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 3-31-16:	253,733	78,885	610,226	345,043	(199,185)	26,102	371,134	1,293,943	347,324	395,476	454,008	3,976,689
	Est. Claims Liab Change From Prior Year	0	0	0	0	0	0	0	0	0	0	0	0
	Adj. DUE TO/(FROM)	253,733	78,885	610,226	345,043	(199,185)	26,102	371,134	1,293,943	347,324	395,476	454,008	3,976,689
	Income for remainder of year												
	Interest	778	421	2,150	1,910	131	663	1,016	2,687	976	927	1,306	12,965
	Claim Recoveries												0
	Dividend												0
	Premium	115,963	551,279	264,397	387,762	139,154	250,943	93,347	458,171			233,327	2,494,343
	Expense for remainder of year												
	Loss Prevention Sub												
	Other exp												0
	Return of funds												0
	Claims costs	91,594	31,221	143,242	49,501	141,142	144,918	5,497	156,721	41,495	47,227	153,841	1,006,398
	Loss Prevention	2,758	2,758	2,758	2,758	2,758	2,758	2,758	2,758	2,758	2,758	2,758	30,334
	Trindel Admin	2,013	1,923	3,231	2,870	2,389	2,209	2,479	2,554	2,028	2,524	2,404	26,625
	Claims Admin	1,549	4,287	8,410	2,752	4,113	4,427	2,124	7,088	1,430	4,262	3,076	43,517
	Estimated Due To/(From) at 6-30-2016	272,560	590,396	719,133	676,835	(210,301)	123,397	452,639	1,585,681	300,589	339,632	526,562	5,377,122
	Member Loss History Ratio												
	10 year loss history	4.15%	7.42%	19.63%	17.23%	5.52%	7.65%	4.81%	13.38%	4.83%	8.56%	6.81%	99.99%
	Reserves to reflect 50%	186,377	333,232	881,583	773,799	247,903	343,562	216,017	600,896	216,915	384,430	305,837	4,491,000
	Reserves to reflect 90%	255,101	456,107	1,206,656	1,059,128	339,314	470,246	295,671	822,469	296,900	526,183	418,611	6,147,000
	Adjustment to account for 90% confidence	68,724	122,875	325,073	285,329	91,411	126,684	79,654	221,573	79,985	141,754	112,774	1,655,834
	In excess of 90% confidence level	203,836	467,520	394,060	391,506	(301,713)	(3,287)	372,985	1,364,108	220,604	197,879	413,788	3,721,288
A	In excess of 90% confidence level	203,836	467,520	394,060	391,506	(301,713)	(3,287)	372,985	1,364,108	220,604	197,879	413,788	3,721,288
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	103,836	367,520	294,060	291,506	(401,713)	(103,287)	272,985	1,264,108	120,604	97,879	313,788	2,621,288
D	Return of Funds in Target Range (1/2 of one SIR)	50,000	50,000	50,000	50,000	0	0	50,000	50,000	50,000	50,000	50,000	450,000
E	Return of Funds Above Target Range	103,836	367,520	294,060	291,506	0	0	272,985	1,264,108	120,604	97,879	313,788	3,126,287
F	Total Proposed Return of Funds	153,836	417,520	344,060	341,506	0	0	322,985	1,314,108	170,604	147,879	363,788	3,576,287