



March 19, 2010

CIRCULAR: MBC (MI) 10-01  
TO ALL PARTICIPATING COMPANIES OF THE  
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY:

## Participation Reports - Quarter Ending December 31, 2009

The Michigan Member's Participation Reports display the results of operations for the (1) Michigan Automobile Insurance Placement Facility (including the run-off experience for the Michigan Special Risks Program) and (2) business ceded to the MCCA. Specifically, these reports are included:

Report No.	Description
-	Display of Participation Ratios
MP-1	Member's Participation – Quarter
MP-7	Miscellaneous Income and Expenses

Your company's share of the results of operations is calculated by applying your company's ratios to the Facility results. The administrative expense ratio should be utilized to determine your share of the MP-7 income and expense amounts. Member companies can calculate their estimated assessment shares by linking to the MAIPF web site at <http://www.maipf.org/member-companies.aspx>.

Please note that paid losses are displayed net of salvage and subrogation received, while loss reserves (case and IBNR) are displayed net of anticipated salvage and subrogation. Anticipated salvage and subrogation must be combined with loss reserves in order to obtain the total gross reserves. Please refer to CIRCULAR: MBC (MI) 94-04, dated May 25, 1994, for the treatment of fiscal year anticipated salvage and subrogation.

**Accident Year Closeout:** In accordance with the accident year close-out procedure in the Accounting & Statistical Requirements manual, accident year 1998 has been closed and no longer appears on the reports.

**Ratio Calculation:** Participation ratios are based upon 2008 calendar year data as supplied by your statistical agent. Your company may verify the calendar year data by reviewing the Display of Base Data and Resultant Participation Ratios Reports. These reports will be distributed by the end of this month. Please refer to Chapter 15 of the MAIPF Accounting and Statistical Requirements Manual for a detailed explanation of participation ratio calculation.

**Recording of Results:** For statutory accounting purposes, MAIPF experience may be recorded as either REINSURANCE ASSUMED PAID LOSSES, or BOARDS and BUREAUS EXPENSE. Members' share of MAIPF experience should not be booked as Direct Paid Losses. Regarding codification, the Insurance Division of the Michigan Office of Financial and Insurance Services has approved a request for a permitted practice.

The approval allows deviation from Statements of Statutory Accounting Principles (SSAP) 63 which, under codification, requires JUA's to report financial data in a manner differing from Michigan statute. Other changes to the MAIPF MP Reports related to codification will be announced in subsequent quarters.

Should you have any questions, please contact me by phone at 401-528-1326, by fax at 401-528-1350, or by e-mail at [Cathie.Brockway@aipso.com](mailto:Cathie.Brockway@aipso.com).

Very truly yours,  
Cathie Brockway, CPCU, AIM,  
ARE,AU,AIS,AMIM,ARP,ARC,AIC,AIAF  
Insurance Specialist  
Plan Services

