell signaled that the federal funds rate is likely at or near its peak. The new Summary of Economic Projections reflected Core PCE inflation reaching the target 2% level in 2026 without a significant increase in unemployment. We believe the FOMC will loosen monetary policy in mid-2024 as inflation and economic growth continue to moderate.
- US Treasury rates fell steeply across the yield curve in December on decelerating inflation readings and a more dovish Federal Reserve outlook. The 2-year Treasury yield declined 43 basis points to 4.25%, the 5-year Treasury yield dropped 42 basis points to 3.85%, and the 10-year Treasury yield decreased 45 basis points to 3.88%. The inversion between the 2-year Treasury yield and 10-year Treasury yield widened to -37 basis points at December month-end versus -35 basis points at November month-end. The spread between the 2-year Treasury and 10-year Treasury yield one year ago was -55 basis points. The inversion between 3-month and 10-year Treasuries widened to -146 basis points in December from -107 basis points in November. Interest rates peaked in 2023 followed by the Fed's dovish pivot late in the year, resulting in a decline in yields across the curve and signaling less restrictive monetary policy in 2024. The shape of the yield curve indicates that the probability of recession persists.

Employment



Source: US Department of Labor

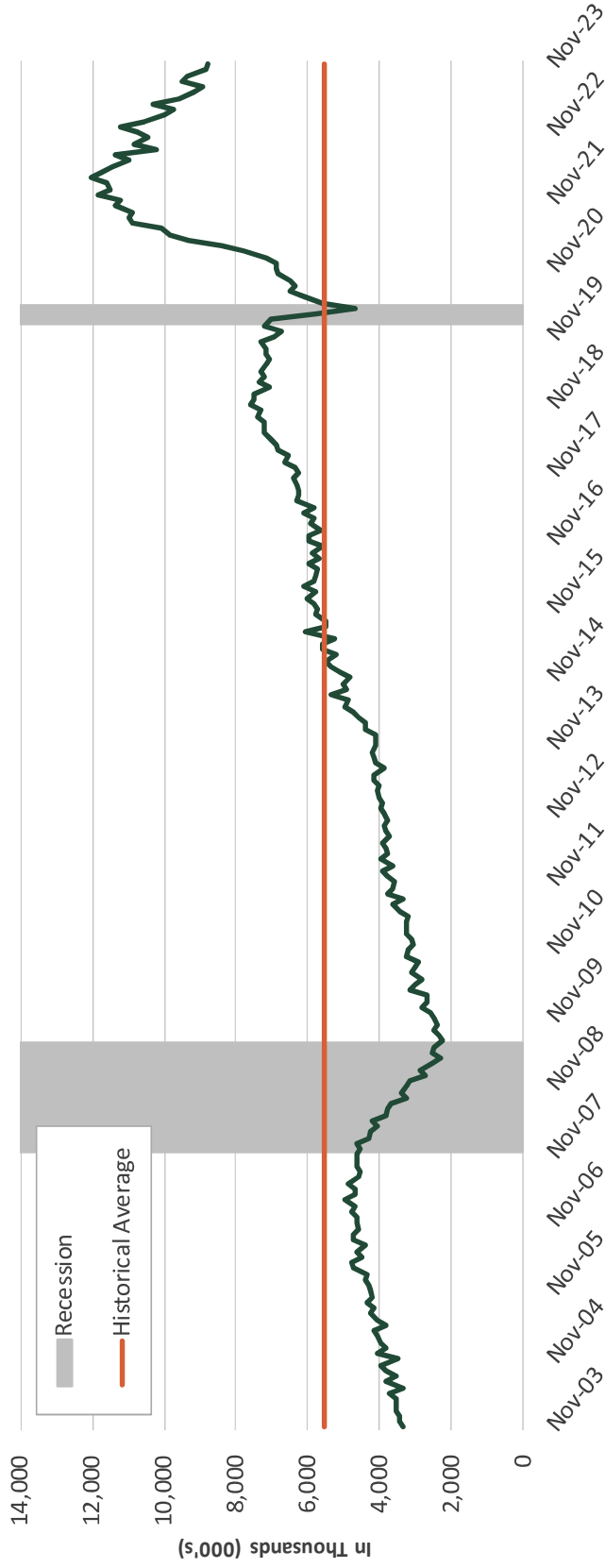


Source: US Department of Labor

The U.S. economy added 216,000 jobs in December, exceeding consensus expectations of 175,000, and the last two months were revised down by 71,000 jobs. Leading sectors included government, leisure and hospitality, and healthcare. The trajectory of job creation is gradually moderating, with the three-month moving average payrolls at 165,000 and the six-month moving average at 193,000. The unemployment rate remained unchanged at 3.7%, and the labor participation rate decreased to 62.5% from 62.8%, falling well below the pre-pandemic level of 63.3%. The U-6 underemployment rate, which includes those who are marginally attached to the labor force and employed part time for economic reasons rose to 7.1% from 7.0% last month. Average hourly earnings rose 4.1% year-over-year in December, increasing from a 4.0% gain last month. Employment remains strong by historical standards, but data are trending toward a less robust labor market outlook.

Job Openings & Labor Turnover Survey

Job Openings

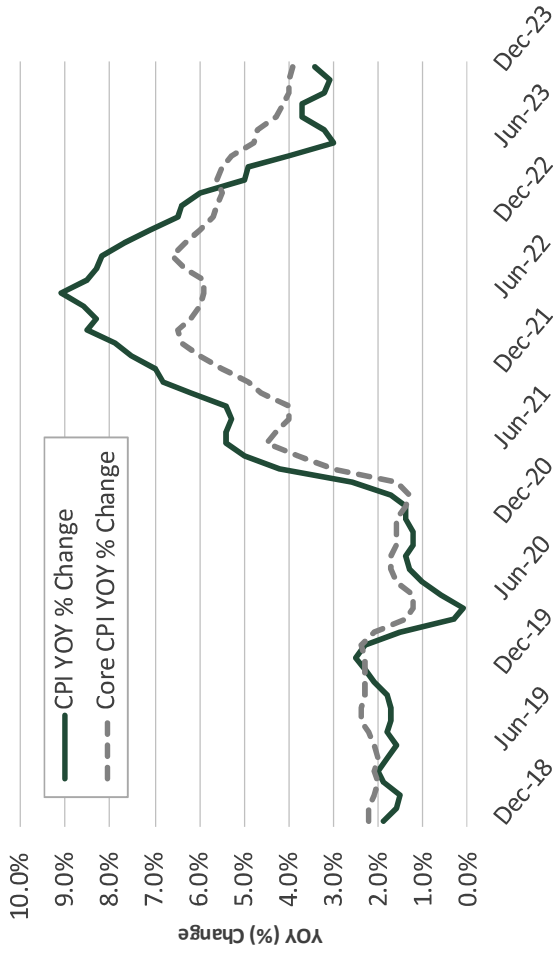


Source: US Department of Labor

The Labor Department's Job Openings and Labor Turnover Survey (JOLTS) dipped to 8.79 million in November, compared to an upwardly revised 8.85 million for October. While on a downward trend, job openings still represent a healthy ratio of around 1.4 jobs for each unemployed individual. The quits rate declined to 2.2%, hovering around pre-pandemic levels, down from its high of 3.0% in mid-2022 when labor demand far outstripped supply. While the current level of job openings remains elevated from a historical perspective, the trend is decelerating.

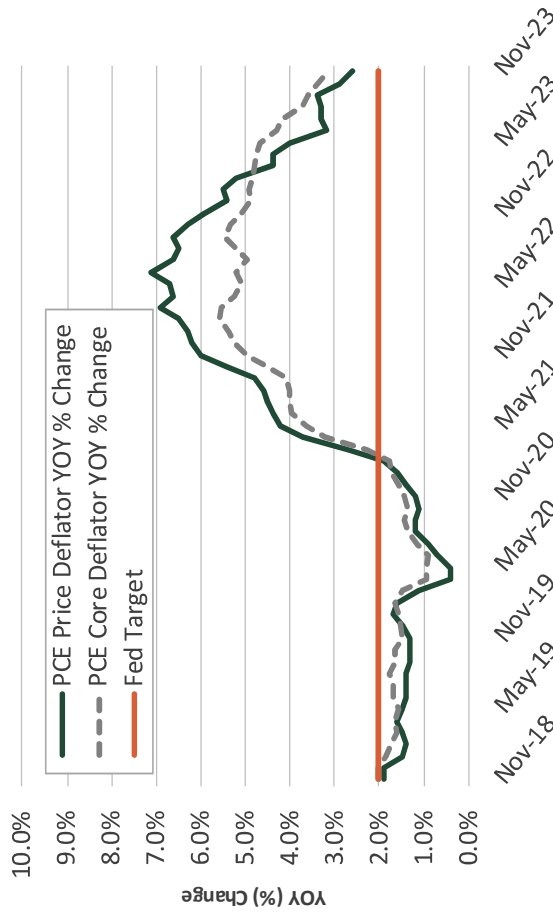
Inflation

Consumer Price Index (CPI)



Source: US Department of Labor

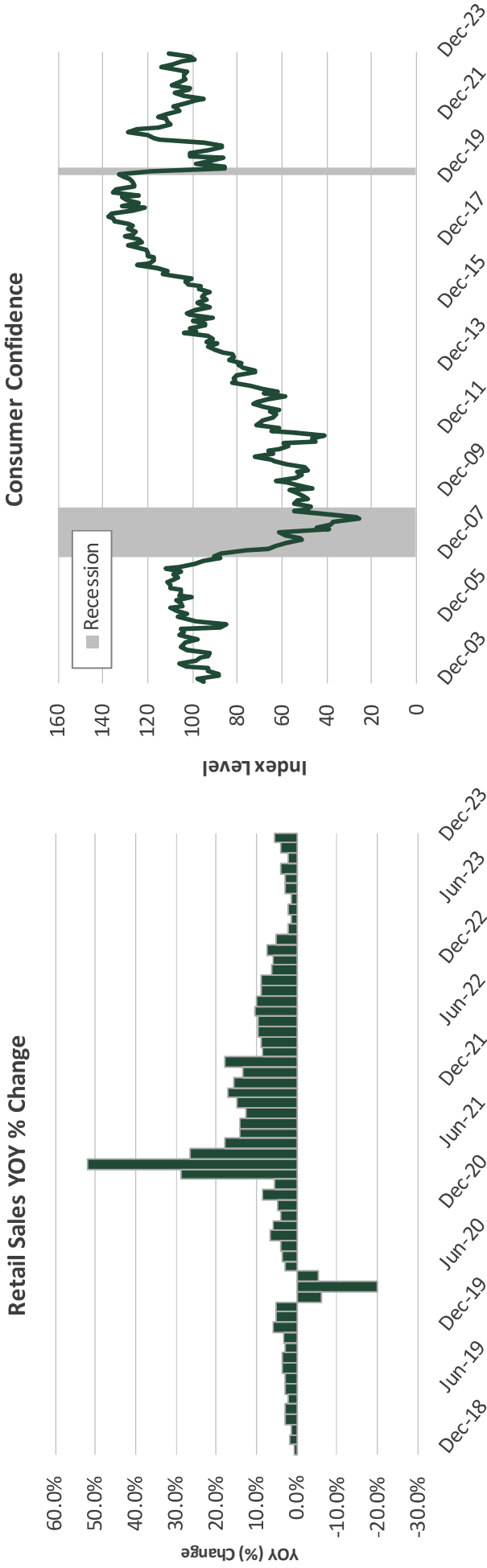
Personal Consumption Expenditures (PCE)



Source: US Department of Commerce

The Consumer Price Index (CPI) increased 0.3% month-over-month and 3.4% year-over-year in December, increasing from 3.1% year-over-year in November. The Core CPI, which excludes volatile food and energy components, was up 0.3% month-over-month and 3.9% year-over-year, down from November. Shelter costs remain elevated, contributing to more than half of the overall increase while motor-vehicle insurance costs jumped by over 20%, the most since 1976. The Personal Consumption Expenditures (PCE) Index eased more than expected in November, as headline inflation fell 0.1% month-over-month and rose 2.6% year-over-year, down from a 2.9% increase in October. Core PCE, the Federal Reserve's preferred inflation gauge, increased 0.1% month-over-month and decelerated to 3.2% year-over-year in November from a 3.4% year-over-year increase in October. The trend is moderating, but inflation remains above the Fed's 2% target.

