RETURN OF FUNDS CALCULATION

		ALPINE	COLUSA	DEL NTE	LASSEN	MODOC	MONO	PLUMAS	SAN BEN	SIERRA	TRINITY	
	LIABILITY/PROPERTY PROGRAM	120	130	140	150	160	170	180	190	200	210	
	DUE TO/(FROM) MEMBERS AT 3-31-12:	493,660	411,656	56,817	247,607	643,412	910,032	184,441	866,209	(127,126)	368,954	4,055,662
	Income for remainder of year											
	Interest	548	457	63	275	714	1,010	205	961	0	409	4,641
	Claim Recoveries											0
	Dividend	6,707	23,529	26,656	31,035	12,422	25,349	23,619	39,842	9,271	18,417	216,847
	Premium	96,341	299,465	268,277	527,246	128,172	0	285,142	0	0	200,166	1,804,809
	Expense for remainder of year											
	Loss Prev Sub											0
	Loss Control Sub											0
	Return of funds											0
	Claims costs	13,477	215,560	166,958	70,118	29,680	16,587	20,248	23,918	47,378	136,125	740,047
	Risk Management	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	24,000
	General & Admin	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	4,200	42,000
	Claims Admin	9,000	3,000	16,000	13,000	6,000	6,000	4,000	4,000	3,500	6,000	70,500
	Estimated Due To/(From) at 6-30-2012	561,472	486,418	135,599	685,410	730,018	881,855	438,940	832,652	(184,604)	420,805	4,988,565
	Member Loss History Ratio											
	10 year loss history	2.45%	9.13%	20.55%	18.03%	3.70%	8.15%	7.66%	19.02%	5.56%	5.76%	
	Reserves to reflect 50%	113,043	421,258	948,177	831,904	170,718	376,041	353,432	877,583	256,538	265,766	4,614,000
	Reserves to reflect 90%	154,277	574,916	1,294,034	1,135,349	232,989	513,206	482,350	1,197,689	350,113	362,707	6,297,000
	Adjustment to account for 90% confidence	41,234	153,658	345,857	303,445	62,271	137,165	128,918	320,107	93,575	96,941	1,683,168
	In excess of 90% confidence level	520,239	332,760	(210,257)	381,965	667,747	744,691	310,022	512,546	(278,179)	323,864	3,305,397
A	In excess of 90% confidence level	520,239	332,760	0	381,965	667,747	744,691	310,022	512,546	0	323,864	3,305,397
B	One - Self Insured Retention	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	1,000,000
C	A less B	420,239	232,760	0	281,965	567,747	644,691	210,022	412,546	0	223,864	2,993,833
D	Return of Funds in Target Range	50,000	50,000	0	50,000	50,000	50,000	50,000	50,000	0	50,000	400,000
E	Return of Funds Above Target Range	420,239	232,760	0	281,965	567,747	644,691	210,022	412,546	0	223,864	2,993,833
F	Total Proposed Return of Funds (1 SIR)	470,239	282,760	0	331,965	617,747	694,691	260,022	462,546	0	273,864	3,393,833