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2009

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00229	-0-	-0-	-0-	-0-	.0000763
00328	-0-	-0-	.0000965	.0000703	.0000113
01225	-0-	-0-	.0017407	.0008558	.0001830
01326	-0-	-0-	.0001282	.0000802	.0000143
01327	-0-	-0-	.0026207	.0022274	.0003232
01346	.0005292	.0004278	.0000014	.0000083	.0004517
01351	.0118933	.0125808	.0184336	.0150678	.0118502
02016	-0-	-0-	.0098131	.0013215	.0009572
02038	-0-	-0-	.0451887	.0193952	.0047828
02041	-0-	-0-	.0000037	.0000013	.0000004
02085	-0-	-0-	.0136039	.0134803	.0017755
02107	-0-	-0-	.0218086	.0070659	.0021068
02112	.0008183	.0007137	.0019017	.0025655	.0008877
02128	-0-	-0-	.0008382	.0006948	.0001025
02149	-0-	-0-	.0003483	.0003034	.0000433
02150	-0-	-0-	.0104222	.0079175	.0012377
02435	-0-	-0-	.0038802	.0002673	.0003042
02781	-0-	-0-	.0012406	.0007103	.0001355
02848	.0010230	.0006240	.0002261	.0005307	.0009326
02854	-0-	-0-	.0051757	.0023387	.0005336
02892	.0009723	.0010463	-0-	-0-	.0011557
03514	.0019518	.0020487	.0000178	.0000655	.0020194
03542	.0154732	.0170997	.0014245	.0035104	.0152519
03566	.0010896	.0007689	.0004465	.0008777	.0008598
03583	.0000132	.0000126	.0001848	.0001634	.0000350
04287	.0004297	.0005374	.0090881	.0087959	.0018971
04314	.0021147	.0019066	.0003968	.0004384	.0021132
04332	.0014017	.0015128	.0417809	.0048311	.0040190
04794	.0000201	.0000253	.0031184	.0015626	.0003512
04795	-0-	-0-	.0042292	.0020343	.0003978
04796	-0-	-0-	.0548028	.0290325	.0052816
04893	-0-	-0-	.0008171	.0007991	.0001061
04962	.0007423	.0000524	.0000013	-0-	.0006086
04987	.0017014	.0017972	.0016162	.0057757	.0021385
05062	-0-	-0-	-0-	-0-	.0000317
05072	-0-	-0-	.0125167	.0144859	.0017395
05092	.0000188	.0000186	.0010095	.0000009	.0000965
05127	-0-	-0-	.0003033	.0000027	.0000244
05142	.0112274	.0125299	.0007937	.0126514	.0110267
05164	-0-	-0-	.0013655	.0005383	.0001368
05268	-0-	-0-	.0014072	.0014205	.0001850
05293	.0048477	.0052666	.0001450	.0007446	.0049703
05341	-0-	-0-	.0000121	.0000195	.0000020
05366	-0-	-0-	.0004374	.0004306	.0000569
05545	-0-	-0-	.0000070	.0000016	.0000006
05676	-0-	-0-	.0051743	.0037396	.0006048
05702	.0075519	.0080226	.0061013	.0069721	.0059281

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2009

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05718	-0-	-0-	.0014055	.0009803	.0001625
05779	.0000015	.0000013	.0029849	.0021361	.0003486
05789	.0000033	.0000054	.0002264	.0002702	.0000366
05842	-0-	-0-	-0-	-0-	.0000005
05849	-0-	-0-	.0004112	.0002443	.0000454
05899	-0-	-0-	.0000714	.0000455	.0000080
05967	.0003484	.0003805	.0000031	.0000372	.0003411
05987	-0-	-0-	.0000034	.0000022	.0000004
06003	-0-	-0-	.0021893	.0010043	.0002265
06033	-0-	-0-	.0001276	.0001391	.0000173
06072	-0-	-0-	.0001972	.0002362	.0000278
06113	-0-	-0-	.0020332	.0012764	.0001907
06119	.0005062	.0005438	.0071171	.0061401	.0012579
06120	-0-	-0-	.0019231	.0012420	.0002169
06124	.0082446	.0081670	.0026859	.0031417	.0091992
06126	-0-	-0-	.0000018	.0000006	.0000002
06127	.0041126	.0001427	.0038788	.0020789	.0041484
06189	.0009192	.0006662	-0-	-0-	.0005162
06236	-0-	-0-	.0008965	.0007812	.0001116
06333	-0-	-0-	.0008179	.0006230	.0000967
06402	-0-	-0-	.0037710	.0028829	.0004488
06449	-0-	-0-	.0002806	.0001369	.0000294
06460	.0107225	.0028159	.0022860	.0011229	.0134412
06623	-0-	-0-	.0001285	.0000486	.0000128
06656	-0-	-0-	.0003428	.0042826	.0002452
06787	.0020248	.0017767	.0000122	.0000618	.0012159
06870	-0-	-0-	.0007900	.0004052	.0000836
06909	-0-	-0-	.0006905	.0010744	.0000893
06921	-0-	-0-	.0008222	.0007489	.0001040
06928	-0-	-0-	-0-	-0-	.0000012
06964	-0-	-0-	.0006190	.0003465	.0000672
07031	.0555095	.0530412	.0106983	.0164100	.0556359
07032	-0-	-0-	.0007067	.0003559	.0000744
07033	-0-	-0-	.0022280	.0033345	.0003481
07035	-0-	-0-	.0005681	.0029636	.0005785
07038	.0004452	.0003839	.0000048	.0000214	.0003448
07090	-0-	-0-	.0001556	.0000895	.0000170
07093	.0293804	.0321566	.0512312	.0590326	.0295356
07129	-0-	-0-	.0052775	.0010526	.0004764
07141	.0199254	.0201076	.0010253	.0037467	.0213408
07150	-0-	.0029226	.0000394	.0003178	.0020124
07159	.0035355	.0023239	.0000235	.0000834	.0039972
07164	-0-	-0-	.0002665	.0002677	.0000350
07178	-0-	-0-	.0001839	.0000582	.0000177
07195	-0-	-0-	.0006272	.0004357	.0000724
07240	-0-	-0-	.0006808	.0003611	.0000729
07275	-0-	-0-	.0062662	.0245947	.0014232

