

**SIERRA COUNTY BOARD OF SUPERVISORS'
AGENDA TRANSMITTAL & RECORD OF PROCEEDINGS**

MEETING DATE: DEPARTMENT: PHONE NUMBER: REQUESTED BY:	TYPE OF AGENDA ITEM: REGULAR CONSENT TIMED SUPPORTIVE DOCUMENT ATTACHED: RESOLUTION MEMO AGREEMENT OTHER _____
AGENDA ITEM:	
BACKGROUND INFORMATION:	
FUNDING SOURCE: GENERAL FUND IMPACT:	OTHER FUND: AMOUNT: \$
ARE ADDITIONAL PERSONNEL REQUIRED? YES NO TYPE OF EMPLOYEE	IS THIS ITEM ALLOCATED IN THE BUDGET? YES NO IS A BUDGET TRANSFER REQUIRED? YES NO
SPACE BELOW FOR CLERK'S USE	
BOARD ACTION: APPROVED APPROVED AS AMENDED ADOPTED ADOPTED AS AMENDED DENIED OTHER NO ACTION TAKEN	SET PUBLIC HEARING FOR: _____ DIRECTION TO: _____ REFERRED TO: _____ CONTINUED TO: _____ AUTHORIZATION GIVEN TO: _____
BOARD VOTE: BY CONSENSUS AYES: ABSTAIN: NOES: ABSENT:	RESOLUTION 2026- _____ AGREEMENT 2026- _____ ORDINANCE _____
COMMENTS:	

CLERK OF THE BOARD

DATE

BOARD OF SUPERVISORS, COUNTY OF SIERRA, STATE OF CALIFORNIA

RESOLUTION AUTHORIZING THE AUDITOR TO MAKE CERTAIN CHANGES TO THE 2025/2026 FINAL BUDGET TO RECOGNIZE EXCESS FUNDS RETURNED FROM THE COUNTY'S SELF-INSURED PROGRAMS AND INCREASE COUNTY RESERVES

RESOLUTION 2026-

WHEREAS, the County's self-insured programs administered through Trindel Insurance Fund have substantial excess funds; and

WHEREAS, the Board of Supervisors desires to allocate a portion of said excess funds into County reserves for future fiscal needs; and

WHEREAS, the Board of Supervisors may authorize the County Auditor to make budget changes pursuant to Government Code section 29125; and

WHEREAS, the 2025/2026 Final Budget requires adjustments to recognize the additional revenue and to appropriate the necessary expenditures.

NOW, THEREFORE, BE IT RESOLVED that the Sierra County Board of Supervisors hereby authorizes the following adjustments to the 2025/2026 Final Budget:

Increase Revenues:

001-3001 Excess Funds - Trindel \$TBD

Increase Reserves:

TBD \$TBD

BE IT FURTHER RESOLVED that the County Auditor is authorized and directed to make all necessary accounting entries, budget adjustments, and any needed corrections to the listed funds to ensure proper implementation of this resolution.

PASSED AND ADOPTED by the Sierra County Board of Supervisors on the 20th day of January, 2026, by the following vote:

AYES:

NOES:

ABSTAIN:

ABSENT:

COUNTY OF SIERRA

PAUL ROEN, CHAIR
BOARD OF SUPERVISORS

ATTEST:

APPROVED AS TO FORM:

HEATHER FOSTER
CLERK OF THE BOARD

ANDREW PLETT
COUNTY COUNSEL



October 22, 2025

Judi Behlke
PO Box 425
Downieville, CA 95936

Re: Return of Funds for 2024-2025 Fiscal Year.

At the October 2025 Trindel Insurance Fund Board of Directors meeting the Board approved the return of funds for the 2024-2025 fiscal year, which is enclosed for your review:

The excess funds for Sierra County's self-insured banking layer are listed below for each program. Please select the option your County would like to exercise for the 2024-25 year.

Sierra County's programs are in a healthy net position as of 06/30/2025 with the exception of the Property Program. My recommendation is to transfer between \$50,000 and \$100,000 from Workers' Compensation into the Property program to lift it out of the negative net position, and allow some room for claims activities. Furthermore, I recommend to leave the residual funds where they are so they can continue to grow in anticipation of adverse claims, and excess insurance increases. Given the current insurance crisis, and ever-increasing excess premiums for all programs, the County does not appear to be overly funded in any program.

I have also enclosed the county's Statement of Net Position with expected claims liability for all programs so you can evaluate the financial position of each program for the County.

Please make your election on the following page, sign, and return to me.

Sincerely,

A handwritten signature in blue ink that reads "Jack T. Contos".

