RETURN OF FUNDS CALCULATION

		ALPINE	COLUSA	DEL NTE	LASSEN	MODOC	MONO	PLUMAS	SAN BEN	SIERRA	TRINITY	
	WORKERS COMPENSATION PROGRAM	120	130	140	150	160	170	180	190	200	210	
	DUE TO/(FROM) MEMBERS AT 3-31-12:	303,662	39,333	811,367	243,934	67,933	1,296,693	1,175,767	801,781	163,003	1,076,204	5,979,677
	Income for remainder of year											
	interest	787	102	2,103	632	176	3,361	3,048	2,078	423	2,790	15,500
	Claim Recoveries											0
	Dividend											
	Premium	130,220	276,570	237,282	584,609	269,846	0	486,390	0	0	352,559	2,337,476
	Expense for remainder of year											
	Loss Prev Sub											0
	Loss Control Sub											0
	Return of funds											0
	Claims costs	52,075	95,172	157,888	102,151	72,022	91,930	140,196	106,020	15,215	18,959	851,624
	Risk Management	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	5,600	56,000
	General & Admin	9,800	9,800	9,800	9,800	9,800	9,800	9,800	9,800	9,800	9,800	98,000
	Claims Admin/ SIR change	22,000	22,000	22,000	22,000	22,000	22,000	22,000	22,000	22,000	22,000	220,000
	Estimated Due To/(From) at 6-30-2012	345,195	183,433	855,464	689,625	228,534	1,170,724	1,487,609	660,440	110,811	1,375,194	7,107,029
	Member Loss History Ratio											
	10 year loss history	2.31%	5.80%	11.18%	15.37%	6.55%	11.97%	27.01%	10.28%	2.62%	6.90%	
	Reserves to reflect 50%	259,020	650,354	1,253,613	1,723,438	734,452	1,342,196	3,028,631	1,152,696	293,781	773,697	11,213,000
	Reserves to reflect 90%	320,674	805,156	1,552,008	2,133,663	909,271	1,661,675	3,749,528	1,427,070	363,708	957,858	13,882,000
	Adjustment to account for 90% confidence	61,654	154,802	298,394	410,225	174,820	319,479	720,897	274,373	69,928	184,161	2,668,733
	In excess of 90% confidence level	283,541	28,631	557,070	279,400	53,714	851,245	766,712	386,067	40,883	1,191,033	4,438,296
A	In excess of 90% confidence level	283,541	28,631	557,070	279,400	53,714	851,245	766,712	386,067	40,883	1,191,033	4,438,296
B	One - Self Insured Retention	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	300,000	3,000,000
C	A less B	-16,459	-271,369	257,070	-20,600	-246,286	551,245	466,712	86,067	-259,117	891,033	1,438,296
D	Return of Funds in Target Range	141,770	14,316	150,000	139,700	26,857	150,000	150,000	150,000	20,442	150,000	1,093,084
E	Return of Funds Above Target Range	0	0	257,070	0	0	551,245	466,712	86,067	0	891,033	2,252,127
F	Total Proposed Return of Funds (1 SIR)	141,770	14,316	407,070	139,700	26,857	701,245	616,712	236,067	20,442	1,041,033	3,345,211