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2009

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07301	-0-	-0-	.0027971	.0023599	.0003441
07312	-0-	-0-	.0028229	.0009096	.0002724
07345	-0-	-0-	.0001594	.0001235	.0000190
07372	.0074392	.0075973	.0112366	.0126612	.0070129
07376	-0-	-0-	.0119955	.0086628	.0014017
07377	.0003156	.0002938	.0128685	.0108434	.0018514
07378	.0961373	.1018415	.0011368	.0108107	.0912672
07395	-0-	-0-	-0-	.0025124	-0-
07411	-0-	-0-	.0039669	.0006893	.0003529
07425	.0355606	.0342551	.0049217	.0076076	.0306732
07439	.0276834	.0293684	-0-	.0031752	.0221775
07461	-0-	-0-	.0002289	.0000067	.0000187
07481	-0-	-0-	.0003126	.0001777	.0000341
07497	-0-	-0-	.0000384	.0000267	.0000044
07501	-0-	-0-	.0018947	.0008952	.0001973
07527	-0-	-0-	.0002621	.0000690	.0000245
07581	-0-	-0-	.0007866	.0004998	.0000884
07610	.0026362	.0026421	-0-	.0001591	.0016954
07633	-0-	-0-	.0044558	.0035703	.0005386
07667	.1871528	.1945036	.0289869	.0653518	.1678470
07673	.0001854	.0001917	.0000010	.0000046	.0001445
07744	-0-	-0-	.0000994	.0001354	.0000148
07779	-0-	-0-	.0000016	.0000016	.0000002
07803	.0023740	.0020566	.0002664	.0000036	.0020585
07816	-0-	-0-	.0013123	.0013496	.0001739
07836	-0-	-0-	.0078972	.0012831	.0006981
07838	.0026529	.0032539	.0156153	.0228392	.0041079
07848	.0540681	.0506388	.0270836	.0257707	.0399810
07857	.0228484	.0212217	.0079169	.0073043	.0199777
07871	-0-	-0-	.0005375	.0004805	.0000675
07889	-0-	-0-	-0-	-0-	.0000310
07926	-0-	-0-	.0221331	.0152355	.0025482
07932	-0-	-0-	.0070556	.0016058	.0006470
07952	.0024430	.0024073	.0100684	.0102038	.0031961
07960	.0051380	.0054462	.0039348	.0045227	.0056276
08006	-0-	-0-	.0016071	.0025636	.0002592
08007	-0-	-0-	.0035107	.0028544	.0004265
08026	.0234293	.0273167	.0199377	.0316735	.0194694
08030	-0-	-0-	.0003112	.0002352	.0000369
08042	.0005246	.0005140	.0108283	.0088943	.0017125
08068	.0022153	.0020606	.0010921	.0015769	.0015886
08107	-0-	-0-	.0166884	.0172417	.0022139
08109	-0-	-0-	.0007727	.0003970	.0000821
08115	.0008949	.0007604	.0004906	.0005908	.0007078
08121	-0-	-0-	.0000458	-0-	-0-
08150	.0006167	.0004869	-0-	-0-	.0005985
08188	-0-	-0-	.0088082	.0075997	.0010894

