TRINDEL INSURANCE FUND
SUMMARY OF PREMIUM CALCULATIONS
12-13 PREMIUM ESTIMATE AS OF 10-19-2011
REVISED 1/1/2012
ADOPTED RESOL.

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY	TOTAL
WORKERS COMP	$260,440	$553,140	$949,128	$1,169,217	$539,691	$667,722	$1,078,597	$945,742	$326,142	$705,118	$7,194,938
LIABILITY	$144,594	$511,199	$893,614	$909,371	$192,901	$415,479	$473,906	$953,354	$233,696	$316,018	$5,044,132
PROPERTY	$44,108	$80,858	$170,810	$136,056	$52,681	$83,588	$100,808	$106,651	$53,500	$75,442	$904,501
AIRPORT/CRAFT	$1,722	$2,451	$4,738	$4,850	$8,393	$2,987	$4,143	$0	$1,417	$6,884	$37,585
CRIME/BOND	$2,202	$3,727	$2,910	$3,035	$2,262	$2,104	$3,209	$2,714	$2,269	$1,142	$25,574
WATERCRAFT	$55	$695	$1,036	$1,179	$107	$556	$1,424	$0	$207	$845	$6,104
MED MAL	$2,156	$4,842	$9,764	$10,280	$8,380	$5,729	$10,160	$14,871	$7,444	$5,271	$78,897
POLLUTION	$4,087	$15,996	$6,129	$6,129	$19,384	$26,705	$6,129	$13,532	$11,490	$9,279	$118,860
TOTAL	$459,363	$1,172,908	$2,038,130	$2,240,118	$823,799	$1,204,870	$1,678,376	$2,036,864	$636,165	$1,119,999	$13,410,592

Totals from 11-12												
SummaryBilling	$494,385	$1,245,173	$2,073,079	$1,924,242	$953,848	$1,296,889	$1,708,842	$2,172,146	$622,305	$1,280,011	$13,770,921	√
$ Change from prior year	($35,021)	($72,265)	($34,950)	$315,876	($130,049)	($92,019)	($30,467)	($135,281)	$13,859	($160,012)	($360,329)	
% Change from prior year	-7.08%	-5.80%	-1.69%	16.42%	-13.63%	-7.10%	-1.78%	-6.23%	2.23%	-12.50%	-2.62%	