Consumer

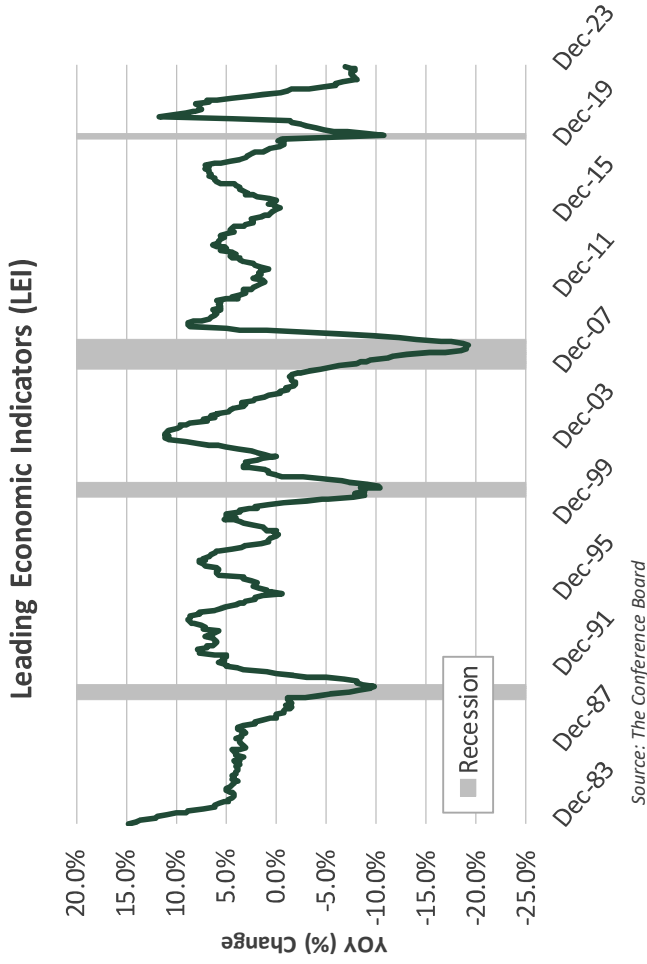


Source: US Department of Commerce

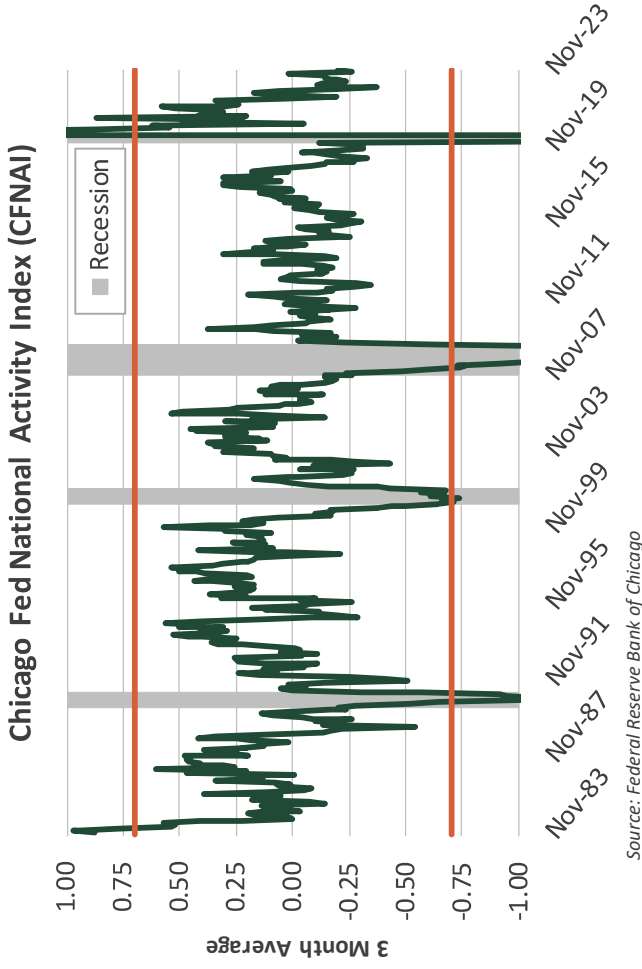
Source: The Conference Board
All time high is 144.70 (1/31/00); All time low is 25.30 (2/28/09)

Retail Sales accelerated to 0.6% in December after an unrevised +0.3% in November, exceeding the +0.4% consensus forecast. On a year-over-year basis, Retail Sales growth increased to 5.6% in December from 4.0% in November due to notable gains in categories like food and drinking places, clothing, general merchandise stores, and e-commerce. The Conference Board's Consumer Confidence Index surged to 110.7 in December from 101.0 in November, far surpassing consensus expectations. Positive ratings of job availability and increased confidence in personal income prospects contributed to the substantial increase. While the consumer has been resilient, dwindling excess savings, rising credit card balances, and the resumption of student loan payments pose potential headwinds to future economic growth.

Leading Indicators of Economic Activity



Source: The Conference Board

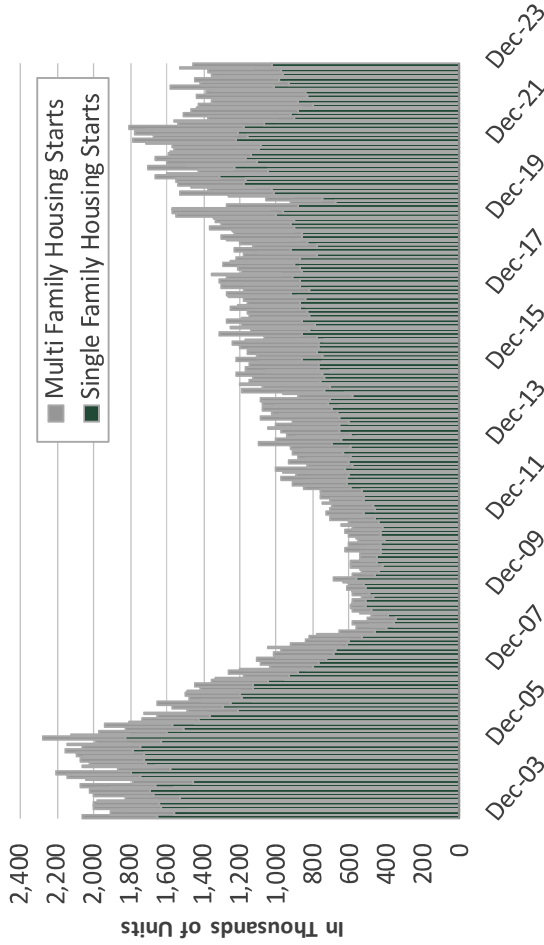


Source: Federal Reserve Bank of Chicago

The Conference Board's Leading Economic Index (LEI) fell 0.1% in December, marking the twenty-first consecutive month-over-month decline. The index dropped 6.9% year-over-year. Although the magnitude of the monthly declines has lessened, the Conference Board continues to view the underlying weakness as signaling the risk of recession persists. The Chicago Fed National Activity Index (CFNAI) improved in November to 0.03 from a downwardly revised -0.66 in October. On a 3-month moving average basis, the CFNAI rose slightly to -0.20 in November from -0.26 in October, indicating a rate of growth below the historical average trend.

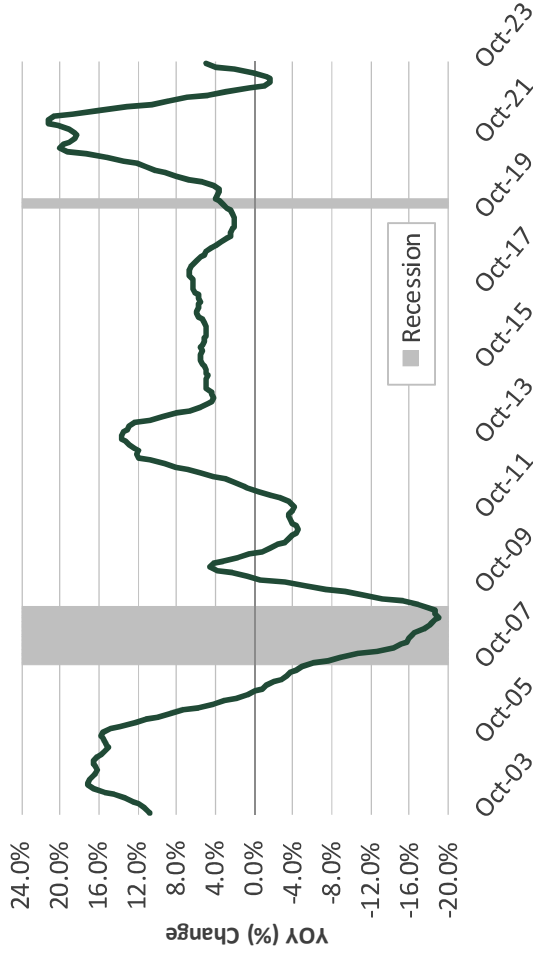
Housing

Annualized Housing Starts



Source: US Department of Commerce

S&P/Case-Shiller 20 City Composite Home Price Index

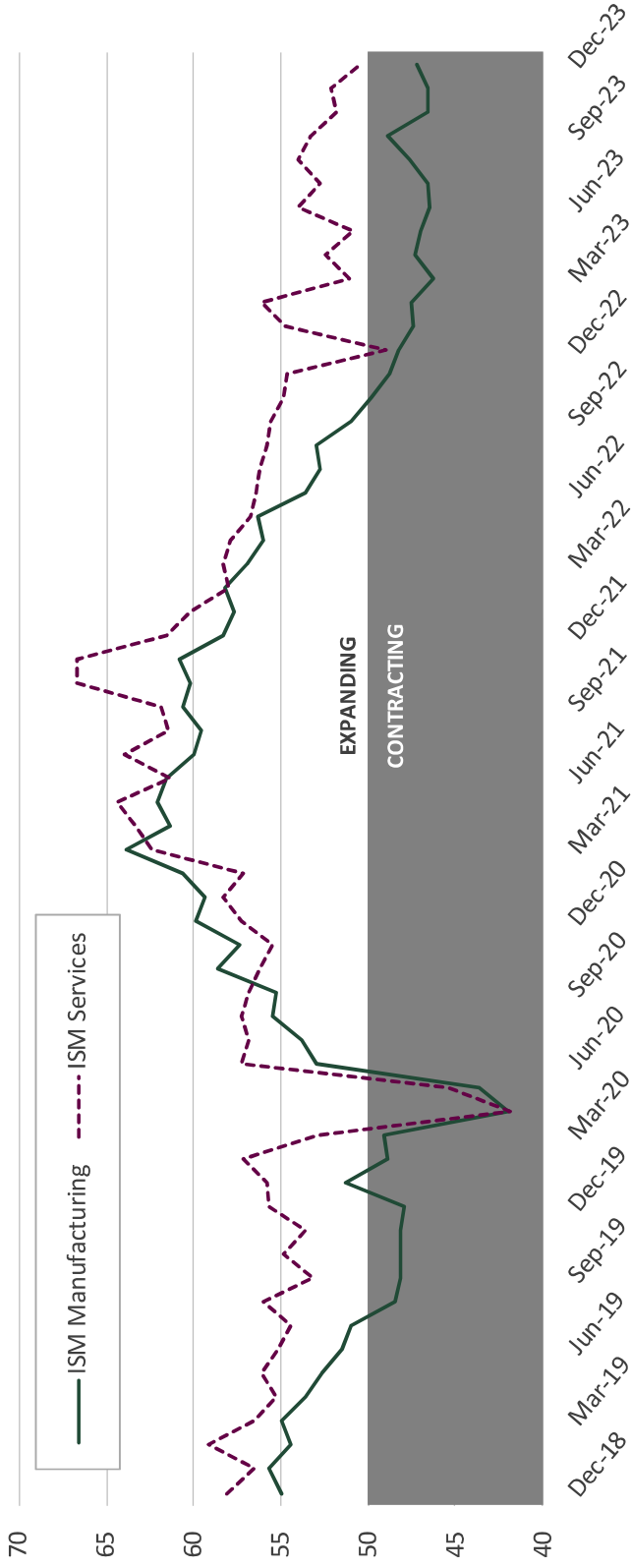


Source: S&P

Housing Starts decreased month-over-month in December by 4.3% to an annual rate of 1.460 million units. Starts for single-family homes were down 8.6%, while multi-family homes rose 7.5%. Total starts of new homes are up 15.8% year-over-year. Although single family home starts decreased in December, the National Association of Home Builders Market Index increased faster than expectations due to lower mortgage rates providing a boost in confidence for homebuilders. According to Freddie Mac, average 30-year fixed rate mortgage rates declined to 6.61% as of December 28th. According to the Case-Shiller 20-City Home Price Index, housing prices rose 4.9% year-over-year in October, accelerating from a 3.9% year-over-year gain in September. Tight inventories and higher mortgage rates continue to impact affordability.

Survey Based Measures

Institute of Supply Management (ISM) Surveys

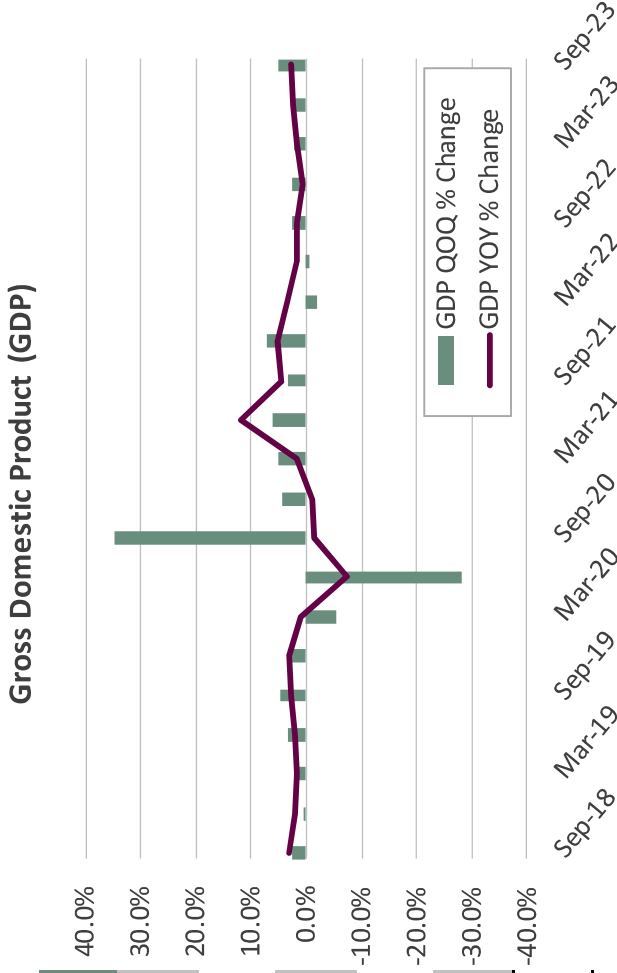


Source: Institute for Supply Management

The Institute for Supply Management (ISM) Manufacturing index moved higher to 47.4 in December from 46.7 in November due to improved performance as suppliers are better able to meet lower demand levels. However, this marks the 14th consecutive month of contraction in factory activity below a reading of 50. The ISM Services Index unexpectedly declined to 50.6 in December from 52.7 in November, narrowly remaining in the expansion zone above 50. Notably, the employment component of the index plummeted by 7.4 points to 43.3, entering contractionary territory. This decline was primarily driven by increased layoffs and a softening in consumer demand.