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2009

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08263	-0-	-0-	.0005666	.0004064	.0000661
08264	-0-	-0-	.0009628	.0006660	.0001110
08320	.0061934	.0059707	.0208164	.0202608	.0074897
08324	.0787680	.0842282	.0150752	.0145272	.0713727
08327	-0-	-0-	.0018708	.0019899	.0002511
08944	-0-	-0-	.0000004	.0000010	.0000001
08997	-0-	-0-	.0004182	.0101381	.0000553
09009	.0000060	.0000047	-0-	.0088269	.0004562
09065	-0-	-0-	.0095990	.0038538	.0009651
09084	.0032717	.0027131	.0000270	.0000979	.0024122
09102	.0009026	.0000013	-0-	-0-	.0008506
09107	-0-	-0-	.0006447	.0000041	.0000519
09132	-0-	-0-	.0000607	.0000354	.0000067
09134	.0002618	.0002450	-0-	-0-	.0002445
09136	.0054379	.0061381	.0000232	.0001642	.0038993
09194	-0-	-0-	.0112055	.0088824	.0013495
09267	-0-	-0-	.0002910	.0002920	.0000382
09527	-0-	-0-	.0030351	.0012674	.0003001
09530	-0-	-0-	.0063532	.0017134	.0005962
09653	-0-	-0-	.0001630	.0001938	.0000229
09657	-0-	-0-	.0000002	.0000002	-0-
09716	-0-	-0-	.0012195	.0000370	.0000996
09753	-0-	-0-	.0088557	.0006386	.0007439
09805	-0-	-0-	.0033021	.0032300	.0004288
09809	-0-	-0-	.0038549	.0006496	.0003419
09812	.0002246	.0001560	.0011195	.0003165	.0001998
09814	-0-	.0000002	.0113933	.0266975	.0022694
09816	-0-	-0-	.0037150	.0061282	.0006093
09818	-0-	-0-	.0252693	.0210983	.0030816
09824	.0178992	.0168051	.0177832	.0079783	.0166060
09832	-0-	-0-	.0002676	.0001622	.0000297
09834	-0-	-0-	.0050519	.0038708	.0006016
09836	.0042217	.0043441	-0-	-0-	.0053256
09838	.0003846	.0005902	.0359059	.0226255	.0044296
09840	-0-	-0-	-0-	.0000003	-0-
09869	-0-	-0-	.0084408	.0048626	.0009236
09965	-0-	-0-	.0000344	.0000136	.0000034
09980	-0-	-0-	-0-	.0446229	-0-
09989	-0-	-0-	.0000014	-0-	-0-
10016	-0-	-0-	.0000290	.0000331	.0000040
10029	-0-	-0-	.0001729	.0015350	.0000910
10087	-0-	-0-	.0006401	.0016102	.0001332
10123	-0-	-0-	.0002487	.0001856	.0000294
10315	-0-	-0-	.0000643	.0000276	.0000066
10318	-0-	-0-	-0-	.0002279	.0000116
10394	-0-	-0-	.0069750	.0012512	.0006225
10587	-0-	-0-	.0000563	.0000308	.0000061

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2009

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10721	.0019569	.0021974	.0006111	.0042884	.0022195
10726	-0-	-0-	.0008030	.0005076	.0000902
10886	.0177287	.0232286	.0012397	.0014805	.0129065
10993	-0-	-0-	.0004166	.0004445	.0000560
11035	.0031456	.0025152	-0-	-0-	.0032494
11047	.0880963	.0958982	.0258832	.0382218	.0671412
11088	.0051270	.0043742	.0008652	.0022329	.0036996
11110	-0-	-0-	.0006015	.0007754	.0000876
11148	-0-	-0-	-0-	-0-	.0000263
11156	-0-	-0-	.0042324	.0044968	.0005678
11159	-0-	-0-	-0-	-0-	.0000027
11162	-0-	-0-	-0-	-0-	.0079366
11213	-0-	-0-	-0-	.0003396	.0000173
11258	-0-	-0-	-0-	.0010150	.0000516
11262	-0-	-0-	-0-	-0-	.0001414
11303	-0-	-0-	-0-	-0-	.0001032
11372	-0-	-0-	-0-	-0-	.0000004
11373	-0-	-0-	-0-	-0-	.0000023
11410	.0025426	.0001117	-0-	-0-	.0025895
11411	.0063040	.0040119	-0-	-0-	.0074417
27249	.0505045	.0395810	.0890284	.0971069	.0586334
27429	-0-	-0-	.0003895	.0001782	.0000403
27515	.0105340	.0097468	.0027447	.0032852	.0101494
27521	.0005067	.0003287	.0000015	.0000027	.0004058
27568	.0198246	.0162454	.0087996	.0105790	.0233048
27942	.0023432	.0012804	-0-	-0-	.0022479
42506	-0-	-0-	.0006129	-0-	.0000491