WORKERS' COMP PREMIUM CALCULATION

DESCRIPTION	ALPINE 120	COLUSA 130	DEL NORTE 140	LASSEN 150	MODOC 160	MONO 170	PLUMAS 180	SAN BENITO 190	SIERRA 200	TRINITY 210		TOTAL
SIR LAYER PREMIUM	$128,833	$320,895	$676,970	$859,523	$305,207	$395,057	$797,721	$608,037	$172,570	$490,137		$4,754,951
EIA PREMIUM - EWC ADJUST	$0	$0	$0	$0	$7,814	$14,349	$0	$8,580	$0	$0	√	$30,743
												$0
EIA - EXCESS WORKERS COMP	$42,729	$146,327	$164,686	$205,979	$137,973	$166,899	$195,058	$224,478	$60,060	$123,558	√	$1,467,747
EIA -												$0
TOTAL PREMIUM	$171,562	$467,222	$841,656	$1,065,502	$450,994	$576,305	$992,779	$841,095	$232,630	$613,695		$6,253,441
ESTIMATED EAP COSTS	$3,060.00	$0.00	$22,780.00	$18,720.00	$3,767.00	$6,135.00	$0.00	$18,730.00	$4,740.00	$5,605.00	√	$83,537
LOSS PREVENTION SUBSIDY	$37,710	$37,710	$37,710	$37,710	$37,710	$37,710	$37,710	$37,710	$37,710	$37,710		$377,104
TRINDEL ALLOCATED COSTS	$38,607	$38,607	$38,607	$38,607	$38,607	$38,607	$38,607	$38,607	$38,607	$38,607		$386,073
HEARING TESTS	$2,000.00	$2,100.00	$875.00	$1,177.50	$1,112.50	$1,464.00	$2,000.00	$2,100.00	$2,100.00	$2,000.00	√	$16,929
LOSS CONTROL SUBSIDY	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000		$50,000
LOSS CONTROL FUNDS	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500		$25,000
DUE TO/FROM ADJ	$0	$0	$0	$0	$0	$0	$0	$0	$2,854	$0	√	$2,854
TOTAL TRINDEL	$88,878	$85,918	$107,473	$103,715	$88,697	$91,417	$85,818	$104,648	$93,512	$91,423		$941,497
Gross Billing												
2012-13	$260,440	$553,140	$949,128	$1,169,217	$539,691	$667,722	$1,078,597	$945,742	$326,142	$705,118	√	$7,194,938
GROSS BILLING FOR 11-12	$292,133	$553,312	$1,055,641	$1,060,998	$550,973	$666,075	$1,152,175	$974,574	$342,069	$744,481	√	
GROSS BILLING FOR 10-11	$278,253	$553,849	$1,071,526	$1,329,944	$529,464	$643,573	$968,082	$1,001,655	$272,632	$737,091		$7,386,071
GROSS BILLING FOR 09-10	$283,094	$547,314	$1,122,659	$1,287,476	$509,779	$731,307		$985,206	$310,966	$731,496		$6,509,297
GROSS BILLING FOR 08-09	$277,218	$547,616	$1,095,094	$1,020,691	$470,595	$876,149		$863,531	$300,396	$834,318		$6,285,608
GROSS BILLING FOR 07-08	$287,061	$504,742	$1,113,851	$1,005,491	$599,386	$960,068		$905,793	$294,988	$686,499		$6,357,879
GROSS BILLING FOR 06-07	$300,597	$516,597	$1,099,226	$1,288,047	$586,442	$939,866		$1,014,248	$310,541	$987,668		$7,043,232
GROSS BILLING FOR 05-06	$350,334	$656,827	$1,183,655	$1,790,012	$653,731	$872,540		$1,384,341	$353,013	$1,051,332		$8,295,785
GROSS BILLING FOR 04-05	$350,338	$682,805	$1,182,748	$1,773,043	$705,972	$761,890		$1,603,771	$404,041	$1,225,331		$8,689,939
GROSS BILLING FOR 03-04	$214,483	$659,976	$1,046,007	$1,308,456	$455,442	$643,309		$1,322,390	$294,800	$1,020,936		$6,965,799
GROSS BILLING FOR 02-03	$160,608	$546,503	$922,475	$923,948	$400,841	$526,986		$1,012,337	$241,255	$919,274		$5,654,227
GROSS BILLING FOR 01-02	$125,459	$418,001	$695,383	$619,820	$350,957	$398,796		$827,617	$199,587	$755,371		$4,390,991
GROSS BILLING FOR 00-01	$124,343	$362,297	$618,734	$601,827	$349,945	$408,634		$766,516	$185,710	$527,738		$3,945,744
GROSS BILLING FOR 99-00	$111,810	$335,551	$550,696	$515,773	$326,619	$0		$607,206	$183,329	$495,023		$3,126,007
Increase/(Decrease) for 12-13	($31,693)	($173)	($106,513)	$108,219	($11,282)	$1,648	($73,578)	($28,832)	($15,927)	($39,363)	√	$876,774

