

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>INTERMOUNTAIN CLAIMS, INC. EMPLOYEES SAVINGS TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2008</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>82-0360635</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>208-234-1713</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>524290</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2008</u>		2b Employer Identification Number (EIN) <u>82-0360635</u>		2c Plan Sponsor's telephone number <u>208-234-1713</u>		2d Business code (see instructions) <u>524290</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>01/01/2008</u>											
2b Employer Identification Number (EIN) <u>82-0360635</u>											
2c Plan Sponsor's telephone number <u>208-234-1713</u>											
2d Business code (see instructions) <u>524290</u>											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>INTERMOUNTAIN CLAIMS, INC.</u> <u>P.O. BOX 219</u> <u>POCATELLO, ID 83204</u>											

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	RONDA ROBBINS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)
v. 210624

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name		4b EIN 4d PN	
5 Total number of participants at the beginning of the plan year		5	134
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	112
a(2) Total number of active participants at the end of the plan year		6a(2)	101
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	24
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	125
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	125
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	110
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 3D 2E 2T			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021	
A Name of plan INTERMOUNTAIN CLAIMS, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 INTERMOUNTAIN CLAIMS, INC.	D Employer Identification Number (EIN) 82-0360635

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier NATIONWIDE LIFE INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	533-80165	110	01/01/2021	12/31/2021

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid 1136	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid UBS FINANCIAL SERVICES INC. 1200 HARBOR BLVD WEEHAWKEN, NJ 07086
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1136			7

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	434592
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	413010
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c	Additions: (1) Contributions deposited during the year	7c(1)	74611	
	(2) Dividends and credits.....	7c(2)	0	
	(3) Interest credited during the year.....	7c(3)	6435	
	(4) Transferred from separate account.....	7c(4)	42517	
	(5) Other (specify below)	7c(5)	0	

(6) Total additions	7c(6)	123563
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	536573
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e	Deductions:			
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	99750	
	(2) Administration charge made by carrier.....	7e(2)	2231	
	(3) Transferred to separate account.....	7e(3)	0	
	(4) Other (specify below)	7e(4)	0	

(5) Total deductions	7e(5)	101981
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	434592
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.
For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan INTERMOUNTAIN CLAIMS, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INTERMOUNTAIN CLAIMS, INC.	D Employer Identification Number (EIN) 82-0360635	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OR 43215

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17 28 59 60 62 63	RECORDKEEPER	76682	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

(a) Enter name and EIN or address (see instructions)

UBS FINANCIAL SERVICES INC.

ED CASEY-TREASURY DEPT.
1000 HARBOR BLVD-8TH FLOOR
WEEHAUKEN, NJ 07087

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 27	INVESTMENT ADVISOR	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>INTERMOUNTAIN CLAIMS, INC. EMPLOYEES SAVINGS TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>INTERMOUNTAIN CLAIMS, INC.</u>	D Employer Identification Number (EIN) <u>82-0360635</u>	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	14220	11096
(2) Participant contributions.....	1b(2)	23847	18832
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7657952	8184276
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	413010	434592
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	8109029	8648796

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	8109029	8648796
---	-----------	---------	---------

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	274808	
(B) Participants	2a(1)(B)	589732	
(C) Others (including rollovers).....	2a(1)(C)	37865	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		902405
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)	6435	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		6435
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		1057293
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1966133
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1348559	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1348559
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	57274	
(3) Investment advisory and management fees.....	2i(3)	19408	
(4) Other.....	2i(4)	1125	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		77807
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1426366
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		539767
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: DEATON & COMPANY

(2) EIN: 82-0338741

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan INTERMOUNTAIN CLAIMS, INC. EMPLOYEES SAVINGS TRUST	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 INTERMOUNTAIN CLAIMS, INC.	D Employer Identification Number (EIN) 82-0360635

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

DECEMBER 31, 2021 AND 2020



**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

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DECEMBER 31, 2021 AND 2020

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INDEPENDENT AUDITOR'S REPORT

Trustees and Participants
Intermountain Claims, Inc.
Employee Savings Trust
Pocatello, Idaho

Opinion

We have audited the accompanying financial statements of Intermountain Claims, Inc. Employee Saving Trust Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2021 and 2020, and the changes in net assets available for plan benefits for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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 the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