Gross Domestic Product (GDP)

Components of GDP	12/22	3/23	6/23	9/23
Personal Consumption Expenditures	0.8%	2.5%	0.6%	2.1%
Gross Private Domestic Investment	0.6%	-1.7%	0.9%	1.7%
Net Exports and Imports	0.3%	0.6%	0.0%	0.0%
Federal Government Expenditures	0.6%	0.3%	0.1%	0.5%
State and Local (Consumption and Gross Investment)	0.3%	0.5%	0.5%	0.5%
Total	2.6%	2.3%	2.1%	4.9%

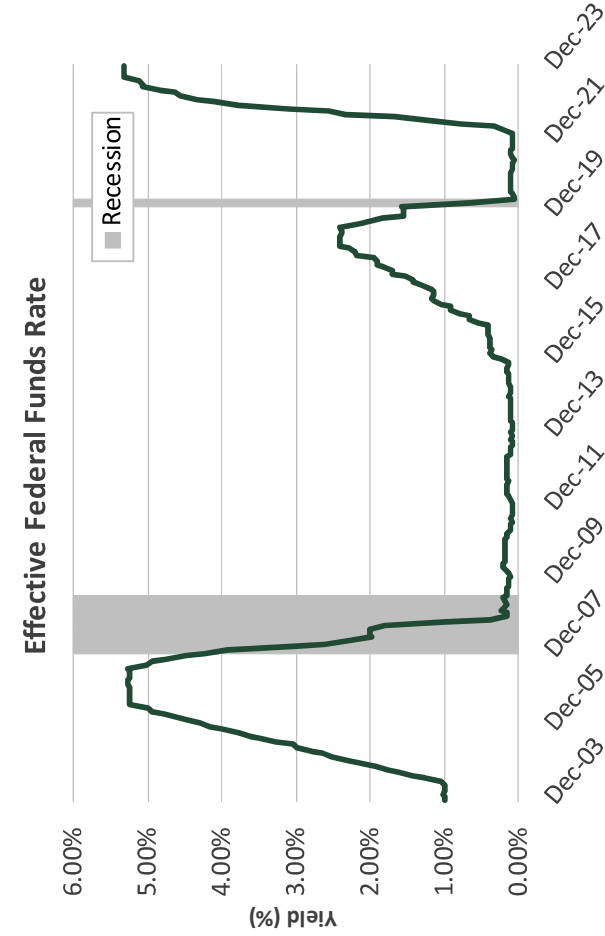


Source: US Department of Commerce

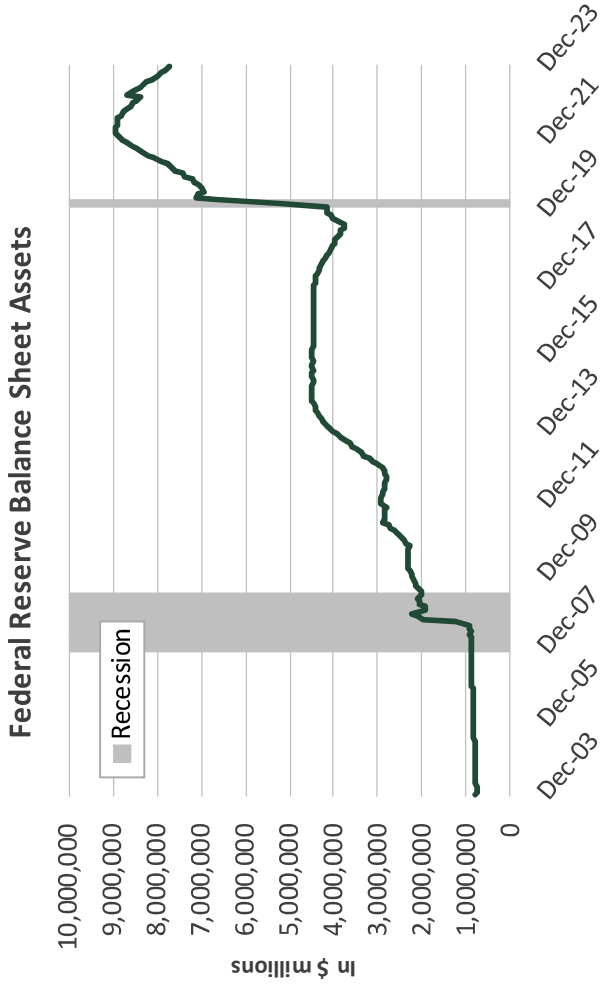
Source: US Department of Commerce

According to the third estimate, third quarter GDP grew at an annualized rate of 4.9%, revised down from the second estimate of 5.2%, with the downward revisions driven primarily by personal consumption expenditures. The consensus estimate calls for a marked slowing to 1.2% in the fourth quarter and 2.4% for full year 2023.

Federal Reserve



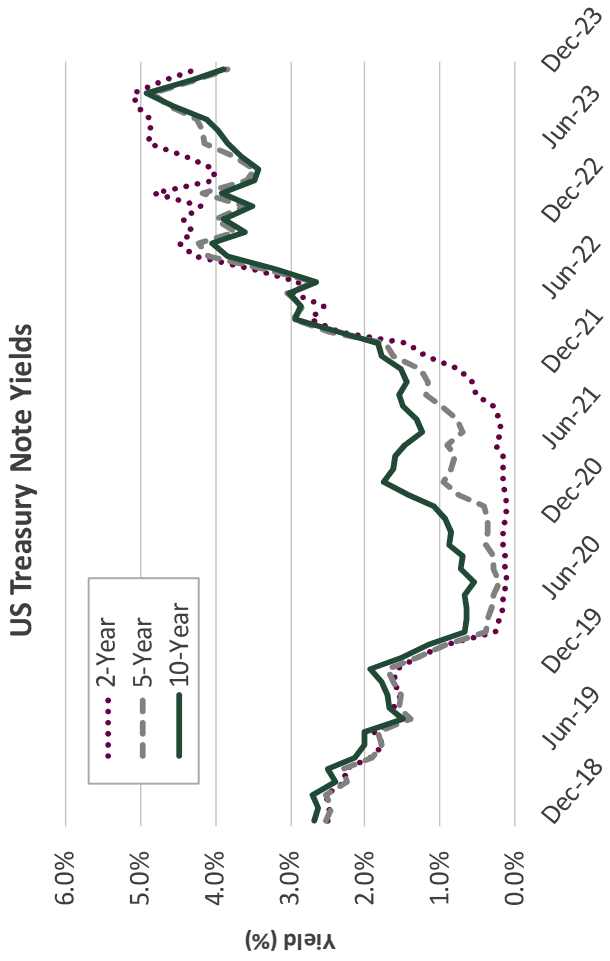
Source: Bloomberg



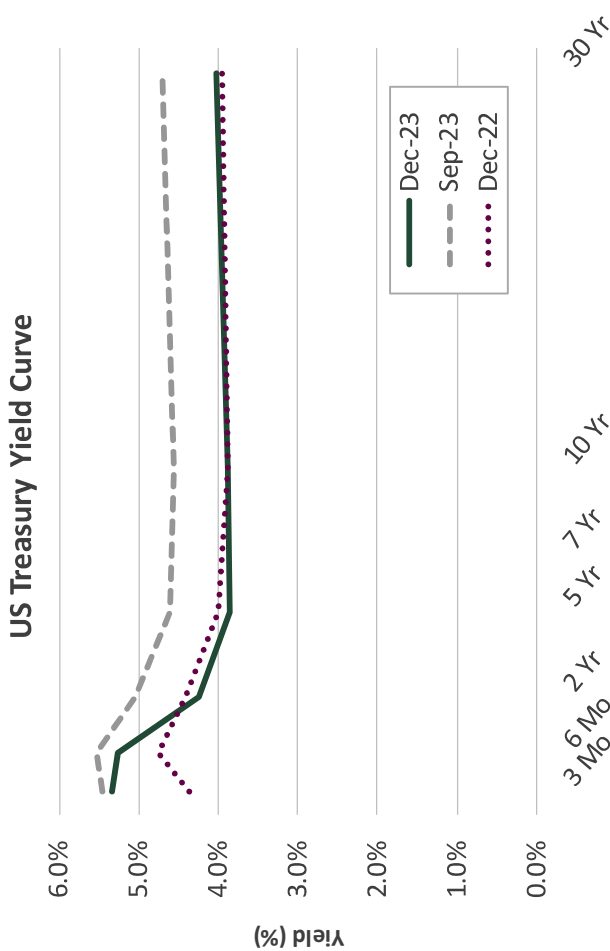
Source: Federal Reserve

As expected at the December meeting, the Federal Open Market Committee voted unanimously to leave the federal funds rate unchanged at a target range of 5.25-5.50%. The Fed acknowledged inflation eased over the past year while remaining elevated. Fed Chair Powell signaled that the federal funds rate is likely at or near its peak. The Summary of Economic Projections reflected Core PCE inflation reaching the target 2% level in 2026 without a significant increase in unemployment. The median forecast for the federal funds rate declined to 4.6%, implying three quarter-point cuts next year, four in 2025 and three in 2026, placing the federal funds target rate around 2.9% at the end of the forecast horizon. The market interpreted the statement as dovish, with futures contracts pricing in rate cuts sooner and more aggressively than the Fed's forecasts next year. We believe the FOMC will loosen monetary policy in mid-2024 as inflation and economic growth continue to moderate. Since the Fed began its Quantitative Tightening campaign in June 2022, securities holdings have declined by over \$1.3T to approximately \$7.7T.

Bond Yields



Source: Bloomberg



Source: Bloomberg

At the end of December, the 2-year Treasury yield was 18 basis points lower, and the 10-Year Treasury yield was flat, year-over-year. The inversion between the 2-year Treasury yield and 10-year Treasury yield widened to -37 basis points at December month-end versus -35 basis points at November month-end. The average historical spread (since 2003) is about +130 basis points. The inversion between 3-month and 10-year Treasuries widened to -146 basis points in December from -107 basis points in November. The shape of the yield curve indicates that the probability of recession persists.

Section 2 | Account Profile

Objectives

As of December 31, 2023

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 BofA 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.

Compliance

As of December 31, 2023

Trindel Insurance Fund

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

Category	Standard	Comment
U.S. Treasuries	No limitations; Full Faith and credit of the U.S. are pledged for the payment of principal and interest	Complies
Federal Agencies	30% max per Agency/GSE issuer; 20% max callable agency securities; Federal agencies or U.S. government-sponsored enterprise obligations, participations, or other instruments, including those issued or fully guaranteed as to principal and interest by federal agencies or U.S. government sponsored enterprises.	Complies
Supranational Obligations	"AA" rating category or higher by a NRSRO; 30% max; 10% max per issuer; USD denominated senior unsecured unsubordinated obligations; Issued or unconditionally guaranteed by IBRD, IFC, or IADB	Complies
Municipal Securities (CA, Local Agency)	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Include obligations of the State of California, and any local agency within the State of California	Complies
Municipal Securities (CA, Other States)	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; 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.	Complies
Corporate Medium Term Notes	"A" rating category or better by a NRSRO; 30% max; 5% max per issuer; Issuer is a corporation organized and operating within the U.S. or by depository institutions licensed by the U.S. or any state and operating within the U.S	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO; or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Asset-Backed, Mortgage-Backed, Mortgage Pass-Through Securities, and Collateralized Mortgage Obligations	"AA" rating category or better by a NRSRO; 20% max; 5% max per Asset-Backed or Commercial Mortgage issuer; From issuers not defined in US Treasury and Federal Agencies sections of the Authorized Investments section of the policy	Complies
Negotiable Certificates of Deposits (NCD)	The amount of NCD insured up to the FDIC limit does not require any credit ratings; Any amount above FDIC insured limit must be issued by institutions with "A-1" short-term debt rating or better by a NRSRO; or "A" long-term rating category or better by a NRSRO; 30% max (combined with CDARS); 5% max per issuer; Issued by a nationally or state-chartered bank, or a federal or state association, a state or federal credit union, or by a federally-licensed or state-licensed branch of a foreign bank.	Complies
Certificate of Deposit Placement Service (CDARS)	30% max (combination of Certificates of Deposit, including CDARS); 5 year max maturity.	Complies
FDIC Insured Time Deposits (Non-negotiable CD/TD)	Non-Negotiable Certificates of Deposit in state or federally chartered banks, savings and loans, or credit unions; The amount per institution is limited to maximum covered under FDIC; 20% max combined FDIC & Collateralized CD/TD	Complies