LIABILITY/PROPERTY/MISCELLANEOUS PREMIUM CALCULATIONS

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY		TOTAL
LIABILITY												
EIA PREMIUM	$49,386	$241,118	$276,018	$346,481	$80,832	$201,950	$209,747	$410,624	$87,791	$124,309	√	$2,028,256
												$0
SIR LAYER PREMIUM	$69,643	$243,879	$579,885	$535,654	$86,212	$187,699	$237,666	$477,143	$120,127	$165,693		$2,703,601
TRINDEL ALLOCATED COSTS	$8,778	$9,415	$10,290	$10,450	$9,070	$9,043	$9,707	$10,105	$8,990	$9,229		$95,078
LOSS PREVENTION SUBSIDY	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287		$92,869
LOSS CONTROL SUBSIDY	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500		$25,000
LEADERSHIP/SUP TRAINING	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000		$50,000
DUE TO/FROM ADJ	$0	$0	$10,634	$0	$0	$0	$0	$38,695	$0	$0	√	$49,329
TOTAL LIAB PREMIUM	$144,594	$511,199	$893,614	$909,371	$192,901	$415,479	$473,906	$953,354	$233,696	$316,018		$5,044,132
PROPERTY												
EIA PREMIUM	$15,794	$32,522	$95,787	$54,222	$22,232	$41,874	$52,871	$27,366	$19,357	$35,991	√	$398,016
SIR LAYER PREMIUM	$7,749	$27,134	$51,763	$59,598	$9,592	$20,884	$26,443	$53,088	$13,366	$18,435		$288,050
TRINDEL ALLOCATED COSTS	$8,778	$9,415	$10,290	$10,450	$9,070	$9,043	$9,707	$10,105	$8,990	$9,229		$95,078
LOSS PREVENTION SUBSIDY	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287	$9,287		$92,869
LOSS CONTROL SUBSIDY	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500		$25,000
DUE TO/FROM ADJ	$0	$0	$1,183	$0	$0	$0	$0	$4,305	$0	$0	√	$5,488
TOTAL PROPERTY	$44,108	$80,858	$170,810	$136,056	$52,681	$83,588	$100,808	$106,651	$53,500	$75,442		$904,501
MISCELLANEOUS PROG:												
AIRPORT	$1,722	$2,451	$4,738	$4,850	$8,393	$2,987	$4,143	$0	$1,417	$6,884	√	$37,585
CRIME/BOND	$2,202	$3,727	$2,910	$3,035	$2,262	$2,104	$3,209	$2,714	$2,269	$1,142	√	$25,574
WATERCRAFT	$55	$695	$1,036	$1,179	$107	$556	$1,424	$0	$207	$845	√	$6,104
Gross Billing												
2012-13	$192,680	$598,930	$1,073,108	$1,054,491	$256,344	$504,714	$583,490	$1,062,719	$291,088	$400,331	√	$6,017,897
GROSS BILLING FOR 11-12	$196,967	$671,515	$1,000,309	$847,126	$361,724	$594,700	$515,187	$1,166,910	$260,702	$522,838	√	$6,137,978
GROSS BILLING FOR 10-11	$212,110	$722,029	$885,140	$815,866	$422,693	$701,440	$520,344	$969,671	$287,671	$536,372		$6,073,335
GROSS BILLING FOR 09-10	$192,537	$668,613	$774,177	$829,621	$401,797	$669,706		$883,258	$272,496	$466,618		$5,158,823
GROSS BILLING FOR 08-09	$200,744	$608,825	$768,190	$819,701	$396,139	$675,681		$877,895	$260,402	$493,658		$5,101,235
GROSS BILLING FOR 07-08	$189,594	$561,114	$602,325	$724,069	$379,167	$562,842		$781,924	$241,211	$468,710		$4,510,956
GROSS BILLING FOR 06-07	$154,024	$471,919	$525,154	$578,692	$338,041	$504,090		$593,805	$210,517	$414,557		$3,790,799
GROSS BILLING FOR 05-06	$142,636	$433,550	$467,892	$501,462	$301,835	$465,337		$508,960	$164,432	$390,290		$3,376,394
GROSS BILLING FOR 04-05	$130,255	$415,128	$443,726	$485,610	$292,256	$412,749		$533,221	$220,784	$387,769		$3,321,498
GROSS BILLING FOR 03-04	$123,041	$349,196	$392,627	$432,880	$247,393	$325,700		$489,342	$161,140	$356,473		$2,877,792
GROSS BILLING FOR 02-03	$110,957	$344,256	$408,071	$414,989	$247,060	$316,527		$472,607	$158,426	$313,301		$2,786,194
GROSS BILLING FOR 01-02	$114,455	$332,516	$407,065	$392,084	$216,041	$299,583		$473,329	$150,908	$289,867		$2,675,848
GROSS BILLING FOR 00-01	$104,819	$309,652	$348,921	$338,250	$178,012	$214,501		$384,170	$138,072	$238,693		$2,255,090
GROSS BILLING FOR 99-00	$91,788	$303,165	$314,255	$313,400	$173,138	$0		$381,869	$125,663	$220,042		$1,923,320
Increase/(Decrease) for 10-11	($4,287)	($72,585)	$72,799	$207,366	($105,380)	($89,985)	$68,303	($104,191)	$30,386	($122,507)	√	($120,081)

