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Ms. Sydni Roberson
Vice President, Regional Manager
James Campbell Company LLC
425 California Street, Suite 500
San Francisco, CA 94104

April 6, 2022

Subject:

2021 Insurance Premiums

Project Description: **4675 Railhead Road**

Project Number: **p000784a**

Dear Ms. Sydni Roberson:

The following attests to the validity of the liability and property insurance premiums calculated for fiscal year 2021. The allocations are for James Campbell Company LLC and its affiliates' properties which insure third-party personal injury, property damage claims and "all risk of physical loss" (subject to policy deductibles). Coverage and limits were based on such factors as limits and deductibles to suit Owner needs, analyzing program design for effective risk management and alignment with the company's goals, comparison of multiple insurer quotations, and peer group benchmarking data to assist in selecting limits and coverages.

The premium allocations are based on rating information provided by the insuring companies and our experience in the insurance marketplace providing premium allocations to our clients. We are confident the premiums allocated from the policies of James Campbell Company LLC and its affiliates are favorable based on loss history, risk distribution and superior risk profile. These criteria created favorable cost for owned property and are less expensive than standalone insurance that might be placed on the property.



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Ms. Sydni Roberson
James Campbell Company LLC

We attest the fair and accurate insurance premium expense for **4675 Railhead Road** in 2021 was **\$21,605** as follows:

Insurance Coverage	2021 Premium
General Liability	\$3,046
Property	\$16,073
Pollution	\$2,486
Total	\$21,605

Sincerely,

A handwritten signature in black ink, appearing to read "Michael K. Kinoshita".

Michael K. Kinoshita, CPCU, CIC, ARM
Senior Vice President