Jack Contos
Sr. Financial Analyst
Trindel Insurance Fund
530-623-2322
jcontos@trindel.org

cc: rhartman@trindel.org

P.O. Box 2069 Weaverville, Calif. 96093 Phone: (530) 623-2322



Workers' Compensation:

\$ 770,361

_____, Apply credit to our premium or another program. _____

_____, Keep the funds in the Workers' Compensation program at Trindel.

_____, Return funds to County.

Liability Program:

\$ 1,794

_____, Apply credit to our premium or another program. _____

_____, Keep the funds in the Liability program at Trindel.

_____, Return funds to County.

Property Program:

\$ Not Eligible.

_____, Apply credit to our premium or another program. _____

_____, Keep the funds in the Property program at Trindel.

_____, Return funds to County.

Med-Mal Program:

\$ 14,071

_____, Apply credit to our premium or another program. _____

_____, Keep the funds in the Med-Mal program at Trindel.

_____, Return funds to County.

Signed _____

Date _____



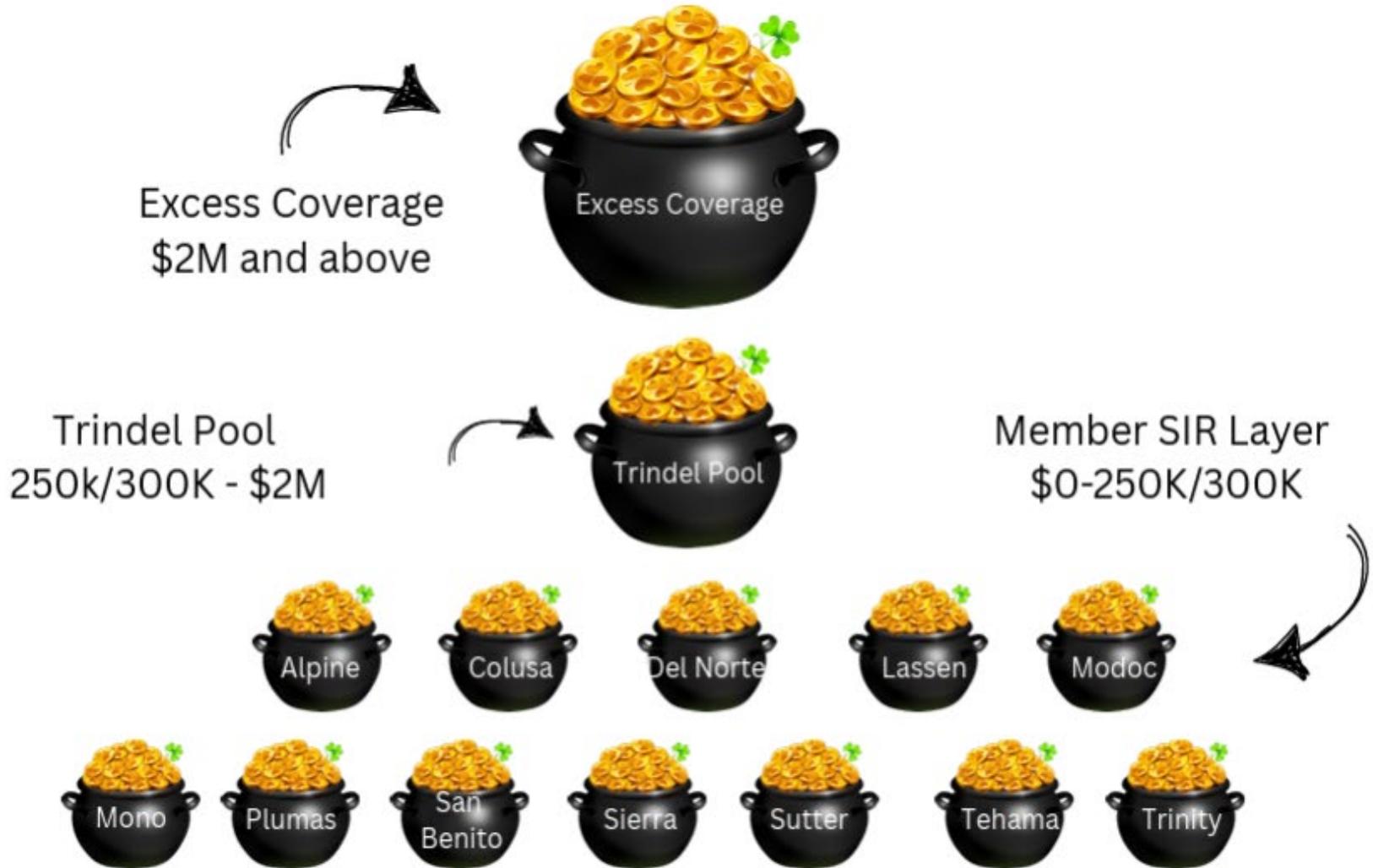
Understanding Trindel JPA,
SIR, and the Pooling Layer

