



**SAMPLE  
ESTIMATED SURPLUS SUMMARY  
NET WORKERS' COMP COST SUMMERY**

Policy Year	Standard Premium	Adm. Fund	Claim Fund	Actual Losses	2019 Est. Return	2020 Est. Return	2021 Est. Return	2022 Est. Return	2023 Est. Return	Total Return	Net Cost	% of Claim Fund Return
2022	25,123	11,810	13,313	-	-	-	-	-	-	-	25,123	0%
2021	25,123	11,054	14,069	-	-	-	-	2,594	3,237	5,831	19,292	41%
2020	25,123	10,476	14,647	-	-	-	3,227	3,211	3,197	9,634	15,489	66%
2019	25,123	10,815	14,308	-	-	1,209	607	1,205	602	3,623	21,500	25%
2018	25,123	10,476	14,647	-	3,193	2,553	1,930	1,289	649	9,614	15,509	66%
	<b>125,615</b>	<b>54,632</b>	<b>70,983</b>	-	<b>3,193</b>	<b>3,762</b>	<b>5,764</b>	<b>8,298</b>	<b>7,685</b>	<b>28,702</b>	<b>96,913</b>	<b>40%</b>

2024 Estimated Annual Premium	25,123
2023 Estimated Surplus Return	(7,685)
<b>2024 Net Estimated Premium</b>	<b>17,438</b>

Surplus Return on any one plan year will continue until there are no open claims or plan year is closed out.  
Majority of surplus is returned within the first 5 years on any one year.

1. Administrative Fund is not included in surplus return
2. Net Cost = Standard Premium - Total Surplus Return
3. % of Return = Total Surplus Return divided by (Claim Fund - losses)