Compliance

As of December 31, 2023

Trindel Insurance Fund

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

Category	Standard	Comment
Collateralized Time Deposits (Non-negotiable CD/TD)	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; 20% max combined FDIC & Collateralized CD/TD; 5% max per issuer	Complies
Collateralized Bank Deposits	Trindel's deposits with financial institutions will be collateralized with pledged securities per California Government Code	Complies
Banker's Acceptances	"A-1" short-term debt rated or better by a NRSRO, or "A" long-term debt rating category or better by a NRSRO; 40% max; 5% max per issuer; 180 days max maturity	Complies
Commercial Paper	Issued by an entity that meets all of the following conditions in either (a) or (b): a. Securities issued by corporations: (i) organized and operating within the U.S. with assets > \$500 million; (ii) "A-1" rated or better by a NRSRO; (iii) "A" rating or better by a NRSRO, if issuer has debt obligations. b. Securities issued by other entities: (i) organized within the U.S. as a special purpose corporation, trust, or limited liability company; (ii) must have program-wide credit enhancements including, but not limited to, overcollateralization, letters of credit, or a surety bond; (iii) rated "A-1" or better by a NRSRO; 25% max; 5% max per issuer; 270 days maturity; 10% max of the outstanding commercial paper of any single issuer	Complies
Money Market Mutual Funds	Registered with SEC under Investment Company Act of 1940 and meet either of the following criteria: (i) Highest rating by two NRSROs; or (ii) Retained an investment adviser registered or exempt from SEC registration with > 5 years experience managing money market mutual funds with AUM > \$500 million; 20% max in Money Market Mutual Funds	Complies
Local Agency Investment Fund (LAIF)	Maximum amount permitted by LAIF; Not used by investment adviser	Complies
Local Government Investment Pool (LGIP)	Other LGIPS permitted by client; No issuer limitation; Not used by investment adviser	Complies
Repurchase Agreement	102% Collateralized; 1 year max maturity; Not used by investment adviser	Complies
Max Per Issuer	5% max per issuer, unless otherwise specified in the policy	Complies
Maximum Maturity	5 years max maturity, unless the Board of Directors has by resolution granted authority to make such investments; Effective 2020, the Board of Directors of Trindel have approved investments in U.S. Treasury and Federal Agencies longer than 5 years	Complies

Portfolio Characteristics

As of December 31, 2023

Trindel Insurance Fund

	Benchmark*	12/31/23	09/30/23
		Portfolio	Portfolio
Average Maturity (yrs)	3.93	4.09	3.94
Average Modified Duration	3.59	3.50	3.34
Average Purchase Yield	n/a	2.99%	2.72%
Average Market Yield	4.11%	4.46%	5.15%
Average Quality**	AA+	AA/Aa1	AA+/Aa1
Total Market Value		54,023,641	51,967,999

*ICE BofA 1-10 Yr US Treasury & Agency Index

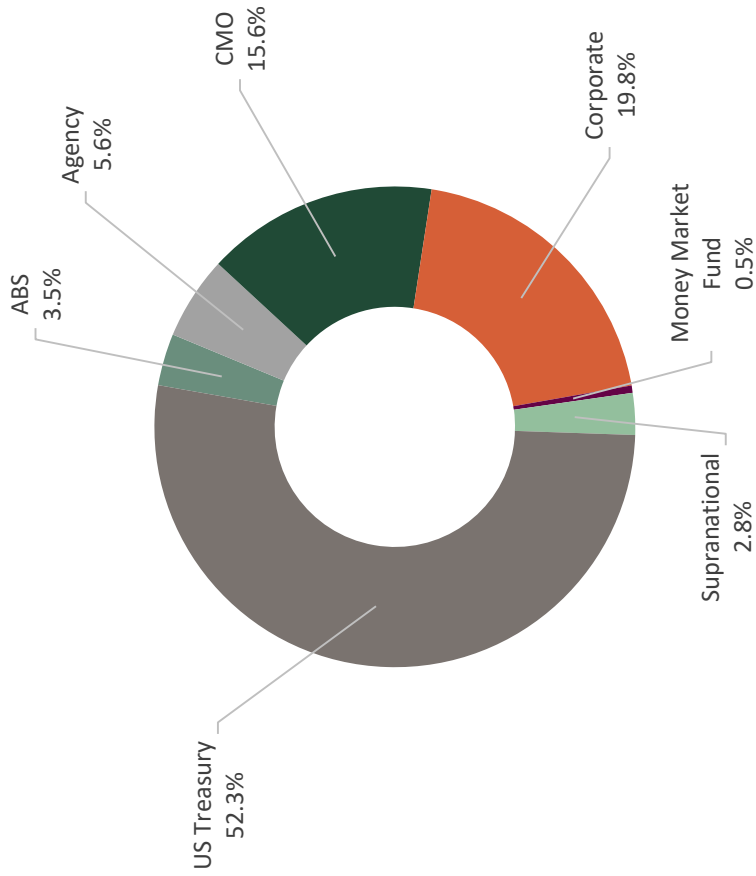
**Benchmark is a blended rating of S&P, Moody's, and Fitch. Portfolio is S&P and Moody's respectively.

Sector Distribution

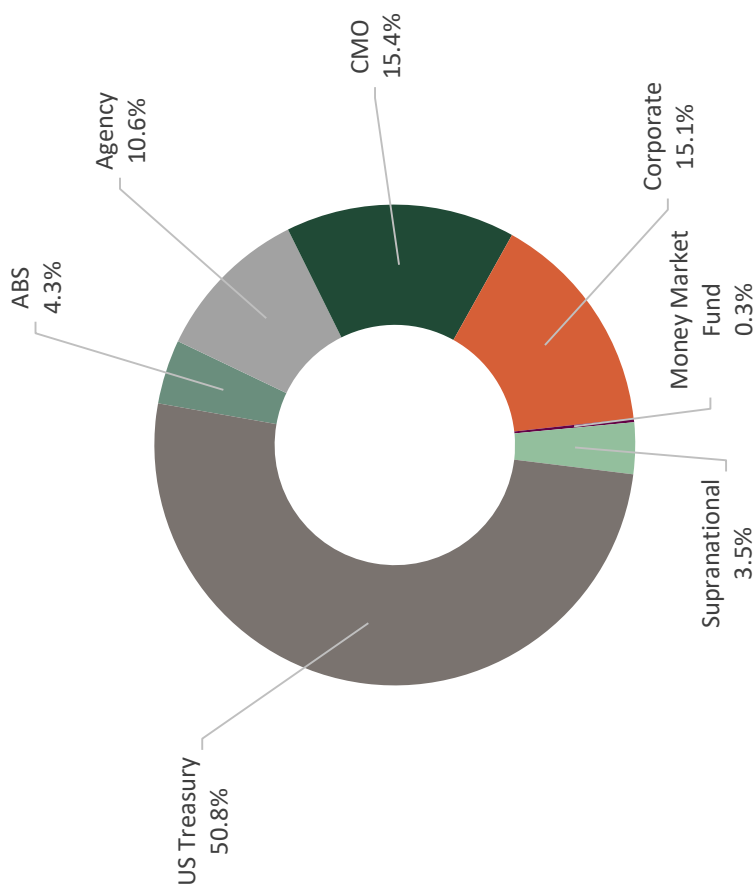
As of December 31, 2023

Trindel Insurance Fund

December 31, 2023



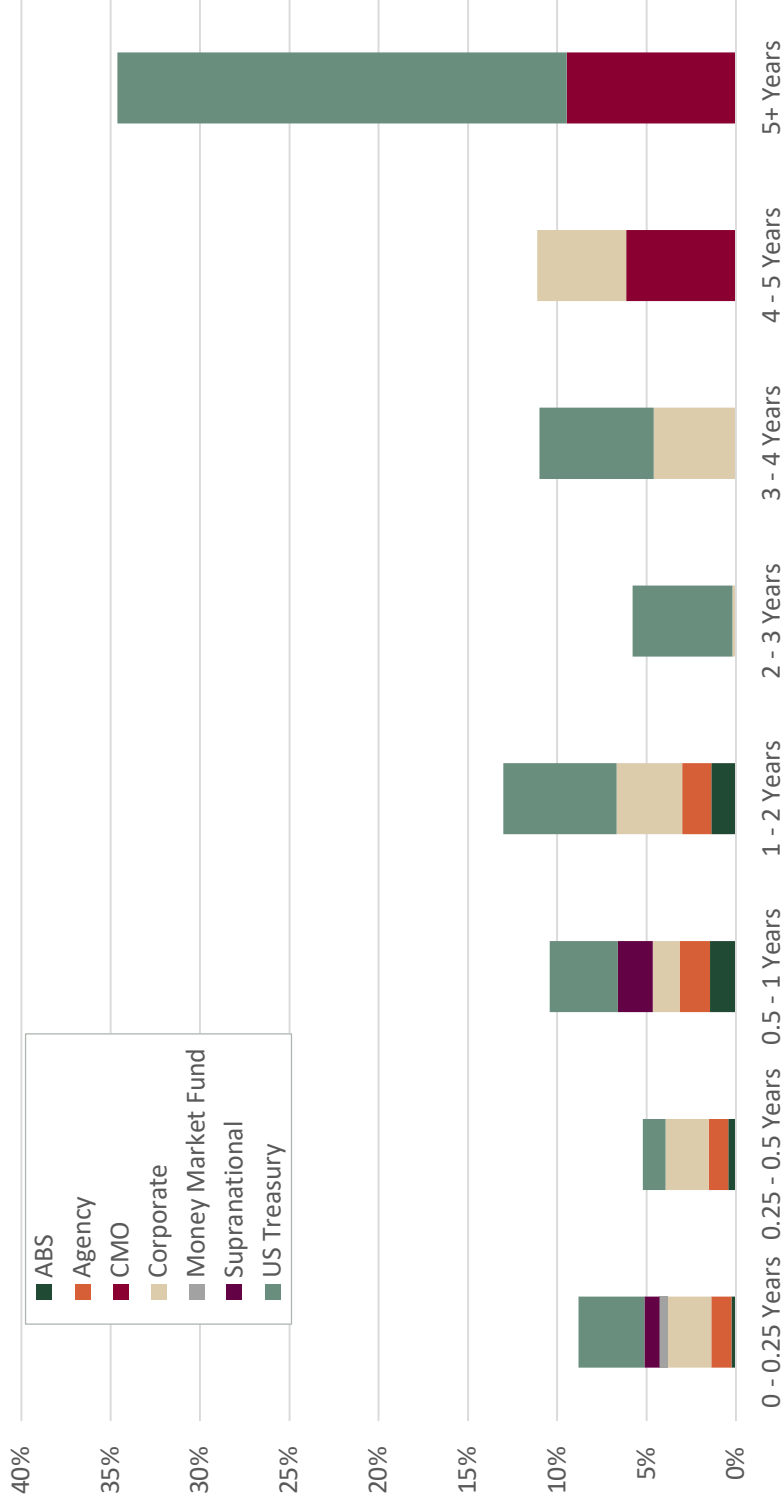
September 30, 2023



Duration Allocation

As of December 31, 2023

Trindel Insurance Fund

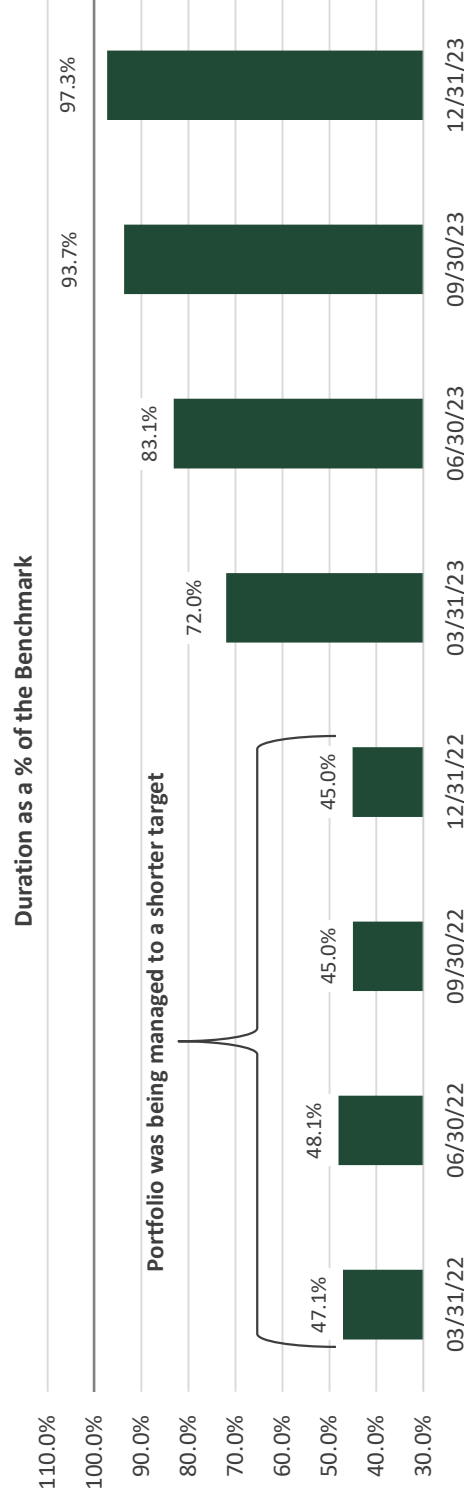
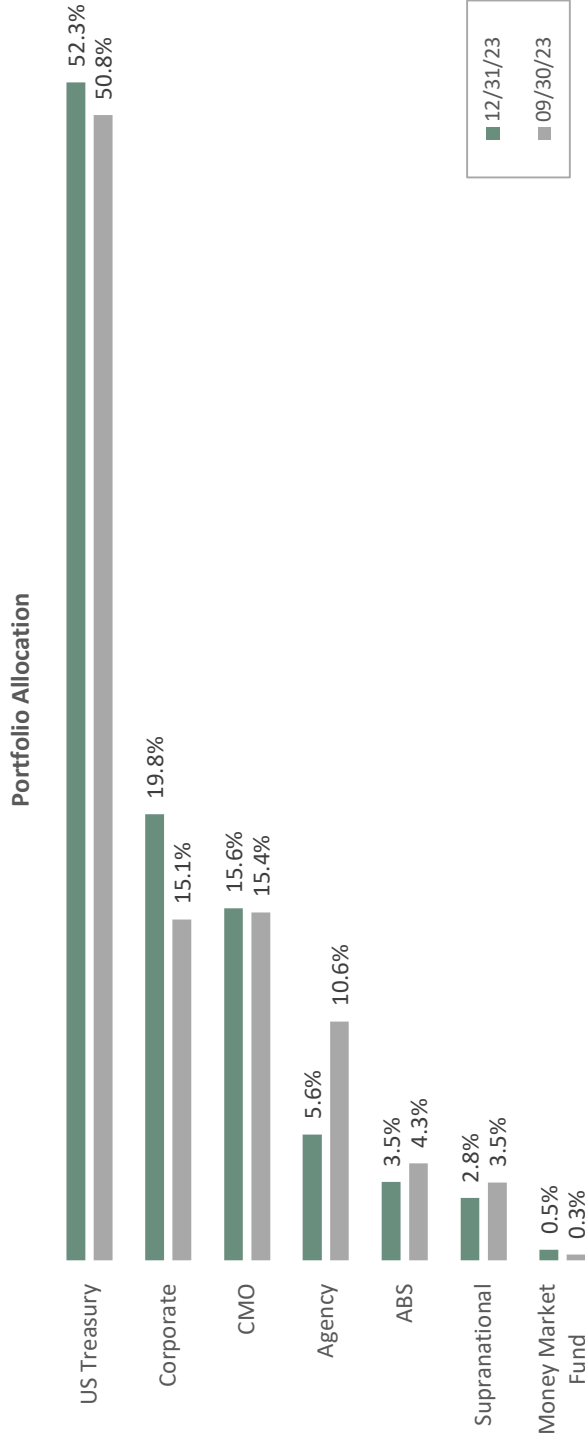


