RETURN OF FUNDS CALCULATION

		ALPINE	COLUSA	DEL NTE	LASSEN	MODOC	MONO	PLUMAS	SAN BEN	SIERRA	SUTTER	TRINITY	
	LIABILITY/PROPERTY PROGRAM	120	130	140	150	160	170	180	190	200	205	210	
	DUE TO/(FROM) MEMBERS AT 3-31-13:	465,907	74,529	461,972	693,733	242,227	473,585	812,140	822,386	302,480	714,036	792,098	5,855,093
	Est. Claims Liab Change From Prior Year	16,981	37,083	94,032	69,862	17,217	32,117	26,866	79,464	23,745	43,232	32,353	472,953
	Adj. DUE TO/(FROM)	448,926	37,446	367,940	623,871	225,010	441,468	785,274	742,922	278,735	714,036	759,745	5,425,373
	Income for remainder of year												
	Interest	650	540	960	1,390	590	1,150	1,100	2,860	700	960	1,120	12,020
	Claim Recoveries												0
	Dividend												0
	Premium			270,418		152,469							422,887
	Expense for remainder of year												
	Loss Prevention Sub												
	Other exp												0
	Return of funds												0
	Claims costs	34,207	9,194	146,567	119,375	52,272	58,873	10,498	26,233	7,674	15,948	9,427	490,267
	Risk Management	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	26,400
	General & Admin	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	35,200
	Claims Admin	2,585	1,719	11,435	8,719	4,484	6,023	2,933	6,015	1,956	7,602	2,183	55,655
	Estimated Due To/(From) at 6-30-2014	407,184	21,472	475,716	491,566	315,712	372,122	767,343	707,934	264,205	685,846	743,655	5,252,757
	Member Loss History Ratio												
	10 year loss history	3.59%	7.84%	19.88%	14.77%	3.64%	6.79%	5.68%	16.80%	5.02%	9.14%	6.84%	99.99%
	Reserves to reflect 50%	154,801	338,061	857,226	636,882	156,957	292,785	244,922	724,416	216,462	394,117	294,941	4,312,000
	Reserves to reflect 90%	211,882	462,717	1,173,318	871,725	214,833	400,746	335,234	991,536	296,280	539,443	403,697	5,902,000
	Adjustment to account for 90% confidence	57,081	124,656	316,092	234,843	57,876	107,961	90,312	267,120	79,818	145,326	108,756	1,589,841
	In excess of 90% confidence level	350,103	(103,184)	159,624	256,723	257,836	264,161	677,031	440,814	184,387	540,520	634,899	3,662,916
A	In excess of 90% confidence level	350,103	(103,184)	159,624	256,723	257,836	264,161	677,031	440,814	184,387	540,520	634,899	3,662,916
B	Self Insured Retention Level	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	1,100,000
C	A less B	250,103	-203,184	59,624	156,723	157,836	164,161	577,031	340,814	84,387	440,520	534,899	2,562,916
D	Return of Funds in Target Range (1/2 of one SIR)	50,000	0	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	500,000
E	Return of Funds Above Target Range	250,103	0	59,624	156,723	157,836	164,161	577,031	340,814	84,387	440,520	534,899	2,766,100
F	Total Proposed Return of Funds	300,103	0	109,624	206,723	207,836	214,161	627,031	390,814	134,387	490,520	584,899	3,266,100

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 3-31-13:	239,424	222,280	96,038	773,045	181,523	1,201,475	1,890,970	832,296	233,232	1,327,355	6,997,638
Est. Claims Liab Change From Prior Year	92,936	190,130	359,969	408,065	187,875	182,865	484,718	299,097	81,914	217,685	2,505,251
Adj. DUE TO/(FROM)	146,489	32,151	(263,931)	364,981	(6,352)	1,018,610	1,406,253	533,199	151,319	1,109,671	4,492,388
PLUS: Est. Income for remainder of year											
interest	654	1,092	1,908	3,297	1,539	3,297	5,436	2,847	864	2,820	23,754
Claim Recoveries											
Dividend											
Premium			263,504		285,284						548,788
LESS: Est Expense for remainder of year											
Loss Prevention Sub											0
Loss Control Sub	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	50,000
Return of funds											0
Claims costs	38,176	130,824	183,492	172,300	54,737	78,881	281,872	118,483	20,317	205,296	1,284,376
Risk Management	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	34,000
General & Admin	4,622	4,622	4,622	4,622	4,622	4,622	4,622	4,622	4,622	4,622	46,220
Claims Admin	13,120	13,120	13,120	13,120	13,120	13,120	13,120	13,120	13,120	13,120	131,200
Estimated Due To/(From) at 6-30-2014	82,825	(123,724)	(208,152)	169,836	199,592	916,884	1,103,675	391,422	105,724	881,053	3,519,134
Member Loss History Ratio											
10 year loss history	3.71%	7.59%	14.37%	16.29%	7.50%	7.30%	19.35%	11.94%	3.27%	8.69%	
Reserves to reflect 50%	554,422	1,134,250	2,147,453	2,434,378	1,120,800	1,090,912	2,891,664	1,784,314	488,669	1,298,634	14,944,000
Reserves to reflect 90%	688,057	1,407,641	2,665,060	3,021,143	1,390,950	1,353,858	3,588,651	2,214,392	606,454	1,611,647	18,546,000
Adjustment to account for 90% confidence	133,634	273,392	517,607	586,766	270,150	262,946	696,987	430,079	117,785	313,014	3,602,360
In excess of 90% confidence level	(50,809)	(397,115)	(725,759)	(416,930)	(70,558)	653,938	406,688	(38,657)	(12,062)	568,039	(83,226)

A	In excess of 90% confidence level	(50,809)	(397,115)	(725,759)	(416,930)	(70,558)	653,938	406,688	(38,657)	(12,062)	568,039	(83,226)
B	Self Insured Retention Level	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	-350,809	-697,115	-1,025,759	-716,930	-370,558	353,938	106,688	-338,657	-312,062	268,039	728,665
D	Return of Funds in Target Range (1/2 of one SIR)	0	0	0	0	0	150,000	150,000	0	0	150,000	450,000
E	Return of Funds Above Target Range	0	0	0	0	0	353,938	106,688	0	0	268,039	728,665