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 opinion. 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 generally accepted 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 generally accepted auditing standards, we:

- Exercise professional judgement 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 the Plan'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 judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

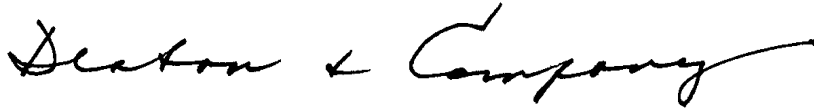
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets, referred to as "supplemental information," are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of the Plan's 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 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 forming our opinion on the supplemental schedules, we evaluated where the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "Deaton & Company". The signature is written in a cursive, flowing style with a long horizontal stroke extending to the right.

Pocatello, ID
October 13, 2022

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

**STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2021 AND 2020**

ASSETS	<u>2021</u>	<u>2020</u>
INVESTMENTS - at fair value	\$ 8,184,276	\$ 7,657,952
INVESTMENTS - at contract value	434,592	413,010
RECEIVABLES:		
Employer contributions	11,096	14,220
Participant contributions	<u>18,832</u>	<u>23,847</u>
	<u>29,928</u>	<u>38,067</u>
	8,648,796	8,109,029
 LIABILITIES		
EXCESS CONTRIBUTIONS PAYABLE	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 8,648,796</u></u>	 <u><u>\$ 8,109,029</u></u>

The Plan's notes are an integral part of these financial statements

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020**

ADDITIONS	<u>2021</u>	<u>2020</u>
INVESTMENT INCOME:		
Net appreciation (depreciation) in fair value of investments	\$ 1,057,293	\$ 1,096,027
Interest		
Other	6,435	4,228
	<u>1,063,728</u>	<u>1,100,255</u>
CONTRIBUTIONS:		
Employer contributions	274,808	278,413
Participant contributions	589,732	557,962
Rollovers	37,865	-
	<u>902,405</u>	<u>836,375</u>
TOTAL ADDITIONS	1,966,133	1,936,630
DEDUCTIONS		
BENEFITS PAID TO PARTICIPANTS	1,348,559	684,078
ADMINISTRATIVE EXPENSES	77,807	65,756
	<u>1,426,366</u>	<u>749,834</u>
NET INCREASE	539,767	1,186,796
NET ASSETS AVAILABLE FOR BENEFITS AT THE BEGINNING OF THE YEAR	<u>8,109,029</u>	<u>6,922,233</u>
NET ASSETS AVAILABLE FOR BENEFITS AT THE END OF THE YEAR	<u><u>\$ 8,648,796</u></u>	<u><u>\$ 8,109,029</u></u>

The Plan's notes are an integral part of these financial statements

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 1 - Description of Plan

The following description of the Intermountain Claims, Inc. Employees Saving Trust ("the Plan") is provided for general information purposes only. The Plan was renewed effective July 7, 2014. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

Eligibility and Contributions - The Plan provided for the Intermountain Claims, Inc. ("Sponsor") to contribute or not contribute a matching contribution to the Plan in an amount which is decided by the Board each Plan Year for all eligible employees who have completed at least six months of service and attained age 21. During the 2021 and 2020 year, the matching contribution was 4%.

Each year, participants may contribute up to 85% of pretax annual compensation, as defined in the Plan up to the IRS maximum deferral limit. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

Trustee and Investment Manager - Ronda Robins, Mark Ingersoll, and Cindy Weigel serve as trustees.

Participant Loans - Participant loans are not permitted under the current Plan.

Investments - Participants direct the investment of their account balances to any one or more of the funds offered by the plan.

Payment of Benefits - Upon termination of service due to death, disability, or retirement, a participant may elect either to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, or an installment distribution solely to the extent necessary to satisfy the required minimum distribution rules.

Participant Accounts - Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contribution, the Company's matching contribution and allocations of Company discretionary contributions and Plan earnings, and charged with withdrawals and an allocation of Plan losses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants accounts are charged with an allocation of administrative expenses that are paid by the Plan.

Vesting - Participant account balances are fully vested and nonforfeitable for the portion attributable to employee and the employer discretionary non-matching and matching contributions.