12/31/23	0 - 0.5	0.5 - 1	1 - 2	2 - 3	3 - 5	5 - 7	7 - 10	10+
	14.0%	10.4%	13.0%	5.8%	22.1%	21.1%	13.5%	0.0%

Portfolio Allocation & Duration Changes

As of December 31, 2023

Trindel Insurance Fund



Benchmark: ICE BofA 1-10 Yr US Treasury & Agency Index

Trindel Insurance Fund – Account #10210

Issue Name	Investment Type	% Portfolio
Government of United States	US Treasury	52.29%
Federal Home Loan Mortgage Corp	CMO	15.62%
Federal Farm Credit Bank	Agency	1.71%
Federal Home Loan Mortgage Corp	Agency	1.64%
Amazon.com Inc	Corporate	1.54%
National Rural Utilities	Corporate	1.49%
Toyota Motor Corp	Corporate	1.48%
Prologis Trust	Corporate	1.45%
Wal-Mart Stores	Corporate	1.40%
Deere & Company	Corporate	1.35%
Florida Power and Light	Corporate	1.21%
Inter-American Dev Bank	Corporate	1.21%
Public Service El & Gas	Supranational	1.17%
Duke Energy Field Services	Corporate	1.14%
Federal National Mortgage Association	Corporate	1.13%
Federal Home Loan Bank	Agency	1.10%
United Health Group Inc	Agency	1.09%
Charles Schwab Corp/The	Corporate	1.08%
Bank of America Corp	Corporate	1.04%
Paccar Financial	Corporate	1.00%
Caterpillar Inc	Corporate	0.87%
Intl Bank Recon and Development	Corporate	0.83%
Honda ABS	Supranational	0.76%
International Finance Corp	ABS	0.72%
Bank of New York	Corporate	0.70%
American Express ABS	Corporate	0.70%
John Deere ABS	ABS	0.69%
MasterCard Inc	Corporate	0.64%
First American Govt Oblig Fund	Money Market Fund	0.47%
GM Financial Securitized Term Auto Trust	ABS	0.38%
US Bancorp	Corporate	0.37%
GM Financial Automobile Leasing Trust	ABS	0.36%
Mercedes-Benz	ABS	0.27%
State Street Bank	Corporate	0.26%
Morgan Stanley	Corporate	0.22%
Salesforce.com Inc	Corporate	0.15%
Home Depot	Corporate	0.13%
Hyundai Auto Receivables	ABS	0.12%

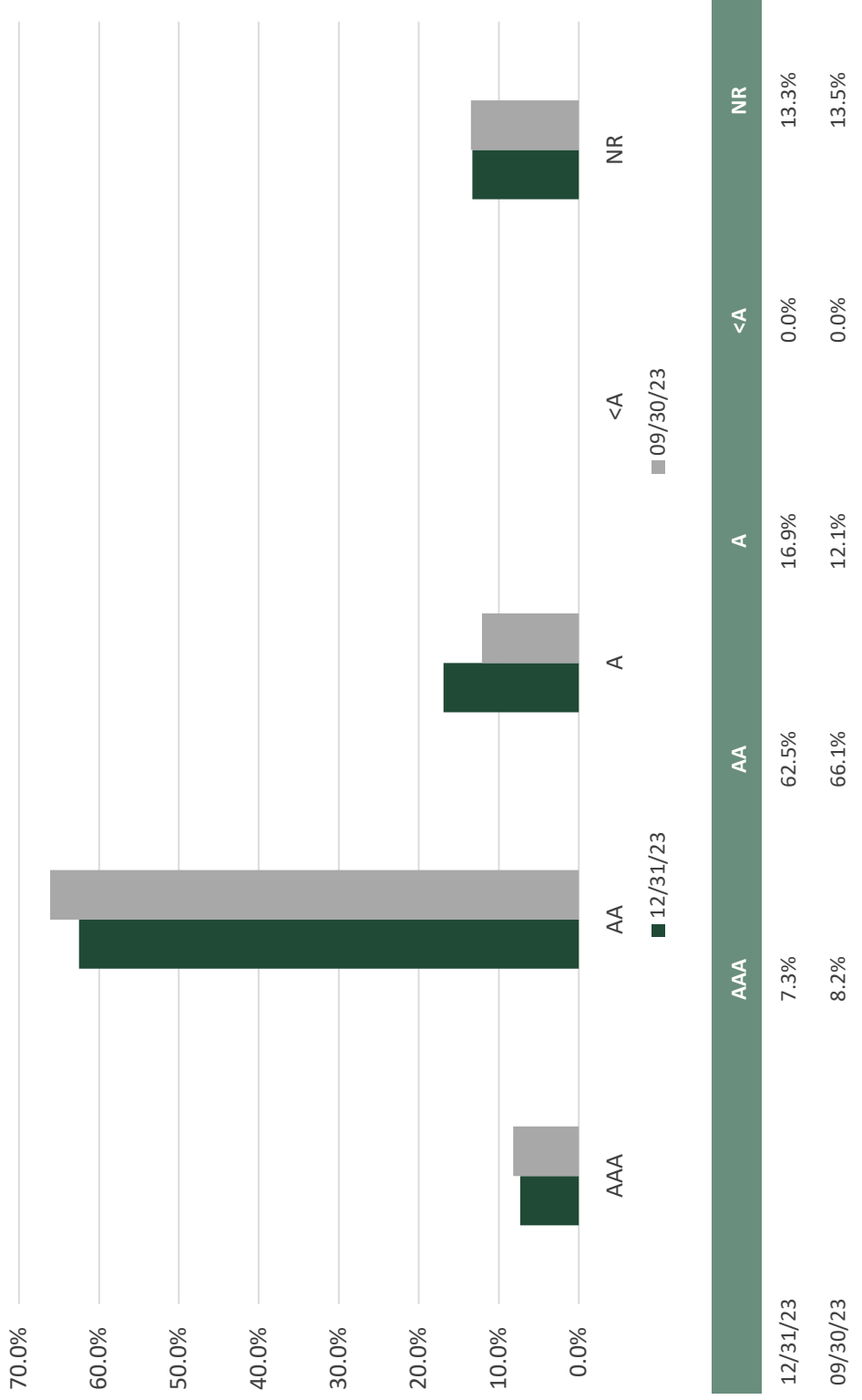
Trindel Insurance Fund – Account #10210

Issue Name	Investment Type	% Portfolio
Toyota ABS	ABS	0.09%
BMW Vehicle Lease Trust	ABS	0.07%
Mercedes-Benz Auto Lease Trust	ABS	0.03%
TOTAL		100.00%