MEDICAL MALPRACTICE PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY		TOTAL
CSAC-EIA PREM	**$2,156**	**$4,842**	**$9,764**	**$8,613**	**$8,380**	**$5,729**	**$10,160**	**$14,871**	**$7,444**	**$5,271**	√	**$77,230**
CLAIM COSTS-PRIOR YEAR				**1,667**						**$0**	√	$1,667
TOTAL BILLING	$2,156	$4,842	$9,764	$10,280	$8,380	$5,729	$10,160	$14,871	$7,444	$5,271		$78,897
Deductable	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$10,000	$5,000	$5,000		
6/30 cash balance	$10,651.58	$22,566.84	$29,312.57	$303.40	$18,673.79	$28,532.73	$9,999.78	$16,096.41	$8,754.69	$19,679.11	√	$164,571
	107%	**226%**	**293%**	**3%**	**187%**	**285%**	**100%**	**80%**	**88%**	**197%**		
Gross Billing												
2012-13	$2,156	$4,842	$9,764	$10,280	$8,380	$5,729	$10,160	$14,871	$7,444	$5,271	√	$78,897
GROSS BILLING FOR 11-12	$1,197	$4,350	$11,000	$9,989	$21,767	$9,410	$9,043	$17,129	$8,044	$3,413	√	$95,342
GROSS BILLING FOR 10-11	$1,197	$4,350	$42,432	$0	$124,399	$9,410		$17,129	$8,044	$3,413	√	$219,417
GROSS BILLING FOR 09-10	$1,200	$4,368	$42,656	$0	$141,000	$9,445		$17,191	$9,659	$13,099		$238,618
GROSS BILLING FOR 08-09	$1,428	$5,441	$32,419	$0	$164,968	$10,926		$19,205	$9,574	$10,171		$254,132
GROSS BILLING FOR 07-08	$1,695	$7,352	$48,825	$0	$188,676	$20,411		$43,202	$9,659	$10,011		$329,831
GROSS BILLING FOR 06-07	$1,148	$5,610	$18,866	$0	$148,039	$2,324		$14,695	$15,366	$109,104		$315,152
GROSS BILLING FOR 05-06	$1,105	$4,836	$11,779	$0	$135,285	$2,348		$14,596	$6,763	$115,366		$292,078
GROSS BILLING FOR 04-05	$991	$5,685	$8,855	$0	$135,890	$3,816		$12,655	$5,760	$107,322		$280,974
GROSS BILLING FOR 03-04	$378	$3,805	$6,011	$0	$106,870	$7,880		$9,275	$4,170	$84,241		$222,630
GROSS BILLING FOR 02-03	$749	$6,645	$8,608	$0	$149,241	$20,683		$12,136	$4,435	$118,230		$320,727
GROSS BILLING FOR 01-02	$1,552	$10,296	$18,821	$0	$67,157	$18,639		$16,355	$2,031	$66,615		$201,466
GROSS BILLING FOR 00-01	$993	$4,713	$13,340	$0	$28,032	$0		$9,612	$853	$27,766		$85,309
	$959	$492	($1,236)	$291	($13,387)	($3,681)	$1,117	($2,258)	($600)	$1,858	√	($16,445)

LANDFILL/POLLUTION PROGRAM PREMIUM CALCULATIONS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY	TOTAL
PREMIUM- Landfills Alliant ESJPA		$9,867								$3,150	$13,017
PREMIUM- Landfills Alliant	$0		$0	$0	$15,297	$20,576	$0	$7,403	$7,403		$50,679
CSAC-EIA Program	$4,087	$6,129	$6,129	$6,129	$4,087	$6,129	$6,129	$6,129	$4,087	$6,129	$55,164
DEDUCTIBLE REQUIREMENT											$0
CLAIM COSTS-PRIOR YEAR											$0
											$0
TOTAL BILLING	$4,087	$15,996	$6,129	$6,129	$19,384	$26,705	$6,129	$13,532	$11,490	$9,279	$105,843

NOTES: Line 11, Alpine and Lassen have no covered landfills. Del Norte was unable to secure coverage for the landfill.
This is 1/3 of the 3 year prepaid premium.
This program renewed on 5-17-10 next time will be 5-17-13

CSAC-EIA Program: This is the CSAC-EIA All Other Pollution Program, covers all but Landfills. It is an optional program in which all members participate. This program renewed 7-1-09, premium shown is 1/3 of 3 year prepaid premium, expires 6-30-2012.

Line 11 Premium for 09-10	$0	$0	$0	$0	$15,297	$20,576		$7,403	$6,829	$0	$50,105
Line 11 Premium for 08-09	$0	$0	$0	$0	$14,673	$19,750		$7,101	$7,101	$0	$48,625
Line 11 Premium for 07-08	$0	$0	$0	$0	$14,673	$19,750		$7,101	$7,101	$0	$48,625
Line 11 Premium for 06-07	$0	$0	$0	$0	$9,346	$15,989		$8,932	$2,948	$0	$37,215
Line 11 Premium for 05-06	$0	$0	$0	$0	$9,100	$15,530		$8,650	$2,900	$0	$36,180
Lines 12 Premium for 09-10	$6,484	$9,724	$9,724	$9,724	$6,484	$9,724		$8,724	$6,484	$6,484	$73,556
Lines 12 Premium for 08-09	$6,312	$9,315	$9,615	$9,615	$6,500	$9,315		$9,315	$6,212	$6,412	$72,611
Lines 12 Premium for 07-08	$6,212	$9,315	$9,315	$9,315	$6,500	$9,315		$9,315	$6,212	$6,212	$71,711
Lines 12 + 15 Premium for 06-07	$6,914	$10,369	$10,369	$10,369	$6,477	$10,425		$10,369	$6,914	$6,914	$79,120
Lines 12 + 15 Premium for 05-06	$3,720	$5,460	$4,630	$4,530	$0	$3,670		$4,650	$3,900	$3,000	$33,560

