



# CAMComp

## Average Return Schedule

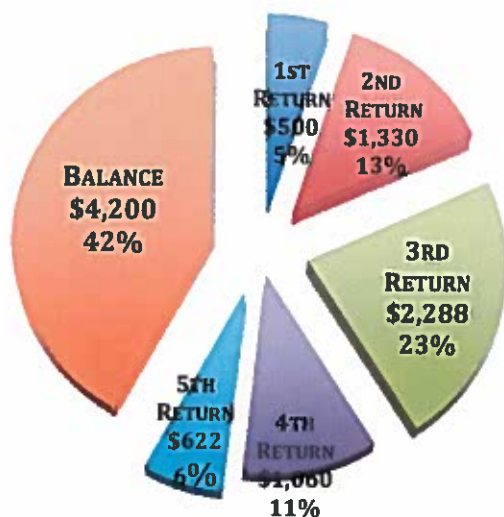
Valued as of 12/31/17

PLAN YEAR	CLAIM FUND PREMIUM	TOTAL RETURNED	PERCENTAGE RETURNED	*FUTURE REFUNDABLE SURPLUS
2016	\$3,099,000	\$300,000	10%	\$853,000
2015	\$3,175,000	\$600,000	19%	\$380,000
2014	\$3,011,000	\$1,600,000	53%	\$481,000
2013	\$2,402,000	\$300,000	12%	\$299,000
2012	\$2,144,000	\$1,598,600	75%	\$256,000
2011	\$1,883,000	\$1,295,000	69%	\$123,000
2010	\$1,750,000	\$600,000	40%	\$126,000
2009	\$1,823,000	\$916,388	50%	\$0
2008	\$3,000,000	\$1,658,505	55%	\$0
2007	\$4,034,000	\$1,056,000	29%	\$103,000
2006	\$4,745,000	\$2,992,174	63%	\$0
2005	\$6,203,000	\$1,878,000	31%	\$20,000
2004	\$6,557,000	\$1,650,000	25%	\$0
2003	\$6,100,000	\$2,188,000	36%	\$0
2002	\$6,021,000	\$3,056,000	51%	\$107,000
2001	\$5,329,000	\$130,500	3%	\$180,000
1982-2000	\$75,300,000	\$37,740,000	50%	\$0
<b>TOTAL</b>	<b>\$136,576,000</b>	<b>\$59,559,167</b>	<b>44%</b>	<b>\$2,928,000</b>

2017 REFUNDABLE PREMIUM WILL BEGIN 12/31/2018

\*Future refundable premium - claims paid and reserves are not included in this figure. Additional refunded premium will become available when claims close at less than reserved. Investment income will continue to generate on reserves and will be refunded to the membership. Portions of returnable premium are refunded at end of year for each plan year showing a balance.

## Example of One Year of Premium Return Payout



Example shows premium return payout over five years for any one plan year.

Based on:

- Claim fund @ \$10,000
- Zero claims

**safety pays!**

**Construction Association of Michigan  
Workers' Compensation Plan**

Harvard Square II 18645 Canal Road Suite 4  
Clinton Township MI 48038

Phone 586 790 7810  
Fax 586 790 7929  
Toll Free 888 867 4764  
[www.safetypays.net](http://www.safetypays.net)