



CAM **Comp**

safety pays!

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

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Group Average Return Schedule

Valued as of 10/31/19

PLAN YEAR	CLAIM FUND PREMIUM	TOTAL RETURNED	PERCENTAGE RETURNED	*FUTURE
				REFUNDABLE SURPLUS
2018	\$2,603,000	\$500,000	19%	\$565,000
2017	\$2,900,000	\$800,000	28%	\$1,160,000
2016	\$3,099,000	\$500,000	16%	\$705,000
2015	\$3,175,000	\$700,000	22%	\$415,000
2014	\$3,011,000	\$2,098,500	70%	\$345,000
2013	\$2,402,000	\$513,000	21%	\$281,000
2012	\$2,144,000	\$1,884,800	88%	\$157,000
2011	\$1,883,000	\$1,400,000	74%	\$71,000
2010	\$1,750,000	\$680,000	39%	\$106,000
2009	\$1,823,000	\$902,000	49%	\$0
2008	\$3,000,000	\$1,705,600	57%	\$0
2007	\$4,034,000	\$1,177,000	29%	\$32,000
1982- 2006	\$110,255,000	\$49,514,200	45%	\$233,000
TOTAL	\$139,476,000	\$61,875,167	45%	\$3,505,000

2019 REFUNDABLE PREMIUM WILL BEGIN 12/31/2020

*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.