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2010  
 PRIVATE PASSENGER

12/31/2009

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
 \*\* LOSS DETAIL \*\*  
 MEMBERS PARTICIPATION REPORT

REPORT: MP - 1  
 DATE: 03/11/2010  
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ALL CARRIERS COMBINED

***** ACCOUNTS *****	*****	L I A B I L I T Y *****				***** PHYSICAL DAMAGE *****			*****	
*	* R *	BI	PD	PIP	TOTAL	* R *	COLL	O/T COLL	TOTAL *	ALL COV TOTAL
LOSSES PAID TOTAL		15405	2624	7437004	7455033		49716	28747	78463	7533496
ACCIDENT YEAR 1999		4402		6621618	6626020		1364-	258-	1622-	6624398
ACCIDENT YEAR 2000				141880	141880					141880
ACCIDENT YEAR 2001				25618	25618		138-		138-	25480
ACCIDENT YEAR 2002				202555	202555		748-		748-	201807
ACCIDENT YEAR 2003				80948	80948		1661-	221	1440-	79508
ACCIDENT YEAR 2004				68846	68846		95-	745	650	69496
ACCIDENT YEAR 2005				29935	29935		603-	22	581-	29354
ACCIDENT YEAR 2006		5999		1386	7385					7385
ACCIDENT YEAR 2007		5004		189455	194459			75	75	194534
ACCIDENT YEAR 2008				45652	45652		1648-	7232	5584	51236
ACCIDENT YEAR 2009			2624	29111	31735		55973	20710	76683	108418
LOSSES O/S TOTAL (PRIOR)		271106	2399	695778711	696052216		68744-	30793	37951-	696014265
ACCIDENT YEAR 1999		101354		668666624	668767978					668767978
ACCIDENT YEAR 2000				5312715	5312715					5312715
ACCIDENT YEAR 2001				3145304	3145304					3145304
ACCIDENT YEAR 2002		19997		7113506	7133503					7133503
ACCIDENT YEAR 2003		6665		2379591	2386256			7997	7997	2394253
ACCIDENT YEAR 2004				3203429	3203429					3203429
ACCIDENT YEAR 2005		22099-		1445956	1423857					1423857
ACCIDENT YEAR 2006		12170		2697322	2709492		26422-		26422-	2683070
ACCIDENT YEAR 2007		21633		1318470	1340103		21580-		21580-	1318523
ACCIDENT YEAR 2008		108166		357796	465962		19482-	2897	16585-	449377
ACCIDENT YEAR 2009		23220	2399	137998	163617		1260-	19899	18639	182256
LOSSES O/S TOTAL (CURR)		306891		739344134	739651025		59192-	22376	36816-	739614209
ACCIDENT YEAR 1999		101354		710528963	710630317		2398		2398	710632715
ACCIDENT YEAR 2000				6697340	6697340					6697340
ACCIDENT YEAR 2001				3405686	3405686					3405686
ACCIDENT YEAR 2002		19997		7240883	7260880					7260880
ACCIDENT YEAR 2003		6665		2402845	2409510			7678	7678	2417188
ACCIDENT YEAR 2004				3097950	3097950					3097950
ACCIDENT YEAR 2005		10382-		1378971	1368589		15254-		15254-	1353335
ACCIDENT YEAR 2006		7919-		2693038	2685119		26422-		26422-	2658697
ACCIDENT YEAR 2007		33186		1141819	1175005		21573-		21573-	1153432
ACCIDENT YEAR 2008		97692		578000	675692					675692
ACCIDENT YEAR 2009		66298		178639	244937		1659	14698	16357	261294