- ▶ Sierra County Self-Coverage:
 - ▶ Workers' Compensation: \$0-300K
 - ▶ Liability: \$0-250K
 - ▶ Property: \$0-15K Vehicle / \$0-100K Buildings
- ▶ Below SIR: County pays 100% of the claim with funds held at Trindel

UNDERSTANDING SELF INSURED
RETENTION (SIR)



EACH COUNTY HAS ITS OWN FUND



- ▶ Fewer claims =
 - ▶ money stays in your fund
 - ▶ Lower contributions in future years
 - ▶ Less pool activity
 - ▶ Long-term stability

WHY SAFETY & TRAINING MATTER

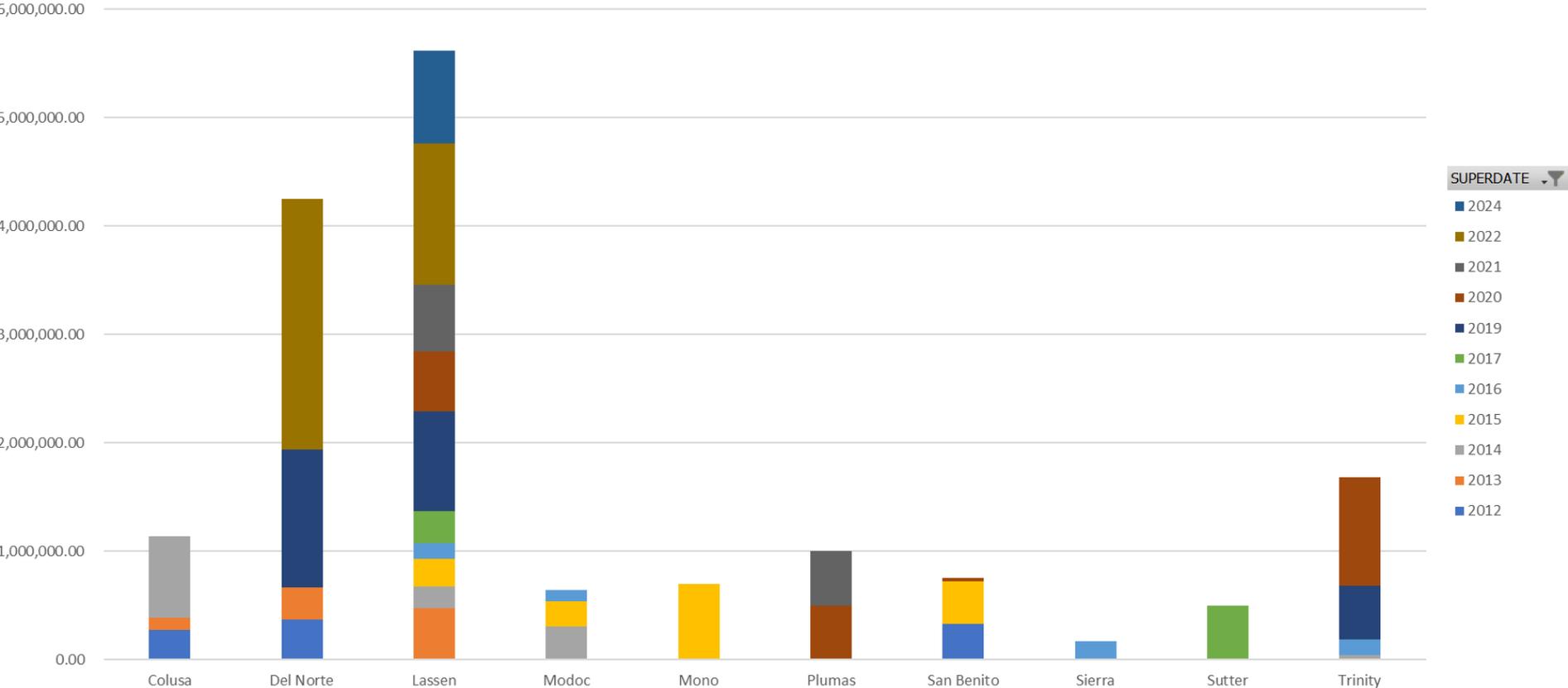


- ▶ The \$700K return is available this year, but not a guaranteed revenue source
- ▶ Past auditor increased funding confidence level from 70% → 85%
- ▶ Purpose: build reserves for catastrophic claim years
- ▶ Direct Response to a ~\$6M liability event
- ▶ Returns reflect strong historical performance, not ongoing funding