Quality Distribution

As of December 31, 2023

Trindel Insurance Fund
December 31, 2023 vs. September 30, 2023

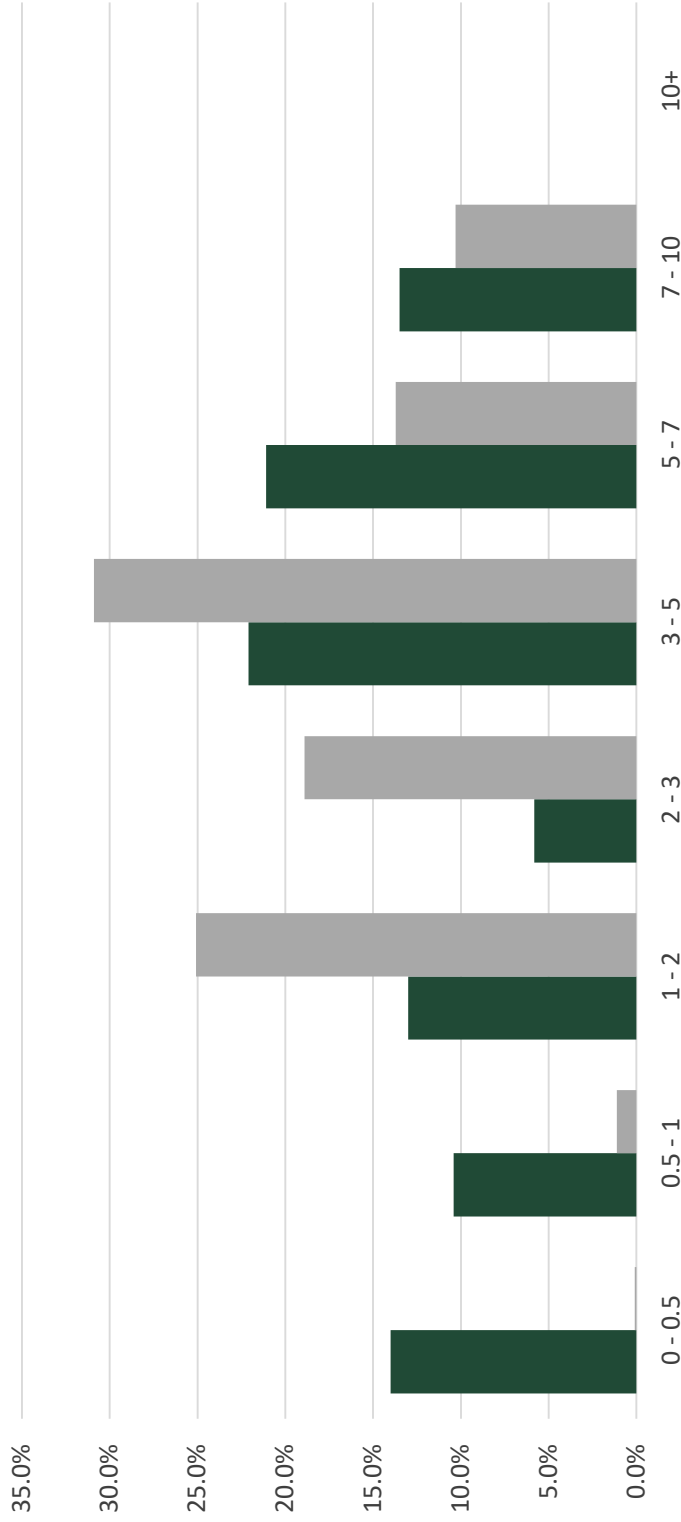


Source: S&P Ratings

Duration Distribution

As of December 31, 2023

Trindel Insurance Fund Portfolio Compared to the Benchmark



■ Trindel Insurance Fund

■ ICE BofA 1-10 Yr US Treasury & Agency Index

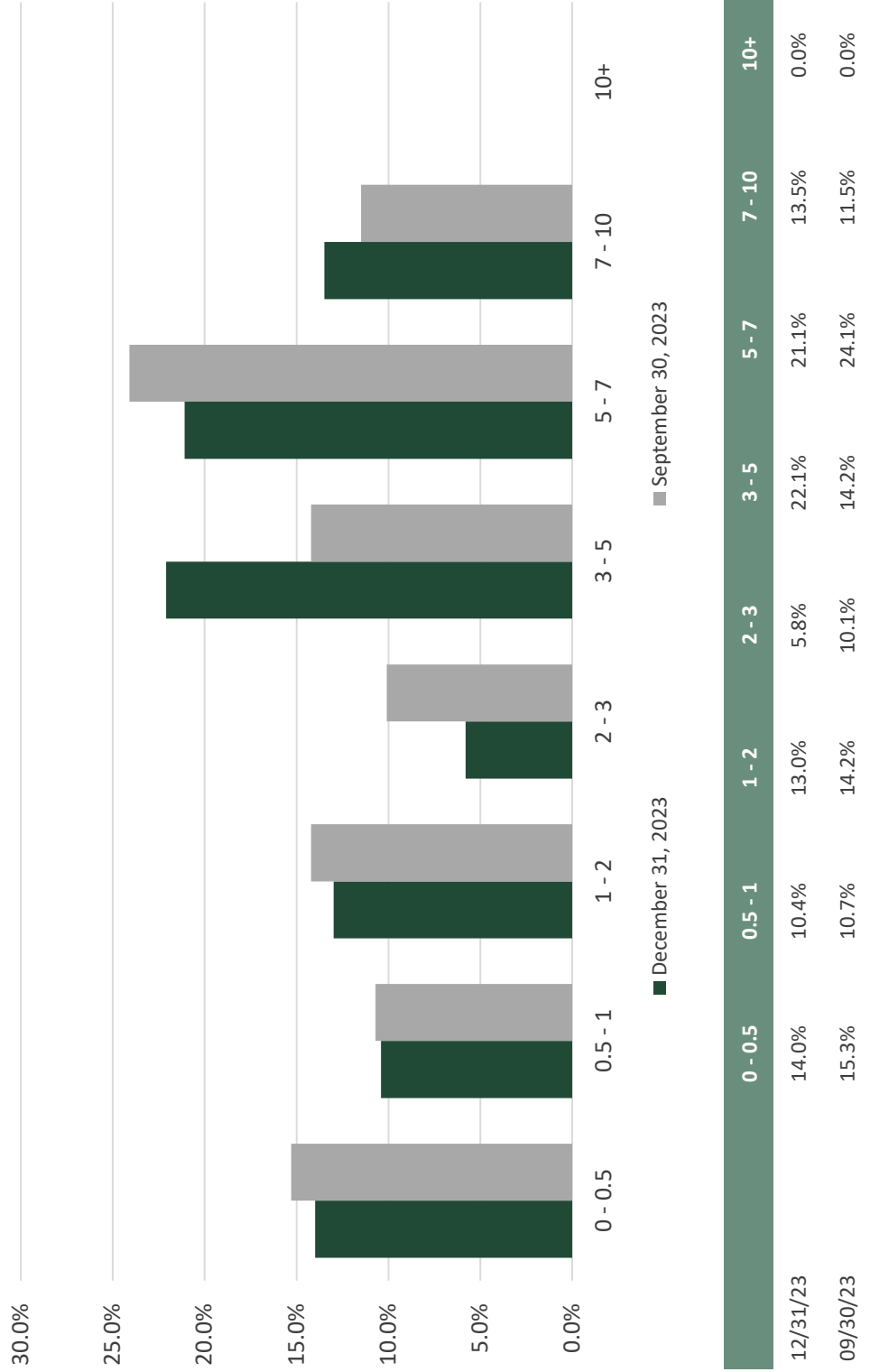
	0 - 0.5	0.5 - 1	1 - 2	2 - 3	3 - 5	5 - 7	7 - 10	10+
Portfolio	14.0%	10.4%	13.0%	5.8%	22.1%	21.1%	13.5%	0.0%
Benchmark*	0.1%	1.1%	25.1%	18.9%	30.9%	13.7%	10.3%	0.0%

*ICE BofA 1-10 Yr US Treasury & Agency Index

Duration Distribution

As of December 31, 2023

Trindel Insurance Fund
December 31, 2023 vs. September 30, 2023

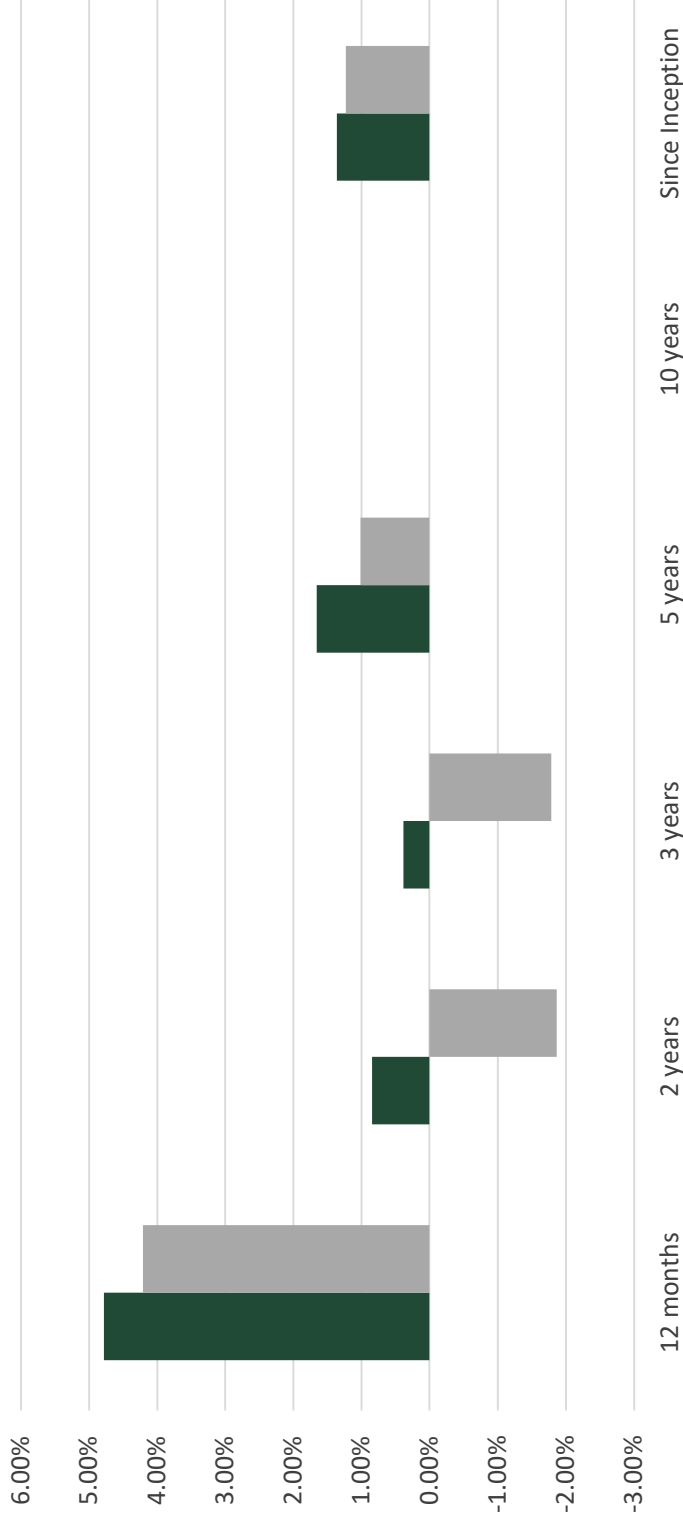


Investment Performance

As of December 31, 2023

Trindel Insurance Fund

Total Rate of Return Annualized Since Inception March 31, 2014



■ Trindel Insurance Fund ■ ICE BofA 1-10 Yr US Treasury & Agency Index Annualized

TOTAL RATE OF RETURN	3 months	12 months	2 years	3 years	5 years	10 years	Since Inception
Trindel Insurance Fund	3.96%	4.78%	0.85%	0.38%	1.65%	N/A	1.36%
ICE BofA 1-10 Yr US Treasury & Agency Index	3.87%	4.21%	-1.86%	-1.79%	1.02%	N/A	1.23%

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.

Historical Average Purchase Yield

As of December 31, 2023

Trindel Insurance Fund

Purchase Yield as of 12/31/23 = 2.99%



Section 3 | Portfolio Holdings

Holdings Report

As of December 31, 2023

Trindell Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
43813KAC6	Honda Auto Receivables Trust 2020-3 A3 0.370% Due 10/18/2024	5,160.17	09/22/2020 0.38%	5,159.41 5,160.17	99.73 7.04%	5,146.10 0.69	0.01% (14.07)	NR / AAA AAA	0.80 0.04
58769KAD6	Mercedes-Benz Auto Lease Trust 2021-B A3 0.400% Due 11/15/2024	18,930.41	06/22/2021 0.40%	18,928.98 18,930.39	99.81 6.17%	18,894.59 3.37	0.03% (35.80)	NR / AAA AAA	0.88 0.03
05601XAC3	BMW Vehicle Lease Trust 2022-1 A3 1.100% Due 03/25/2025	36,400.44	01/11/2022 1.11%	36,395.00 36,399.87	99.43 6.24%	36,193.87 6.67	0.07% (206.00)	NR / AAA AAA	1.23 0.11
43813GAC5	Honda Auto Receivables Trust 2021-1 A3 0.270% Due 04/21/2025	23,283.45	02/17/2021 0.27%	23,283.02 23,283.42	98.79 6.20%	23,000.74 1.75	0.04% (282.68)	Aaa / NR AAA	1.31 0.20
89240BAC2	Toyota Auto Receivables Owners 2021-A A3 0.260% Due 05/15/2025	51,494.86	02/02/2021 0.27%	51,485.30 51,494.23	98.89 6.00%	50,924.86 5.95	0.09% (569.37)	Aaa / NR AAA	1.37 0.19
36266FAC3	GM Financial Auto Lease Trust 2022-2 A3 3.420% Due 06/20/2025	192,915.07	05/03/2022 3.45%	192,894.95 192,910.02	99.38 5.86%	191,724.21 201.60	0.36% (1,185.81)	NR / AAA AAA	1.47 0.25
47788UAC6	John Deere Owner Trust 2021-A A3 0.360% Due 09/15/2025	38,460.55	03/02/2021 0.37%	38,453.15 38,458.93	98.22 5.62%	37,777.61 6.15	0.07% (681.32)	Aaa / NR AAA	1.71 0.34
43815GAC3	Honda Auto Receivables Trust 2021-4 A3 0.880% Due 01/21/2026	97,517.32	11/16/2021 0.89%	97,496.76 97,510.08	97.04 5.75%	94,626.32 23.84	0.18% (2,883.76)	Aaa / NR AAA	2.06 0.61
47789QAC4	John Deere Owner Trust 2021-B A3 0.520% Due 03/16/2026	106,628.50	07/13/2021 0.52%	106,618.99 106,625.37	97.29 5.63%	103,740.68 24.64	0.19% (2,884.69)	Aaa / NR AAA	2.21 0.53
44935FAD6	Hyundai Auto Receivables Trust 2021-C A3 0.740% Due 05/15/2026	69,051.41	11/09/2021 0.75%	69,035.99 69,046.34	97.28 5.70%	67,176.53 22.71	0.12% (1,869.81)	NR / AAA AAA	2.37 0.55
43815BAC4	Honda Auto Receivables Trust 2022-1 A3 1.880% Due 05/15/2026	224,457.84	02/15/2022 1.89%	224,424.08 224,443.50	97.33 5.61%	218,469.53 187.55	0.40% (5,973.97)	Aaa / AAA NR	2.37 0.71
43815PAC3	Honda Auto Receivables 2022-2 A3 3.730% Due 07/20/2026	70,000.00	08/15/2022 3.76%	69,995.83 69,997.67	98.46 5.28%	68,921.10 94.29	0.13% (1,076.57)	NR / AAA AAA	2.55 1.02
362554AC1	GM Financial Securitized Term 2021-4 A3 0.680% Due 09/16/2026	75,645.67	10/13/2021 0.68%	75,643.74 75,644.99	96.65 5.81%	73,109.88 21.43	0.14% (2,535.11)	Aaa / AAA NR	2.71 0.65
47787JAC2	John Deere Owner Trust 2022-A A3 2.320% Due 09/16/2026	147,882.28	03/10/2022 2.34%	147,849.57 147,866.35	97.77 5.39%	144,579.18 152.48	0.27% (3,287.17)	Aaa / NR AAA	2.71 0.73
380146AC4	GM Financial Auto Receivables 2022-1 A3 1.260% Due 11/16/2026	75,055.75	01/11/2022 1.27%	75,049.22 75,053.05	97.07 5.49%	72,857.29 39.40	0.13% (2,195.76)	NR / AAA AAA	2.88 0.69
47800AAC4	John Deere Owner Trust 2022-B A3 3.740% Due 02/16/2027	90,000.00	07/12/2022 3.77%	89,991.41 89,994.90	98.38 5.27%	88,544.25 149.60	0.16% (1,450.65)	Aaa / NR AAA	3.13 1.08
36265WAD5	GM Financial Securitized Auto 2022-3 A3 3.640% Due 04/16/2027	60,000.00	07/06/2022 3.67%	59,999.59 59,999.78	98.38 5.18%	59,030.76 91.00	0.11% (969.02)	Aaa / NR AAA	3.29 1.07