DISTRIBUTION OF BUDGETED ALLOCATED COSTS
BASED ON BOARD ACTION OF 6-3-99, RESOLUTION NO. 99-03

Note, at the meeting on 5-11-06 the Board elected to increase the amount for the Loss Prevent Subsidy 5% per year from now on to be reviewed on an annual basis.

History of Subsidy:

97-98 through 0!	$40,000
06-07 year	$42,000
07-08 year	$44,100
08-09 year	$46,305
09-10 year	$48,620
10-11 year	$51,051
11-12 year	$53,604
12-13 year	$56,284 √
	$562,842

AMOUNT PER:

Loss Prev Subsidy		
Loss Prevention	$ 290,000 √	
Admin	$ 286,228 √	
		$ 576,228

L/P Claim Counts prior 3 yrs		Ratio
ALPINE	17	3.82%
COLUSA	41	9.21%
DEL NORTE	74	16.63%
LASSEN	80	17.98%
MODOC	28	6.29%
MONO	27	6.07%
PLUMAS	52	11.69%
SAN BENITO	67	15.06%
SIERRA	25	5.62%
TRINITY	34	7.64%
	445	100.00% √

MEMBER	33% of SO BUDGET 1/10TH SHARE **L/P PROGRAM**	33% of ADMIN BUDGET 75% 0N SHARES & 25% ON CLAIM CTS **L/P PROGRAM**	33% of LOSS PREV SUBSIDY 1/10TH SHARE **L/P PROGRAM**	TOTAL	67% of SO BUDGET 1/10TH SHARE **W/C PROGRAM**	67% of ADMIN BUDGET 1/10TH SHARE **W/C PROGRAM**	67% of LOSS PREV SUBSIDY 1/10TH SHARE **W/C PROGRAM**	TOTAL
ALPINE	$9,570	$7,986	$18,574	$36,130	$19,430	$19,177	$37,710	$76,318
COLUSA	$9,570	$9,260	$18,574	$37,404	$19,430	$19,177	$37,710	$76,318
DEL NORTE	$9,570	$11,011	$18,574	$39,155	$19,430	$19,177	$37,710	$76,318
LASSEN	$9,570	$11,329	$18,574	$39,473	$19,430	$19,177	$37,710	$76,318

MODOC	$9,570	$8,570	$18,574	$36,714	$19,430	$19,177	$37,710	$76,318
MONO	$9,570	$8,517	$18,574	$36,661	$19,430	$19,177	$37,710	$76,318
PLUMAS	$9,570	$9,844	$18,574	$37,987	$19,430	$19,177	$37,710	$76,318
SAN BENITO	$9,570	$10,639	$18,574	$38,783	$19,430	$19,177	$37,710	$76,318
SIERRA	$9,570	$8,411	$18,574	$36,555	$19,430	$19,177	$37,710	$76,318
TRINITY	$9,570	$8,888	$18,574	$37,032	$19,430	$19,177	$37,710	$76,318
TOTAL	$95,700	$94,455	$185,738	$375,893	$194,300	$191,773	$377,104	$763,177
		$190,155				$386,073		

TRINDEL ALLOCATED COSTS:

	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY
Liab Prop Admin & SO cos	$17,556	$18,830	$20,581	$20,899	$18,140	$18,087	$19,414	$20,209	$17,981	$18,458
Transfer to Liability	$8,778	$9,415	$10,290	$10,450	$9,070	$9,043	$9,707	$10,105	$8,990	$9,229
Transfer to Property	$8,778	$9,415	$10,290	$10,450	$9,070	$9,043	$9,707	$10,105	$8,990	$9,229