NOTE 2 - Summary of Significant Accounting Policies

Basis of Accounting - The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 2 - Summary of Significant Accounting Policies (Continued)

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates. The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared using the contract value basis for fully benefit-responsive investment contracts

Investment Valuation and Income Recognition - The Plan's investments are stated at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Quoted market prices are used to value investments. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end.

Use of Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Administrative and Participant Loan Administration - Administrative expenses of the Plan are paid by the Sponsor.

Excess Contributions Payable - Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. There were \$0, and \$0 excess contribution for the years ended December 31, 2021 and 2020, respectively.

Payment of Benefits - Benefit payments to participants are recorded upon distribution. There were no amounts allocated to accounts of persons who have elected to withdraw from the Plan but have not yet been paid at December 31, 2021 and 2020.

Expenses - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Plan Sponsor. Expenses paid by the Sponsor are excluded from these financial statements. Fees related to the administration of the plan are included in administrative expenses. Investment related expenses including transactions fees are included in net appreciation of fair value of investments.

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 3 - Federal Income Tax Status

The plan received a determination letter dated July 7, 2014, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has not been amended since the latest determination letter. The plan administrator and the plan's tax counsel believe that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statement.

NOTE 4 - Tax Status and Open Tax Years

Intermountain Claims - Employee Savings Trust is an defined contribution Plan (Plan) which is not subject to income taxes.

The Plan adopted ASC Topic 740-10, Accounting for Uncertainty in Income Taxes, which prescribe a recognition threshold and measurement attribute for financial statement recognition and measurement of a tax position taken in a tax return. For those benefits to be recognized, a tax position must-be-more-likely-than-not to be sustained upon examination by taxing authorities. For the years ended December 31, 2021 and 2020, the Plan had no material uncertain tax positions to be accounted for in the financial statements under the rules. The Plan recognizes interest and penalties, if any, related to unrecognized tax benefits in interest expense.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 5 - Related-Party Transactions and Party in Interest Transactions

Plan investments are managed by Nationwide Insurance Co., the asset custodian and record-keeper for the Plan. These services qualify Nationwide Insurance Co as party in interest. Nationwide Insurance Co. also provides a guaranteed investment contract that is considered a related party transaction. Other parties in interest would be Deaton & Company, as they audit the financial statements and Pension Plan Specialists, PC as they are consultants for the Plan.

NOTE 6 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 6 - Fair Value Measurements (Continued)

Level 2

Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used at year end.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value at year end:

Asset at Fair Value as of December 31, 2021

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	<u>\$ 8,184,276</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,184,276</u>
Total assets at fair value	<u><u>\$ 8,184,276</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 8,184,276</u></u>

Asset at Fair Value as of December 31, 2020

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	<u>\$ 7,657,952</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 7,657,952</u>
Total assets at fair value	<u><u>\$ 7,657,952</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 7,657,952</u></u>

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 7 - Guaranteed Investment Contract With Nationwide Insurance Company

In 2015, the Plan entered into a fully benefit-responsive guaranteed investment contract with Nationwide Insurance Company (Nationwide) totaling \$434,592, for 2021 and \$413,010 for 2020. Nationwide maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting rate is based on a formula established by the contract issuer. The credit rate is reviewed on a quarterly basis for setting. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measurement for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Nationwide, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA (5) premature termination of the contract. The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are probable of not occurring.

The average yields earned by the guaranteed investment contract as of December 31, 2021, were 1.47% (first quarter), 1.42% (second quarter), and 1.41% (third and fourth quarter) and for December 31, 2020, were 1.87% (first quarter), 1.75% (second and third quarter), and 1.68% (fourth quarter).

NOTE 8 - Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risk, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 9 - Rollovers Contributions

An aggregate of \$37,865 and \$0 was rolled into the Plan during the years ended December 31, 2021 and December 31, 2020, respectively, and is included in rollovers on the statement of changes in net assets available for benefits.

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEE SAVINGS TRUST
NOTES TO FINANCIAL STATEMENTS**

YEARS ENDED DECEMBER 31, 2021 AND 2020

NOTE 10 - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a Plan termination, participants are fully vested in both employer and employee contributions.

NOTE 11 - Subsequent Events

The Plan has evaluated subsequent events up to October 13, 2022, the date the financial statements were available to be issued.