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 1

QUARTER ENDING: 12/31/2009  
FISCAL YEAR 2010  
PRIVATE PASSENGER

\*\* LOSS DETAIL \*\*  
MEMBERS PARTICIPATION REPORT

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES O/S IBNR TOT (PRIOR)	301916 26713	19854654 20183283	9736 144170 153906 20337189
ACCIDENT YEAR 1999	39001	10814063 10853064	78998 78998 10932062
ACCIDENT YEAR 2000	11999	962698 974697	9996 9996 984693
ACCIDENT YEAR 2001		869581 869581	5998 5998 875579
ACCIDENT YEAR 2002		2540253 2540253	1000 1000 2541253
ACCIDENT YEAR 2003		2661794 2661794	5998 9996 15994 2677788
ACCIDENT YEAR 2004	9750 5004	473776 488530	34999 13001 48000 536530
ACCIDENT YEAR 2005	108414 9993	320610 439017	30942- 19998 10944- 428073
ACCIDENT YEAR 2006	3611	264501 268112	
ACCIDENT YEAR 2007	13155 164	350204 363523	
ACCIDENT YEAR 2008	67489 1348	360692 429529	846- 29 817- 428712
ACCIDENT YEAR 2009	48497 10204	236482 295183	527 5154 5681 300864
LOSSES O/S IBNR TOT (CURR)	144922 11698	20184871 20341491	20368- 5046 15322- 20326169
ACCIDENT YEAR 1999		11978756 11978756	
ACCIDENT YEAR 2000		921489 921489	921489
ACCIDENT YEAR 2001		752475 752475	752475
ACCIDENT YEAR 2002		1966416 1966416	1966416
ACCIDENT YEAR 2003		2363128 2363128	2363128
ACCIDENT YEAR 2004	751	470080 470831	470831
ACCIDENT YEAR 2005	2121-	333392 331271	331271
ACCIDENT YEAR 2006	1621	263217 264838	264838
ACCIDENT YEAR 2007	11002 130	446633 457765	457765
ACCIDENT YEAR 2008	75752 1158	382046 458956	20025- 438931
ACCIDENT YEAR 2009	57917 10410	307239 375566	343- 5046 4703 380269
ANTICIPATED SALV (PRIOR)		77129	118568 195697
ACCIDENT YEAR 2005		32178	37932 70110
ACCIDENT YEAR 2006		11901	26422 38323
ACCIDENT YEAR 2007		22074	21580 43654
ACCIDENT YEAR 2008		8323	20448 28771
ACCIDENT YEAR 2009		2653	12186 14839
ANTICIPATED SALV (CURR)		63342	99322 162664
ACCIDENT YEAR 2005		16001	15254 31255
ACCIDENT YEAR 2006		11440	26422 37862
ACCIDENT YEAR 2007		22669	21573 44242
ACCIDENT YEAR 2008		9761	20059 29820
ACCIDENT YEAR 2009		3471	16014 19485

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****				***** PHYSICAL DAMAGE *****			***** ALL COV *****
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	35882	12759	190716	239357	54227	16716	70943	310300
UNEARNED PREMIUMS (PRIOR)	71418	27117	342943	441478	110349	36980	147329	588807
UNEARNED PREMIUMS (CURR)	49064	18034	250420	317518	76403	23983	100386	417904
PREMIUMS EARNED	58236	21842	283239	363317	88173	29713	117886	481203
COMMISSIONS WRITTEN	3321	875	18050	22246	5320	1629	6949	29195
OPERATING SERVICE FEES	5450	2047	26490	33987	7526	2544	10070	44057
LOSSES INCURRED TOTAL	105804-	14790-	51332644	51212050	29164	118794-	89630-	51122420
ACCIDENT YEAR 1999	34599-		49648650	49614051	1034	79256-	78222-	49535829
ACCIDENT YEAR 2000	11999-		1485296	1473297		9996-	9996-	1463301
ACCIDENT YEAR 2001			168894	168894	138-	5998-	6136-	162758
ACCIDENT YEAR 2002			243905-	243905-	748-	1000-	1748-	245653-
ACCIDENT YEAR 2003			194464-	194464-	7659-	10094-	17753-	212217-
ACCIDENT YEAR 2004	8999-	5004-	40329-	54332-	35094-	12256-	47350-	101682-
ACCIDENT YEAR 2005	98818-	9993-	24268-	133079-	15085	19976-	4891-	137970-
ACCIDENT YEAR 2006	16080-		4182-	20262-				20262-
ACCIDENT YEAR 2007	14404	34-	109233	123603	7	75	82	123685
ACCIDENT YEAR 2008	2211-	190-	287210	284809	1345-	4306	2961	287770
ACCIDENT YEAR 2009	52498	431	140509	193438	58022	15401	73423	266861
CLAIM SERVICE FEES TOTAL	10370	3887	50416	64673	15693	5291	20984	85657
ACCIDENT YEAR 2008	7613	348	50385	58346	45796	1481	47277	105623
ACCIDENT YEAR 2009	2757	3539	31	6327	30103-	3810	26293-	19966-
NET UNDERWRITING RESULTS	144899	29823	51144361-	50969639-	30470	139043	169513	50800126-
MISCELLANEOUS EXPENSES				28425			8427	36852
CHARGE OFFS				15955			4728	20683
INVESTMENT INCOME				85487			25337	110824
ALL OTHER MISC INCOME				4648			1375	6023
NET MISC EXPENSE OR INCOME				45755-			13557-	59312-
NET RESULTS OF OPERATIONS				50923884-			183070	50740814-