LIABILITY/PROPERTY/MISCELLANEOUS PREMIUM CALCULATIONS
DUE FROM & ACTUARY REQUIREMENTS

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY	TOTAL
LIABILITY CALCULATIONS:											
EQUITY EQUALIZATION											
DUE TO/FROM AT 6-30-09	$903,745	$234,968	($101,043)	$60,086	$269,900	$723,985	$0	($369,777)	$125,830	$351,942	$2,199,636
DUE TO/FROM AT 6-30-10	680,884	407,579	(361,298)	1,031,675	359,213	518,166	530,728	(794,682)	196,568	363,203	$2,932,036
DUE TO/FROM AT 6-30-11	455,654	793,106	(118,167)	70,383	696,527	1,013,747	470,535	(430,007)	229,453	161,646 √	$3,342,877
10% OF DUE TO/FROM	$45,565	$79,311	($11,817)	$7,038	$69,653	$101,375	$47,053	($43,001)	$22,945	$16,165	$219,964
	2.69%	9.42%	17.97%	20.69%	3.33%	7.25%	9.18%	18.43%	4.64%	6.40% √	
ACTUARY REQUIREMENT:											
	Total	Propety	Liability								
	16,912,725	1,693,332	15,219,394								
		10.01%	89.99% √		100,000	liability					
@ 70% confidence	2,877,000	288,050	2,588,950 √		25,000	property					
@ 85% confidence	3,586,000	359,037	3,226,964 √		15,000	Auto	a change from 10,000 last year				
@ 90% confidence	3,970,000	397,483	3,572,517 √								
@ 70% confidence	$69,643	$243,879	$465,234	$535,654	$86,212	$187,699	$237,666	$477,143	$120,127	$165,693	$2,588,950
@ 85% confidence	$86,805	$303,980	$579,885	$667,659	$107,458	$233,955	$296,235	$594,729	$149,731	$206,526	$3,226,964
@ 90% confidence	$96,101	$336,531	$641,981	$739,154	$118,965	$259,007	$327,957	$658,415	$165,765	$228,641	$3,572,517
PROPERTY CALCULATIONS:											
ACTUARY REQUIREMENT											
@ 70% confidence	$7,749	$27,134	$51,763	$59,598	$9,592	$20,884	$26,443	$53,088	$13,366	$18,435	$288,050
@ 85% confidence	$9,658	$33,821	$64,519	$74,285	$11,956	$26,030	$32,960	$66,170	$16,659	$22,978	$359,037
@ 90% confidence	$10,692	$37,443	$71,428	$82,239	$13,236	$28,818	$36,489	$73,256	$18,443	$25,439	$397,483

WORKERS' COMP SIR PREMIUM CALCULATION

DESCRIPTION	ALPINE	COLUSA	DEL NORTE	LASSEN	MODOC	MONO	PLUMAS	SAN BENITO	SIERRA	TRINITY		TOTAL
EQUITY EQUALIZATION												
DUE TO/FROM AT 6-30-09	$332,287	$194,712	$255,965	$948,630	$151,221	$1,336,390	$0	$445,329	$176,540	$750,315		$4,591,389
DUE TO/FROM AT 6-30-10	476,399	334,460	862,369	1,336,474	316,223	1,366,753	1,305,503	798,756	218,467	1,134,416		$8,149,820
DUE TO/FROM AT 6-30-11	448,168	162,636	920,247	1,376,741	137,358	1,200,996	1,118,497	587,203	(28,544)	792,338	√	
10% OF DUE TO/FROM	$44,817	$16,264	$92,025	$137,674	$13,736	$120,100	$111,850	$58,720	($2,854)	$79,234	√	$671,564
	2.71%	6.75%	14.24%	18.08%	6.42%	8.31%	16.78%	12.79%	3.63%	10.31%	√	100.02%
ACTUARY REQUIREMENT:												
@ 50% confidence	$116,178	$289,373	$610,469	$775,090	$275,225	$356,250	$719,359	$548,307	$155,618	$441,990		$4,287,857
@ 70% confidence	$128,833	$320,895	$676,970	$859,523	$305,207	$395,057	$797,721	$608,037	$172,570	$490,137		$4,754,951
@ 80% confidence	$133,711	$333,045	$702,602	$892,067	$316,763	$410,015	$827,925	$631,059	$179,104	$508,695		$4,934,987

Uses a 10 year paid loss history capped at $125,000 per claim.

Prior year Payroll Adjustment		$0			$7,814	$14,349		$8,580			√	$30,743

@ 50% conf	$4,287,000	√
@70% conf	$4,754,000	√
@ 80% conf	$4,934,000	√