The Plan changed the asset custodian in August 2022, from Nationwide to Principal Financial Group.

NOTE 12 - Reconciliation of Financial Statements to form 5500

The plan had no reconciliation differences between the plan and the form 5500 for the years ended 2021 and 2020.

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

Employer Identification Number 82-0360635 Plan 001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2021

(a)	(b) Identity of issuer, borrower, lessor, or	(c) Description of investment, including maturity date, rate of interest, collateral, and par or maturity value	(d) Cost**	(e) Current Value
	American Funds	AMERICAN FUNDS 2015 TDATE R6	N/A	\$ 68,420
	American Funds	AMERICAN FUNDS 2020 TDATE R6	N/A	641,459
	American Funds	AMERICAN FUNDS 2025 TDATE R6	N/A	944,980
	American Funds	AMERICAN FUNDS 2030 TDATE R6	N/A	938,398
	American Funds	AMERICAN FUNDS 2035 TDATE R6	N/A	840,800
	American Funds	AMERICAN FUNDS 2040 TDATE R6	N/A	121,531
	American Funds	AMERICAN FUNDS 2045 TDATE R6	N/A	466,145
	American Funds	AMERICAN FUNDS 2050 TDATE R6	N/A	441,263
	American Funds	AMERICAN FUNDS 2055 TDATE R6	N/A	163,669
	American Funds	AMERICAN FUNDS 2060 TDATE R6	N/A	36,213
	AllianceBernstein	AB GLOBAL BOND FUND	N/A	72,030
	American Funds	AMERICAN FUNDS AMER BALNCED R6	N/A	132,266
	American Funds	AMERICAN FUNDS AMER HIGH-INC TR R6	N/A	7,287
	American Funds	AMERICAN FUNDS AMERICAN MUTUAL R6	N/A	26,539
	American Funds	AMERICAN FUNDS AMCAP FUND R6	N/A	38,885
	American Funds	CAP INC BLDR R6	N/A	19,579
	American Funds	CAP WLD GROWTH R6	N/A	5,283
	American Funds	CAP WLD G&I R6	N/A	7,882
	American Funds	CONSERVATIVE GROWTH & INCOME R6	N/A	7,372
	American Funds	EUROPACIFIC GROWTH FD R6	N/A	12,307
	American Funds	FUND MNTL INV R6	N/A	21,662
	American Funds	AMERICAN FUNDS GLOBAL BALANCED R6	N/A	81
	American Funds	GROWTH FND OF AMERICA R6	N/A	404,538
	American Funds	INCOME FND OF AMERICA R6	N/A	30,815
	American Funds	AMERICAN FUNDS INTERNATIONAL GROWTH AND INCOME R6	N/A	4,562
	American Funds	INV CO AMER R6	N/A	104,816
	American Funds	NEW ECONOMY R6	N/A	128,269
	American Funds	NEW PRSPECTV R6	N/A	38,990
	American Funds	NEW WORLD FD R6	N/A	47,156
	American Funds	SMALLCAP WORLD FUND R6	N/A	40,956
	American Funds	U.S. GOVT SEC FND R6	N/A	3,076
	American Funds	WASH MUTUAL INV FND R6	N/A	26,520
	Avantis	AVANTIS U.S. SMALL CAP VALUE FUND	N/A	26,752
	Black Rock	BLACK ROCK HIGH YIELD BOND PORT K	N/A	96,242
	Black Rock	BLACK ROCK MID CAP GROWTH EQUITY INSTL	N/A	55,124
	Black Rock	BLACK ROCK STRATEGIC INCOME OPPORTUNITIES FUND	N/A	39,188
	Black Rock	BLACK ROCK TOTAL RETURN FUND K	N/A	40,067
	Columbia	LARG CAP GROWTH R5	N/A	83,331
	DFA	EMERGING MARKETS CORE EQUITY FUND	N/A	81,951
	DFA	US LARGE CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	N/A	113,976
	Diamond Hill	DIAMOND HILL MID CAP INV	N/A	58,015
	Dodge & Cox	DODGE & COX INTERNATIONAL STOCK FUND	N/A	118,756
	Federated Investment	FEDERATED GOVERNMENT OBLIGATIONS FUND	N/A	192,746
	Fidelity	FIDELITY 500 INDEX FUND	N/A	192,684
	Fidelity	FIDELITY INTERNATIONAL INDEX	N/A	132,060
	Fidelity	FIDELITY US BOND INDEX	N/A	107,260
	Goldman Sachs	GOLDMAN SACHS GQG PARNTERS INTERNATIONAL OPP FUND CL R6	N/A	118,129
	JPMorgan	EQUITY INCOME FUND	N/A	111,084
	Metropolitan West	TOTAL RETURN BOND FUND	N/A	9,862
*	Nationwide	NATIONWIDE LOOMIS ALL CAP GROWTH FUND	N/A	90,072
	Pgim	PGIM TOTAL RETURN BOND R6	N/A	79,099
	Pimco	PIMCO REAL RETURN INSTITUTIONAL CLASS	N/A	65,020
	Pimco	PIMCO COMMODITY REAL RETURN STRATEGY FUND INSTITUTIONAL CL	N/A	39,036
	Principal	PRINCIPAL GLOBAL REAL ESTATE SECURITIES FUND	N/A	41,005
	Vanguard	EXPLORER FUND ADMIRAL	N/A	26,638
	Vanguard	VANGUARD EXTENDED MARKET INDEX FUND ADMIRAL SHARES	N/A	80,723
	Vanguard	VANGUARD LARGE CAP INDEX FUND ADMIRAL	N/A	121,378
	Vanguard	SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	N/A	116,162
	Vanguard	VANGUARD US GROWTH FUND ADMIRAL SHARES	N/A	104,167
*	Nationwide	FIXED ACCOUNT	N/A	434,592
				<u><u>\$ 8,618,868</u></u>