RETURNED FUNDS & LONG-TERM STRATEGY

Sum of Debit

Return of Funds Taken 2012-2024



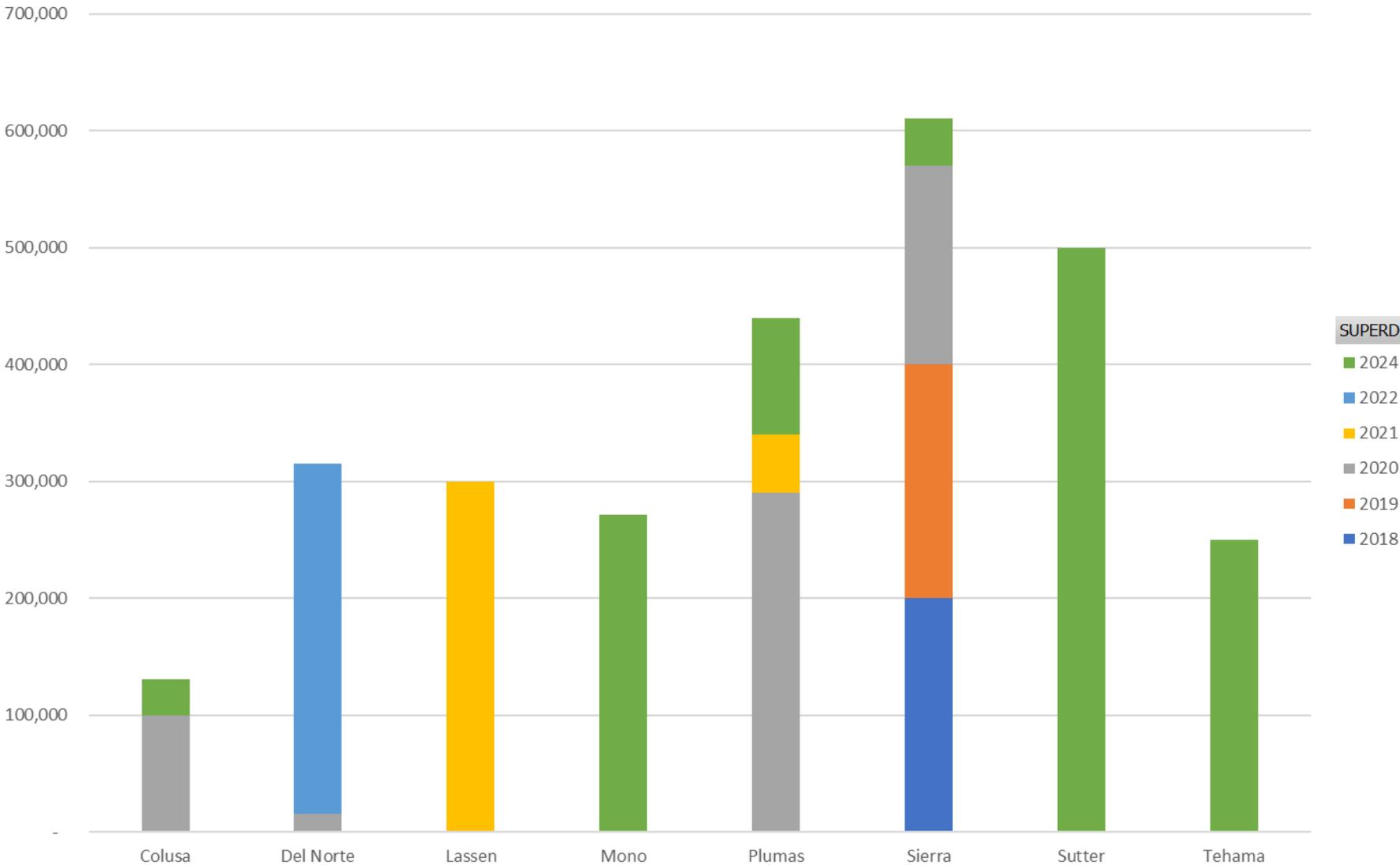
SUPERDATE

- 2024
- 2022
- 2021
- 2020
- 2019
- 2017
- 2016
- 2015
- 2014
- 2013
- 2012

Member Title

Sum of Debit

Internal Transfers by County 2012-2024



SUPERDATE ▼

- 2024
- 2022
- 2021
- 2020
- 2019
- 2018

Member Title ▼

- ▶ Taking any or all of the return of funds offered is safe to do.
- ▶ Funds not returned are invested and applied solely to future Sierra County claims and excess premiums.
- ▶ Healthcare, legal, and excess insurance costs are rising rapidly.

CLOSING THOUGHTS

QUESTIONS?

