RETURN OF FUNDS CALCULATION

	WORKERS COMPENSATION PROGRAM	ALPINE 120	COLUSA 130	DEL NTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BEN 190	SIERRA 200	TRINITY 210		
	DUE TO/(FROM) MEMBERS AT 3-31-12:	188,860	342,090	280,013	804,292	63,849	1,210,606	459,955	547,547	220,672	1,428,219	5,546,103	<
	Est. Claims Liab Change From Prior Year	72,105	164,508	393,864	316,273	95,385	(58,210)	(99,133)	161,318	37,010	144,130	1,227,249	<
	Adj. DUE TO/(FROM)	116,755	177,582	(113,851)	488,019	(31,536)	1,268,816	559,088	386,229	183,662	1,284,089	4,318,854	
	PLUS: Est. Income for remainder of year												
	interest	90	140	290	470	150	460	620	320	100	410	3,050	<
	Claim Recoveries												
	Dividend												
	Premium	131,575	0	230,966	0	280,431	0	585,680	451,056	0	299,325	1,979,033	<
	LESS: Est Expense for remainder of year												
	Loss Prevention Sub											0	
	Loss Control Sub											0	
	Return of funds											0	
	Claims costs	57,506	63,985	167,191	146,014	48,982	117,926	143,175	111,145	24,982	41,867	922,770	<
	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	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	120,000	<
	Estimated Due To/(From) at 6-30-2012	163,514	86,337	(77,186)	315,076	172,663	1,123,951	974,813	699,060	131,381	1,514,558	5,104,167	
	Member Loss History Ratio												
	10 year loss history	2.71%	6.68%	13.49%	16.74%	6.82%	9.91%	22.62%	10.79%	2.72%	7.53%		<
	Reserves to reflect 50%	337,097	830,925	1,678,021	2,082,289	848,340	1,232,705	2,813,702	1,342,168	338,341	936,657	12,439,000	<
	Reserves to reflect 90%	417,990	1,030,323	2,080,698	2,581,978	1,051,917	1,528,518	3,488,909	1,664,250	419,533	1,161,427	15,424,000	<
	Adjustment to account for 90% confidence	80,894	199,398	402,677	499,689	203,577	295,814	675,207	322,082	81,192	224,771	2,985,299	
	In excess of 90% confidence level	82,621	(113,061)	(479,862)	(184,613)	(30,914)	828,137	299,606	376,978	50,189	1,289,787	2,118,869	
A	In excess of 90% confidence level	82,621	(113,061)	(479,862)	(184,613)	(30,914)	828,137	299,606	376,978	50,189	1,289,787	2,118,869	
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	-217,379	-413,061	-779,862	-484,613	-330,914	528,137	-394	76,978	-249,811	989,787	-881,131	
D	Return of Funds in Target Range (1/2 of one SIR)	41,310	0	0	0	0	150,000	149,803	150,000	25,094	150,000	666,208	
E	Return of Funds Above Target Range	0	0	0	0	0	528,137	0	76,978	0	989,787	1,594,903	
F	Total Proposed Return of Funds (1 SIR)	41,310	0	0	0	0	678,137	149,803	226,978	25,094	1,139,787	2,261,111	

RETURN OF FUNDS CALCULATION

LIABILITY/PROPERTY PROGRAM	ALPINE 120	COLUSA 130	DEL NTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BEN 190	SIERRA 200	TRINITY 210		
DUE TO/(FROM) MEMBERS AT 3-31-12:	425,915	839,184	(102,686)	774,086	589,234	864,373	464,557	739,243	90,431	469,829	5,154,166	<
Est. Claims Liab Change From Prior Year	(17,221)	(110,590)	(146,369)	(78,454)	19,819	(53,173)	(116,478)	(157,753)	(56,917)	(58,244)	(775,379)	<
Adj. DUE TO/(FROM)	443,136	949,774	43,683	852,540	569,415	917,546	581,035	896,996	147,348	528,073	5,929,545	
Income for remainder of year												
Interest	100	180	150	290	140	220	150	290	60	130	1,710	<
Claim Recoveries											0	
Dividend											0	
Premium	90,156		275,202		131,045		265,612	473,974		184,731	1,420,720	<
Expense for remainder of year												
Loss Prevention Sub												<
Loss Control Sub											0	
Return of funds											0	
Claims costs	21,000	25,000	275,154	124,299	24,500	55,200	25,000	47,000	47,378	25,000	669,531	<
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	496,792	915,354	21,281	708,931	663,500	849,966	811,197	1,313,660	89,930	675,334	6,545,944	
Member Loss History Ratio												
10 year loss history	2.50%	8.09%	20.88%	19.63%	4.96%	8.41%	6.17%	18.75%	5.20%	5.40%		<
Reserves to reflect 50%	95,975	310,575	801,583	753,596	190,414	322,860	236,866	719,813	199,628	207,306	3,839,000	<
Reserves to reflect 90%	132,150	427,637	1,103,717	1,037,642	262,186	444,553	326,146	991,125	274,872	285,444	5,286,000	<
Adjustment to account for 90% confidence	36,175	117,062	302,134	284,046	71,771	121,693	89,280	271,313	75,244	78,138	1,446,855	
In excess of 90% confidence level	460,617	798,292	(280,852)	424,885	591,728	728,273	721,917	1,042,347	14,686	597,196	5,099,089	

A	In excess of 90% confidence level	460,617	798,292	(280,852)	424,885	591,728	728,273	721,917	1,042,347	14,686	597,196	5,099,089
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	1,000,000
C	A less B	360,617	698,292	0	324,885	491,728	628,273	621,917	942,347	-85,314	497,196	4,479,941
D	Return of Funds in Target Range (1/2 of one SIR)	50,000	50,000	0	50,000	50,000	50,000	50,000	50,000	7,343	50,000	407,343
E	Return of Funds Above Target Range	360,617	698,292	0	324,885	491,728	628,273	621,917	942,347	0	497,196	4,565,255
F	Total Proposed Return of Funds	410,617	748,292	0	374,885	541,728	678,273	671,917	992,347	7,343	547,196	4,972,598