* Party-in-interest

** Historical cost is omitted under ERISA regulations as these investments are participant directed

**INTERMOUNTAIN CLAIMS, INC.
EMPLOYEES SAVINGS TRUST**

Employer Identification Number 82-0360635 Plan 001

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2020

(a)	(b) Identity of issuer, borrower, lessor, or	(c) Description of investment, including maturity date, rate of interest, collateral, and par or maturity value	(d) Cost**	(e) Current Value
	American Funds	AMERICAN FUNDS 2015 TDATE R6	N/A	\$ 61,360
	American Funds	AMERICAN FUNDS 2020 TDATE R6	N/A	615,504
	American Funds	AMERICAN FUNDS 2025 TDATE R6	N/A	1,148,839
	American Funds	AMERICAN FUNDS 2030 TDATE R6	N/A	777,945
	American Funds	AMERICAN FUNDS 2035 TDATE R6	N/A	690,713
	American Funds	AMERICAN FUNDS 2040 TDATE R6	N/A	86,285
	American Funds	AMERICAN FUNDS 2045 TDATE R6	N/A	344,926
	American Funds	AMERICAN FUNDS 2050 TDATE R6	N/A	368,547
	American Funds	AMERICAN FUNDS 2055 TDATE R6	N/A	125,780
	American Funds	AMERICAN FUNDS 2060 TDATE R6	N/A	26,532
	American Funds	AMERICAN FUNDS AMCAP FUND R6	N/A	19,953
	American Funds	AMERICAN FUNDS AMER BALNCED R6	N/A	85,955
	American Funds	AMERICAN FUNDS AMER HIGH-INC TR R6	N/A	6,302
	American Funds	AMERICAN FUNDS AMERICAN MUTUAL R6	N/A	10,389
	American Funds	CAP INC BLDR R6	N/A	15,137
	American Funds	CAP WLD GROWTH R6	N/A	5,099
	American Funds	CAP WLD G&I R6	N/A	6,894
	American Funds	CONSERVATIVE GROWTH & INCOME R6	N/A	5,418
	American Funds	EUROPACIFIC GROWTH FD R6	N/A	14,281
	American Funds	FUND MNTL INV R6	N/A	17,451
	American Funds	AMERICAN FUNDS GLOBAL BALANCED R6	N/A	75
	American Funds	GROWTH FND OF AMERICA R6	N/A	301,874
	American Funds	INCOME FND OF AMERICA R6	N/A	24,527
	American Funds	AMERICAN FUNDS INTERNATIONAL GROWTH AND INCOME R6	N/A	3,311
	American Funds	INV CO AMER R6	N/A	81,222
	American Funds	NEW ECONOMY R6	N/A	102,954
	American Funds	NEW PRSPECTV R6	N/A	29,180
	American Funds	NEW WORLD FD R6	N/A	40,883