Holdings Report

As of December 31, 2023

Trindel Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
02582JIT8	American Express Credit Trust 2022-2 A 3.390% Due 05/17/2027	385,000.00	05/17/2022 3.42%	384,914.84 384,960.83	97.95 4.99%	377,122.52 580.07	0.70% (7,838.31)	NR / AAA AAA	3.38 1.30
58770AAC7	Mercedes-Benz Auto Receivable 2023-1 A3 4.510% Due 11/15/2027	145,000.00	01/18/2023 4.56%	144,982.60 144,987.28	99.36 5.02%	144,073.31 290.64	0.27% (913.97)	NR / AAA AAA	3.88 1.38
TOTAL ABS		1,912,883.72	2.44%	1,912,602.43 1,912,767.17	5.46%	1,875,913.33 1,903.83	3.48% (36,853.84)	Aaa / AAA AAA	2.61 0.80
Agency									
3133EMRZ7	FFCB Note 0.250% Due 02/26/2024	615,000.00	02/22/2021 0.26%	614,778.60 614,988.68	99.23 5.34%	610,249.74 533.85	1.13% (4,738.94)	Aaa / AA+ AA+	0.16 0.15
3130A1XJ2	FHLB Note 2.875% Due 06/14/2024	600,000.00	Various 1.96%	625,872.00 602,341.68	98.93 5.29%	593,573.40 814.58	1.10% (8,768.28)	Aaa / AA+ NR	0.45 0.44
3133ENKS8	FFCB Note 1.125% Due 01/06/2025	320,000.00	01/06/2022 1.20%	319,280.00 319,755.16	96.64 4.55%	309,262.08 1,750.00	0.58% (10,493.08)	Aaa / AA+ AA+	1.02 0.98
3135G0XZ4	FNMA Note 1.625% Due 01/07/2025	625,000.00	01/16/2020 1.69%	623,050.00 624,600.77	96.90 4.78%	605,631.25 4,908.85	1.13% (18,969.52)	Aaa / AA+ AA+	1.02 0.98
3137EAEP0	FHLMC Note 1.500% Due 02/12/2025	625,000.00	06/04/2020 0.55%	652,443.75 631,536.51	96.54 4.72%	603,380.62 3,619.79	1.12% (28,155.89)	Aaa / AA+ AA+	1.12 1.08
3137EAEX3	FHLMC Note 0.375% Due 09/23/2025	300,000.00	09/24/2020 0.43%	299,238.00 299,736.39	93.33 4.43%	279,998.40 306.25	0.52% (19,737.99)	Aaa / AA+ AA+	1.73 1.68
TOTAL Agency		3,085,000.00	1.05%	3,134,662.35 3,092,959.19	4.93%	3,002,095.49 11,933.32	5.58% (90,863.70)	Aaa / AA+ AA+	0.82 0.79
CMO									
3137FLYV0	FHLMC K092 A2 3.298% Due 04/25/2029	1,000,000.00	02/14/2023 4.31%	946,562.50 954,084.91	95.09 4.34%	950,896.00 2,748.33	1.77% (3,188.91)	NR / NR AAA	5.32 4.71
3137FMCR1	FHLMC K093 A2 2.982% Due 05/25/2029	750,000.00	03/27/2023 4.91%	707,226.56 712,497.13	93.61 4.35%	702,088.50 1,863.75	1.30% (10,408.63)	NR / NR AAA	5.40 4.71
3137FNAE0	FHLMC K095 A2 2.785% Due 06/25/2029	810,000.00	Various 4.68%	731,959.37 742,024.56	92.51 4.35%	749,293.74 1,879.88	1.39% 7,269.18	NR / NR AAA	5.49 4.87
3137FNB82	FHLMC K096 A2 2.519% Due 07/25/2029	1,000,000.00	02/28/2023 4.60%	888,710.94 903,193.76	91.05 4.37%	910,520.00 2,099.17	1.69% 7,326.24	NR / AAA NR	5.57 4.99
3137HA4B9	FHLMC K751 A2 4.412% Due 03/25/2030	1,000,000.00	05/03/2023 4.15%	1,013,736.00 1,012,449.96	99.98 4.40%	999,824.00 3,676.67	1.86% (12,625.96)	NR / NR NR	6.24 5.08
3137FY60	FHLMC K158 A2 3.900% Due 12/25/2030	1,000,000.00	02/14/2023 4.30%	973,593.75 976,521.64	95.95 4.60%	959,489.00 3,250.00	1.78% (17,032.64)	NR / NR NR	6.99 5.81

Holdings Report

As of December 31, 2023

Trindel Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
3137H8U90	FHLMC K148A2 3.500% Due 07/25/2032	1,000,000.00	02/10/2023 4.23%	944,921.88 950,033.54	93.34 4.45%	933,400.00 2,916.67	1.73% (16,633.54)	Aaa / AA+ AAA	8.57 7.17
3137H9JG5	FHLMC K151A2 3.800% Due 10/25/2032	1,000,000.00	02/21/2023 4.45%	950,898.44 955,223.16	95.33 4.45%	953,259.00 3,166.67	1.77% (1,964.16)	Aaa / NR NR	8.82 7.30
3137H9M89	FHLMC K152A2 3.780% Due 11/25/2032	800,000.00	05/18/2023 4.36%	765,187.50 767,422.15	95.18 4.45%	761,412.00 2,520.00	1.41% (6,010.15)	NR / NR AAA	8.91 7.32
3137HAAG1	FHLMC K-157A2 4.200% Due 05/25/2033	500,000.00	07/19/2023 4.39%	492,695.31 493,022.63	98.08 4.46%	490,386.00 1,750.00	0.91% (2,636.63)	NR / NR AAA	9.41 7.52
TOTAL CMO		8,860,000.00	4.42%	8,415,492.25 8,466,473.44	4.42%	8,410,568.24 25,871.14	15.62% (55,905.20)	Aaa / AAA AAA	6.99 5.89
Corporate									
24422EUR8	John Deere Capital Corp Note 3.450% Due 01/10/2024	400,000.00	03/14/2019 2.95%	408,860.00 400,045.33	99.95 5.28%	399,808.80 6,555.00	0.75% (236.53)	A2 / A A+	0.03 0.02
24422EVM6	John Deere Capital Corp Note 0.450% Due 01/17/2024	325,000.00	03/01/2021 0.47%	324,769.25 324,996.48	99.79 5.10%	324,327.90 666.25	0.60% (668.58)	A2 / A A+	0.05 0.04
808513BN4	Charles Schwab Corp Callable Note Cont 2/18/2024 0.750% Due 03/18/2024	590,000.00	Various 0.58%	592,753.75 590,130.20	98.97 5.60%	583,940.12 1,266.04	1.08% (6,190.08)	A2 / A- A	0.21 0.21
023135BW5	Amazon.com Inc Note 0.450% Due 05/12/2024	300,000.00	05/10/2021 0.50%	299,562.00 299,947.25	98.23 5.40%	294,698.40 183.75	0.55% (5,248.85)	A1 / AA AA-	0.36 0.36
14913R2L0	Caterpillar Financial Service Note 0.450% Due 05/17/2024	480,000.00	05/10/2021 0.50%	479,356.80 479,919.60	98.16 5.41%	471,178.08 264.00	0.87% (8,741.52)	A2 / A A+	0.38 0.37
89236TJH9	Toyota Motor Credit Corp Note 0.500% Due 06/18/2024	550,000.00	06/21/2021 0.63%	547,855.00 549,667.73	97.68 5.62%	537,254.30 99.31	0.99% (12,413.43)	A1 / A+ A+	0.47 0.45
79466LAG9	Salesforce.com Inc Callable Note Cont 7/15/2022 0.625% Due 07/15/2024	85,000.00	06/29/2021 0.64%	84,956.65 84,992.27	97.48 5.43%	82,857.32 244.97	0.15% (2,134.95)	A2 / A+ NR	0.54 0.52
91159HHX1	US Bancorp Callable Note Cont 6/28/2024 2.400% Due 07/30/2024	200,000.00	03/25/2021 0.65%	211,234.00 201,694.09	98.27 5.45%	196,542.60 2,013.33	0.37% (5,151.49)	A3 / A A	0.58 0.56
69371RR40	Paccar Financial Corp Note 0.500% Due 08/09/2024	210,000.00	08/03/2021 0.52%	209,886.60 209,977.13	97.06 5.50%	203,829.15 414.17	0.38% (6,147.98)	A1 / A+ NR	0.61 0.59
69371RR57	Paccar Financial Corp Note 0.900% Due 11/08/2024	350,000.00	11/02/2021 0.90%	349,979.00 349,994.02	96.37 5.31%	337,302.70 463.75	0.63% (12,691.32)	A1 / A+ NR	0.86 0.83

Holdings Report

As of December 31, 2023

Trindell Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
06406RBC0	Bank of NY Mellon Corp Callable Note Cont 3/25/2025 3.350% Due 04/25/2025	385,000.00	04/19/2022 3.35%	384,946.10 384,976.37	97.68 5.19%	376,058.38 2,364.54	0.70% (8,917.99)	A1 / A AA-	1.32 1.26
63743HFE7	National Rural Utilities Note 3.450% Due 06/15/2025	130,000.00	04/27/2022 3.46%	129,964.90 129,983.62	97.92 4.95%	127,289.89 199.33	0.24% (2,693.73)	A2 / A- A	1.46 1.40
931142EW9	Wal-Mart Stores Note 3.900% Due 09/09/2025	55,000.00	09/06/2022 3.92%	54,961.50 54,978.33	99.01 4.51%	54,453.41 667.33	0.10% (524.92)	Aa2 / AA AA	1.69 1.60
437076CR1	Home Depot Callable Note Cont 8/15/2025 4.000% Due 09/15/2025	70,000.00	09/12/2022 4.01%	69,974.80 69,985.62	99.07 4.57%	69,351.66 824.44	0.13% (633.96)	A2 / A A	1.71 1.61
023135CN4	Amazon.com Inc Note 4.600% Due 12/01/2025	535,000.00	11/29/2022 4.60%	534,967.90 534,979.50	100.26 4.45%	536,394.75 2,050.83	1.00% 1,415.25	A1 / AA AA-	1.92 1.81
857477BR3	State Street Bank Callable Note Cont 2/6/2025 1.746% Due 02/06/2026	145,000.00	02/02/2022 1.75%	145,000.00 145,000.00	96.09 5.45%	139,332.24 1,019.71	0.26% (5,667.76)	A1 / A AA-	2.10 1.06
61747YET8	Morgan Stanley Callable Note Cont 7/17/2025 4.679% Due 07/17/2026	115,000.00	07/18/2022 4.68%	115,000.00 115,000.00	99.04 5.32%	113,896.35 2,451.28	0.22% (1,103.65)	A1 / A- A+	2.55 1.44
931142ER0	Wal-Mart Stores Callable Note Cont 08/17/2026 1.050% Due 09/17/2026	110,000.00	09/08/2021 1.09%	109,792.10 109,887.28	91.88 4.25%	101,068.66 333.67	0.19% (8,818.62)	Aa2 / AA AA	2.72 2.61
06051GLE7	Bank of America Corp Callable Note 2X 1/20/2026 5.080% Due 01/20/2027	550,000.00	01/26/2023 4.98%	551,446.50 550,998.96	99.78 5.19%	548,788.35 12,495.39	1.04% (2,210.61)	A1 / A- AA-	3.06 1.89
91324PEG3	United Health Group Inc Callable Note Cont 4/15/2027 3.700% Due 05/15/2027	600,000.00	10/05/2022 4.72%	575,028.00 581,727.80	97.93 4.37%	587,562.60 2,836.67	1.09% 5,834.80	A2 / A+ A	3.37 3.12
931142EX7	Wal-Mart Stores Callable Note Cont 09/09/2027 3.950% Due 09/09/2027	200,000.00	09/27/2022 4.70%	193,412.00 195,086.36	99.44 4.11%	198,887.20 2,457.78	0.37% 3,800.84	Aa2 / AA AA	3.69 3.36
57636QAW4	MasterCard Inc Callable Note Cont 2/9/28 4.875% Due 03/09/2028	330,000.00	03/06/2023 4.90%	329,679.90 329,732.11	103.07 4.05%	340,139.25 5,005.00	0.64% 10,407.14	Aa3 / A+ NR	4.19 3.65
931142FB4	Wal-Mart Stores Callable Note Cont 3/15/28 3.900% Due 04/15/2028	400,000.00	06/13/2023 4.39%	391,564.00 392,519.38	98.92 4.18%	395,680.00 3,293.33	0.74% 3,160.62	Aa2 / AA AA	4.29 3.88
341081IGN1	Florida Power and Light Callable Note Cont 3/15/2028 4.400% Due 05/15/2028	650,000.00	06/15/2023 4.68%	642,089.50 642,950.78	100.16 4.35%	651,039.35 3,654.44	1.21% 8,088.57	Aa2 / A+ AA-	4.38 3.78
74340XCG4	Prologis LP Callable Note Cont 5/15/2028 4.875% Due 06/15/2028	285,000.00	06/26/2023 5.00%	283,467.45 283,625.44	101.27 4.55%	288,627.77 617.50	0.54% 5,002.33	A3 / A NR	4.46 3.90

Holdings Report

As of December 31, 2023

Trindel Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
74456QBX3	Public Service El & Gas Callable Note Cont 6/1/2028 3.650% Due 09/01/2028	650,000.00	11/21/2023 5.16%	608,991.50 609,816.38	96.40 4.51%	626,594.15 7,908.33	1.17% 16,777.77	A1 / A NR	4.67 4.18
892361L89	Toyota Motor Credit Corp Note 5.250% Due 09/11/2028	250,000.00	11/28/2023 5.08%	251,750.00 251,721.89	103.55 4.40%	258,864.25 4,010.42	0.49% 7,142.36	A1 / A+ A+	4.70 4.08
74340XBX8	Prologis LP Callable Note Cont 6/15/28 4.000% Due 09/15/2028	500,000.00	11/28/2023 5.29%	472,955.00 473,388.46	97.52 4.59%	487,623.00 5,888.89	0.91% 14,234.54	A3 / A NR	4.71 4.18
63743HF16	National Rural Utilities Callable Note Cont 8/15/2028 5.050% Due 09/15/2028	650,000.00	12/07/2023 4.81%	656,571.50 656,490.75	102.59 4.42%	666,866.85 9,665.14	1.25% 10,376.10	A2 / A- A	4.71 4.04
26442CAX2	Duke Energy Carolinas Callable Note Cont 8/15/2028 3.950% Due 11/15/2028	625,000.00	11/21/2023 5.19%	591,387.50 592,035.67	98.43 4.31%	615,176.25 3,154.51	1.14% 23,140.58	Aa3 / A NR	4.88 4.36
TOTAL Corporate		10,725,000.00	3.39%	10,602,163.20 10,596,248.80	4.82%	10,615,433.73 83,069.10	19.80% 19,184.93	A1 / A+ A+	2.67 2.32
Money Market Fund									
31846V203	First American Govt Obligation Fund Class Y	251,425.92	Various 4.98%	251,425.92 251,425.92	1.00 4.98%	251,425.92 0.00	0.47% 0.00	Aaa / AAA AAA	0.00 0.00
TOTAL Money Market Fund		251,425.92	4.98%	251,425.92 251,425.92	4.98%	251,425.92 0.00	0.47% 0.00	Aaa / AAA AAA	0.00 0.00
Supranational									
459058GQ0	Intl. Bank Recon & Development Note 2.500% Due 03/19/2024	450,000.00	01/26/2021 0.26%	481,473.00 452,142.14	99.38 5.34%	447,230.25 3,187.50	0.83% (4,911.89)	Aaa / AAA AAA	0.22 0.21
4581X0DZ8	Inter-American Dev Bank Note 0.500% Due 09/23/2024	675,000.00	09/15/2021 0.52%	674,500.50 674,878.77	96.79 5.05%	653,313.60 918.75	1.21% (21,565.17)	Aaa / AAA NR	0.73 0.71
45950KCR9	International Finance Corp Note 1.375% Due 10/16/2024	400,000.00	07/12/2021 0.54%	410,760.00 402,613.14	97.20 5.02%	388,804.40 1,145.83	0.72% (13,808.74)	Aaa / AAA NR	0.79 0.77
TOTAL Supranational		1,525,000.00	0.45%	1,566,733.50 1,529,634.05	5.13%	1,489,348.25 5,252.08	2.77% (40,285.80)	Aaa / AAA AAA	0.59 0.58
US Treasury									
91282CBE0	US Treasury Note 0.125% Due 01/15/2024	1,000,000.00	Various 0.22%	997,217.77 999,962.68	99.82 4.64%	998,161.01 577.45	1.85% (1,801.67)	Aaa / AA+ AA+	0.04 0.04

