

September 25, 2018

Debbie Haddox, Construction Account Executive  
Alternative Dispute Resolution Program  
Zurich American Insurance Company  
11290 Pyrites Way, Suite 200  
Rancho Cordova, CA 95670

1221 Broadway, Suite 900  
Oakland, CA 94612  
Voice 415.777.0777  
Fax 415.778.7152  
www.wcirb.com  
MemberServices@wcirb.com  
**Michelle Gonzalez**  
**Member Services Data Examiner**  
**Member Services**

**RE: Group Workers' Compensation Insurance – Approval**  
LABORERS HEALTH & WELFARE FUND of SOUTHERN CALIFORNIA  
Bureau Number: 1-52-68-27 F

Dear Ms. Haddox:

This letter follows the WCIRB's letter of February 1 2018, at which time the WCIRB indicated that the group insurance submission for the Laborers Health & Welfare Trust Fund of Southern California was not approved. Since that time the WCIRB has received additional information and documentation from the attorney for the Trust which addressed the WCIRB's concerns, including but not limited to the Trust's inability to provide copies of the Articles of Association, By-Laws and Operating Policies that had been previously submitted. A copy of their attorney's letter, with enclosures, is attached for your reference.

In light of the newly submitted information and documentation the WCIRB again reviewed your December 28, 2017 letter and renewal application and have determined that the application is in order. This letter is the WCIRB's formal approval for the issuance of group policies for the period January 1, 2018 to January 1, 2019.

This approval is given with the understanding that at least 75% of the regular membership is engaged in operations properly assigned to the ***Building and Construction Industry***, and that only members whose principal payroll (51% or more) is under these classifications are eligible to participate in the group. If you have any questions please feel free to contact me.

Sincerely,



Michelle Gonzalez  
Member Services Data Examiner Member Services  
415.778.7239  
[safetygroups@wcirb.com](mailto:safetygroups@wcirb.com)

cc: William Y. Sheah, REICH, ADELL & CVITAN