	American Funds	SMALLCAP WORLD FUND R6	N/A	34,112
	American Funds	U.S. GOVT SEC FND R6	N/A	3,113
	American Funds	WASH MUTUAL INV FND R6	N/A	21,880
	Black Rock	BLACK ROCK STRATEGIC INCOME OPPORTUNITIES FUND	N/A	59,319
	Black Rock	BLACK ROCK TOTAL RETURN FUND K	N/A	58,432
	Columbia	LARG CAP GROWTH R5	N/A	100,434
	DFA	EMERGING MARKETS CORE EQUITY FUND	N/A	105,426
	Diamond Hill	DIAMOND HILL MID CAP INV	N/A	57,835
	DFA	DFA U.S. LARGE CAP VALUE PORTFOLIO INSTITUTIONAL	N/A	125,521
	DFA	DFA U.S. TARGETED VALUE PORTFOLIO INSTITUTIONAL	N/A	30,479
	Federated Investment	FEDERATED GOVERNMENT OBLIGATIONS FUND	N/A	180,628
	Harbor Funds	HARBOR INTERNATIONAL GROWTH FUND	N/A	129,707
	Ivy Investments	IVY PICTET EMERGIN MARKETS LOCAL CURRENCY DEBT FUND	N/A	88,350
	JPMorgan	EQUITY INCOME FUND SELECT CLASS	N/A	119,750
	Black Rock	BLACK ROCK HIGH YIELD BOND PORT K	N/A	127,623
	Metropolitan West	TOTAL RETURN BOND FUND	N/A	12,328
*	Nationwide	NATIONWIDE LOOMIS ALL CAP GROWTH FUND	N/A	105,564
	DFA	GLOBAL REAL ESTATE SECURITIES	N/A	90,399
	Pgim	PGIM TOTAL RETURN BOND R6	N/A	138,024
	Pimco	PIMCO REAL RETURN INSTITUTIONAL FUND	N/A	78,864
	Fidelity	FIDELITY 500 INDEX FUND	N/A	225,289
	Vanguard	BALANCE INDEX FUND ADMIRAL SHARES	N/A	149,693
	Vanguard	EXPLORER FUND ADMIRAL	N/A	31,120
	Fidelity	FIDELITY INTERNATIONAL INDEX	N/A	107,234
	Fidelity	FIDELITY US BOND INDEX	N/A	117,847
	Vanguard	VANGUARD EXTENDED MARKET INDEX FUND ADMIRAL SHARES	N/A	107,437
	Vanguard	VANGUARD US GROWTH FUND ADMIRAL SHARES	N/A	106,108
	Vanguard	SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	N/A	128,100
*	Nationwide	FIXED ACCOUNT	N/A	413,010
				<u>\$ 8,070,962</u>

* Party-in-interest

** Historical cost is omitted under ERISA regulations as these investments are participant directed

Intermountain Claims, Inc. Employees Savings Trust
EIN 82-0360635 Plan 001
Schedule of Assets Held for Investment Purposes at End of Year
December 31, 2021
Attachment to Schedule H, Part IV, Line 4i