Holdings Report

As of December 31, 2023

Trindel Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
912828W71	US Treasury Note 2.125% Due 03/31/2024	1,000,000.00	Various 1.08%	1,035,834.97 1,002,531.71	99.20 5.34%	992,031.01 5,399.59	1.85% (10,500.70)	Aaa / AA+ AA+	0.25 0.25
91282CBV2	US Treasury Note 0.375% Due 04/15/2024	700,000.00	09/23/2021 0.41%	699,289.06 699,920.08	98.63 5.19%	690,375.00 559.43	1.28% (9,545.08)	Aaa / AA+ AA+	0.29 0.29
912828YE4	US Treasury Note 1.250% Due 08/31/2024	1,000,000.00	02/18/2021 0.29%	1,033,593.75 1,006,333.03	97.55 5.04%	975,508.00 4,223.90	1.81% (30,825.03)	Aaa / AA+ AA+	0.67 0.65
912828YV6	US Treasury Note 1.500% Due 11/30/2024	1,125,000.00	Various 1.20%	1,134,321.29 1,128,014.57	96.99 4.90%	1,091,162.25 1,475.41	2.02% (36,852.32)	Aaa / AA+ AA+	0.92 0.89
912828ZT0	US Treasury Note 0.250% Due 05/31/2025	1,250,000.00	Various 0.64%	1,230,419.92 1,243,272.81	94.18 4.55%	1,177,197.50 273.22	2.18% (66,075.31)	Aaa / AA+ AA+	1.42 1.38
9128284Z0	US Treasury Note 2.750% Due 08/31/2025	1,100,000.00	Various 0.71%	1,192,507.81 1,136,675.97	97.35 4.42%	1,070,824.70 10,221.84	2.00% (65,851.27)	Aaa / AA+ AA+	1.67 1.59
912828M56	US Treasury Note 2.250% Due 11/15/2025	1,200,000.00	Various 2.41%	1,195,375.00 1,196,484.09	96.31 4.32%	1,155,750.00 3,486.27	2.15% (40,734.09)	Aaa / AA+ AA+	1.88 1.80
912828R36	US Treasury Note 1.625% Due 05/15/2026	1,200,000.00	Various 2.07%	1,184,232.42 1,187,646.70	94.35 4.15%	1,132,219.20 2,517.86	2.10% (55,427.50)	Aaa / AA+ AA+	2.37 2.28
912828Y69	US Treasury Note 1.625% Due 09/30/2026	1,000,000.00	12/28/2021 1.24%	1,017,656.25 1,010,201.16	93.76 4.05%	937,578.00 4,129.10	1.74% (72,623.16)	Aaa / AA+ AA+	2.75 2.63
912828U24	US Treasury Note 2.000% Due 11/15/2026	1,000,000.00	Various 2.55%	976,250.00 985,262.57	94.54 4.03%	945,391.00 2,582.42	1.75% (39,871.57)	Aaa / AA+ AA+	2.88 2.74
91282CEF4	US Treasury Note 2.500% Due 03/31/2027	1,025,000.00	Various 2.89%	1,007,138.67 1,012,971.47	95.57 3.96%	979,635.55 6,511.27	1.83% (33,335.92)	Aaa / AA+ AA+	3.25 3.06
912828X88	US Treasury Note 2.375% Due 05/15/2027	1,000,000.00	06/09/2022 3.09%	967,617.19 977,871.75	94.98 3.98%	949,805.00 3,066.62	1.76% (28,066.75)	Aaa / AA+ AA+	3.37 3.19
91282CFM8	US Treasury Note 4.125% Due 09/30/2027	1,000,000.00	Various 4.07%	1,002,329.10 1,001,808.67	100.63 3.95%	1,006,328.00 10,481.55	1.88% 4,519.33	Aaa / AA+ AA+	3.75 3.41
91282CFU0	US Treasury Note 4.125% Due 10/31/2027	500,000.00	11/21/2022 3.99%	502,910.16 502,256.83	100.63 3.95%	503,144.50 3,513.05	0.94% 887.67	Aaa / AA+ AA+	3.84 3.49
91282CFJ5	US Treasury Note 3.125% Due 08/31/2029	1,000,000.00	Various 3.54%	976,132.81 979,019.05	96.04 3.91%	960,430.00 10,559.76	1.80% (18,589.05)	Aaa / AA+ AA+	5.67 5.07
91282CFT3	US Treasury Note 4.000% Due 10/31/2029	1,000,000.00	02/21/2023 4.08%	995,039.06 995,674.66	100.46 3.91%	1,004,648.00 6,813.19	1.87% 8,973.34	Aaa / AA+ AA+	5.84 5.13
91282CGI4	US Treasury Note 3.500% Due 01/31/2030	1,000,000.00	02/10/2023 3.85%	978,984.38 981,644.38	97.80 3.91%	978,008.00 14,646.74	1.84% (3,636.38)	Aaa / AA+ AA+	6.09 5.34
91282CGQ8	US Treasury Note 4.000% Due 02/28/2030	1,000,000.00	Various 3.95%	1,002,910.15 1,002,590.97	100.47 3.91%	1,004,727.00 13,516.48	1.88% 2,136.03	Aaa / AA+ AA+	6.17 5.35

Holdings Report

As of December 31, 2023

Trindel Insurance Fund - Account #10210

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
91282CG54	US Treasury Note 3.625% Due 03/31/2030	1,000,000.00	04/14/2023 3.54%	1,005,429.69 1,004,876.03	98.45 3.91%	984,492.00 9,211.07	1.84% (20,384.03)	Aaa / AA+ AA+	6.25 5.48
91282CGZ8	US Treasury Note 3.500% Due 04/30/2030	800,000.00	05/05/2023 3.42%	803,906.25 803,541.52	97.74 3.91%	781,906.40 4,769.23	1.46% (21,635.12)	Aaa / AA+ AA+	6.33 5.58
91282CHF1	US Treasury Note 3.750% Due 05/31/2030	1,000,000.00	Various 3.81%	996,367.19 996,653.02	99.11 3.91%	991,133.00 3,278.68	1.84% (5,520.02)	Aaa / AA+ AA+	6.42 5.63
91282CHI3	US Treasury Note 3.750% Due 06/30/2030	650,000.00	07/05/2023 4.07%	637,330.08 638,200.61	99.10 3.91%	644,160.40 66.96	1.19% 5,959.79	Aaa / AA+ AA+	6.50 5.71
91282CHRS	US Treasury Note 4.000% Due 07/31/2030	2,000,000.00	Various 4.22%	1,973,867.19 1,975,253.61	100.55 3.90%	2,010,938.00 33,478.26	3.78% 35,684.39	Aaa / AA+ AA+	6.59 5.65
91282CFV8	US Treasury Note 4.125% Due 11/15/2032	1,000,000.00	Various 4.42%	977,753.91 977,914.73	101.65 3.90%	1,016,484.00 5,326.24	1.89% 38,569.27	Aaa / AA+ AA+	8.88 7.35
91282CGM7	US Treasury Note 3.500% Due 02/15/2033	1,430,000.00	Various 4.06%	1,366,396.49 1,369,056.51	96.97 3.90%	1,386,709.61 18,904.76	2.60% 17,653.10	Aaa / AA+ AA+	9.13 7.61
91282CHT1	US Treasury Note 3.875% Due 08/15/2033	1,680,000.00	Various 4.28%	1,625,170.70 1,626,862.28	99.88 3.89%	1,677,900.00 24,589.41	3.15% 51,037.72	Aaa / AA+ AA+	9.63 7.85
TOTAL US Treasury		28,660,000.00	2.78%	28,515,981.26 28,442,501.46	4.18%	28,046,647.13 204,179.76	52.29% (395,854.33)	Aaa / AA+ AA+	4.43 3.88
TOTAL PORTFOLIO		55,019,309.64	2.99%	54,399,060.91 54,292,010.03	4.46%	53,691,432.09 332,209.23	100.00% (600,577.94)	Aa1 / AA AA+	4.09 3.50
TOTAL MARKET VALUE PLUS ACCRUALS						54,023,641.32			

Section 4 | Transactions

Transaction Ledger

As of December 31, 2023

Trindell Insurance Fund - Account #10210

September 30, 2023 through December 31, 2023

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	10/24/2023	91282CFV8	500,000.00	US Treasury Note 4.125% Due: 11/15/2032	94.621	4.87%	473,105.47	9,079.48	482,184.95	0.00
Purchase	10/24/2023	91282CGM7	430,000.00	US Treasury Note 3.5% Due: 02/15/2033	89.941	4.86%	386,748.05	2,862.77	389,610.82	0.00
Purchase	11/27/2023	26442CAX2	625,000.00	Duke Energy Carolinas Callable Note Cont 8/15/2028 3.95% Due: 11/15/2028	94.622	5.19%	591,387.50	822.92	592,210.42	0.00
Purchase	11/27/2023	74456QBX3	650,000.00	Public Service EI & Gas Callable Note Cont 6/1/2028 3.65% Due: 09/01/2028	93.691	5.16%	608,991.50	5,667.64	614,659.14	0.00
Purchase	12/04/2023	74340XBX8	500,000.00	Prologis LP Callable Note Cont 6/15/28 4% Due: 09/15/2028	94.591	5.29%	472,955.00	4,388.89	477,343.89	0.00
Purchase	12/04/2023	89236TLB9	250,000.00	Toyota Motor Credit Corp Note 5.25% Due: 09/11/2028	100.700	5.08%	251,750.00	3,026.04	254,776.04	0.00
Purchase	12/11/2023	63743HFJ6	650,000.00	National Rural Utilities Callable Note Cont 8/15/2028 5.05% Due: 09/15/2028	101.011	4.81%	656,571.50	7,841.53	664,413.03	0.00
Subtotal			3,605,000.00				3,441,509.02	33,689.27	3,475,198.29	0.00
TOTAL ACQUISITIONS			3,605,000.00				3,441,509.02	33,689.27	3,475,198.29	0.00
DISPOSITIONS										
Maturity	10/16/2023	3137EAEY1	645,000.00	FHLMC Note 0.125% Due: 10/16/2023	100.000		645,000.00	0.00	645,000.00	0.00
Maturity	11/24/2023	459058JM6	330,000.00	Intl. Bank Recon & Development Note 0.25% Due: 11/24/2023	100.000		330,000.00	0.00	330,000.00	0.00
Maturity	11/27/2023	3135G06H1	595,000.00	FNMA Note 0.25% Due: 11/27/2023	100.000		595,000.00	0.00	595,000.00	0.00
Maturity	12/04/2023	3137EAF2A	700,000.00	FHLMC Note 0.25% Due: 12/04/2023	100.000		700,000.00	0.00	700,000.00	0.00

Transaction Ledger

As of December 31, 2023

Trindel Insurance Fund - Account #10210

September 30, 2023 through December 31, 2023

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
Maturity	12/08/2023	3130A0F70	600,000.00	FHLB Note 3.375% Due: 12/08/2023	100.000		600,000.00	0.00	600,000.00	0.00
Subtotal			2,870,000.00				2,870,000.00	0.00	2,870,000.00	0.00
TOTAL DISPOSITIONS			2,870,000.00				2,870,000.00	0.00	2,870,000.00	0.00

Important Disclosures

As of December 31, 2023

2023 Chandler Asset Management, Inc, An Independent Registered Investment Adviser.

Information contained herein is confidential. Prices are provided by ICE Data Services Inc ("IDS"), an independent pricing source. In the event IDS 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.

Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

Benchmark Disclosures

As of December 31, 2023

ICE BofA 1-10 Yr US Treasury & Agency Index

The ICE BofA 1-10 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than ten years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule, and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies.



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 20.

SUBJECT: County Reports.

ACTION FOR CONSIDERATION: Information and discussion only.

BACKGROUND: Historically, Trindel has given the Board an opportunity to have a chance to talk about what is happening in their Counties to brainstorm ways we can help each other out, and per request from a Board member, we are bringing back this item for discussion.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 21.

SUBJECT: Future Meetings

ACTION FOR CONSIDERATION: Action vote of the majority.

BACKGROUND: The next meeting is scheduled for June 13-14, 2024 in Plumas County. We can discuss the October meeting, and whether we would like to team up with PRISM again.

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 22.

SUBJECT: Closed Session

ACTION FOR CONSIDERATION: Executive Directors Evaluation CA Gov. Code Section 54957.6

BACKGROUND:

FISCAL IMPACT: N/A

RECOMMENDATION: N/A



TRINDEL BOARD MEETING
February 2024

GENERAL BUSINESS
AGENDA ITEM 23.

SUBJECT: Adjournment

Time:

ACTION FOR CONSIDERATION:

BACKGROUND:

FISCAL IMPACT: N/A

RECOMMENDATION: N/A