(a)	(b) Identity of Issue	(c) Description of Investments	(d) Cost**	(e) Current Value
	American Funds	American Funds 2015 Target Date Retirement R6	\$ 0	\$ 68,420
	American Funds	American Funds 2020 Target Date Retirement R6	0	641,459
	American Funds	American Funds 2025 Target Date Retirement R6	0	944,980
	American Funds	American Funds 2030 Target Date Retirement R6	0	938,398
	American Funds	American Funds 2035 Target Date Retirement R6	0	840,800
	American Funds	American Funds 2040 Target Date Retirement R6	0	121,531
	American Funds	American Funds 2045 Target Date Retirement R6	0	466,145
	American Funds	American Funds 2050 Target Date Retirement R6	0	441,263
	American Funds	American Funds 2055 Target Date Retirement R6	0	163,669
	American Funds	American Funds 2060 Target Date Retirement R6	0	36,213
	AllianceBernstein	AB Global Bond Fund	0	72,030
	American Funds	American Funds American Balanced Fund R6	0	132,266
	American Funds	American Funds American High-Income Trust R6	0	7,287
	American Funds	American Funds American Mutual R6	0	26,539
	American Funds	American Funds AMCAP Fund R6	0	38,885
	American Funds	American Funds Capital Income Builder R6	0	19,579
	American Funds	American Funds Capital World Growth R6	0	5,283
	American Funds	American Funds Capital World Growth & Income R6	0	7,882
	American Funds	American Funds Conservative Growth & Income R6	0	7,372
	American Funds	American Funds EuroPacific Growth Fund R6	0	12,307
	American Funds	American Funds Fundamental Investors R6	0	21,662
	American Funds	American Funds Global Balanced R6	0	81
	American Funds	American Funds Growth Fund of America R6	0	404,538
	American Funds	American Funds Income Fund of America R6	0	30,815
	American Funds	American Funds International Growth and Income R6	0	4,562
	American Funds	American Funds Investment Company of America R6	0	104,816
	American Funds	American Funds New Economy R6	0	128,269
	American Funds	American Funds New Perspective Fund R6	0	38,990
	American Funds	American Funds New World Fund R6	0	47,156
	American Funds	American Funds SMALLCAP World Fund R6	0	40,956
	American Funds	American Funds U.S. Government Securities Fund R6	0	3,076
	American Funds	American Funds Washington Mutual Investors Fund R6	0	26,520
	Avantis	Avantis U.S. Small Cap Value Fund	0	26,752
	Black Rock	Black Rock High Yield Bond Port K	0	96,242
	Black Rock	Black Rock Mid-Cap Growth Equity Instl	0	55,124
	Black Rock	Black Rock Strategic Income Opportunities I	0	39,188
	Black Rock	Black Rock Total Return Fund K	0	40,067
	Columbia	Columbia Select Large Cap Growth	0	83,331
	DFA	DFA Emerging Markets Core Equity Fund	0	81,951
	DFA	DFA U.S. Large Cap Value Portfolio Institutional Class	0	113,976
	Diamond Hill	Diamond Hill Mid Cap Inv	0	58,015
	Dodge & Cox	Dodge & Cox International Stock Fund	0	118,756
	Federated Investment	Federated Government Obligations Fund	0	192,746
	Fidelity	Fidelity 500 Index Fund	0	192,684
	Fidelity	Fidelity International Index	0	132,060
	Fidelity	Fidelity US Bond Index	0	107,260
	Goldman Sachs	Goldman Sachs GQG Partners International Opportunities Fund Class R6	0	118,129
	JP Morgan	JPMorgan Equity Income Fund	0	111,084

Intermountain Claims, Inc. Employees Savings Trust
EIN 82-0360635 Plan 001
Schedule of Assets Held for Investment Purposes at End of Year
December 31, 2021
Attachment to Schedule H, Part IV, Line 4i

(a)	(b) Identity of Issue	(c) Description of Investments	(d) Cost**	(e) Current Value
	Metropolitan West	Metropolitan West Total Return Bond	0	9,862
*	Nationwide	Nationwide Loomis All Cap Growth Fund	0	90,072
	PGIM	PGIM Total Return Bond Fund -Class R6	0	79,099
	PIMCO	PIMCO Real Return Institutional Class	0	65,020
	PIMCO	PIMCO CommodityRealReturn Strategy Fund Institutional Class	0	39,036
	Principal	Principal Global Real Estate Securities Fund	0	41,005
	Vanguard	Vanguard Explorer Fund Admiral	0	26,638
	Vanguard	Vanguard Extended Market Index Fund Admiral	0	80,723
	Vanguard	Vanguard Large Cap Index Fund Admiral	0	121,378
	Vanguard	Vanguard Short-Term Corporate Bond Index Fund Admiral	0	116,162
	Vanguard	Vanguard US Growth Fund Admiral	0	104,167
*	Nationwide	Fixed Account	0	434,592
		Total Investments	\$ 0	\$ 8,618,868

* Party-in-interest

** Historical cost is omitted under ERISA regulations as these investments are participant directed