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	2485836 124279	491726 3101841	87792 18269 106061 3207902
ACCIDENT YEAR 1999	92-	200400 200308	540- 540- 199768
ACCIDENT YEAR 2000		3854 3854	3854
ACCIDENT YEAR 2001		39328 39328	39328
ACCIDENT YEAR 2002	700004	3640 703644	40- 40- 703604
ACCIDENT YEAR 2004		1467 1467	1467
ACCIDENT YEAR 2005	50570	30527 81097	200- 200- 80897
ACCIDENT YEAR 2006	745201 1446	28026 774673	774673
ACCIDENT YEAR 2007	2199	28108 30307	140- 140- 30167
ACCIDENT YEAR 2008	948981	132611 1081592	1081592
ACCIDENT YEAR 2009	41080 120726	23765 185571	88712 18269 106981 292552
LOSSES O/S TOTAL (PRIOR)	5162087 174420	18850277 24186784	14788 12477 27265 24214049
ACCIDENT YEAR 1999	337497	12249270 12586767	12586767
ACCIDENT YEAR 2000		653353 653353	653353
ACCIDENT YEAR 2001	14995	427582 442577	442577
ACCIDENT YEAR 2002	750000	357967 1107967	1107967
ACCIDENT YEAR 2004	588004	233780 821784	821784
ACCIDENT YEAR 2005	81100	3666815 3747915	3747915
ACCIDENT YEAR 2006	728104 6749	602088 1336941	13760- 13760- 1323181
ACCIDENT YEAR 2007	509523 72786	50098 632407	632407
ACCIDENT YEAR 2008	1861244 21589	565952 2448785	2448785
ACCIDENT YEAR 2009	291620 73296	43372 408288	28548 12477 41025 449313
LOSSES O/S TOTAL (CURR)	4350363 160699	18453046 22964108	13772 13501 27273 22991381
ACCIDENT YEAR 1999	337497	12123104 12460601	12460601
ACCIDENT YEAR 2000		649398 649398	649398
ACCIDENT YEAR 2001	450001	388246 838247	838247
ACCIDENT YEAR 2002		354316 354316	354316
ACCIDENT YEAR 2004	574999	232311 807310	807310
ACCIDENT YEAR 2005	45861	3641280 3687141	3687141
ACCIDENT YEAR 2006	138593 4992	553387 696972	696972
ACCIDENT YEAR 2007	491889 70304	37208 599401	599401
ACCIDENT YEAR 2008	1522728 16951	395143 1934822	1934822
ACCIDENT YEAR 2009	788795 68452	78653 935900	13772 13501 27273 963173

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
LOSSES O/S IBNR TOT (PRIOR)	4218500	49487	12150720	16418707	16895	4205-	12690	16431397
ACCIDENT YEAR 1999	3004		6998119	7001123	254		254	7001377
ACCIDENT YEAR 2000	16203		149215	165418	140		140	165558
ACCIDENT YEAR 2001	33666		205235	238901	230		230	239131
ACCIDENT YEAR 2002	69313		311560	380873	404		404	381277
ACCIDENT YEAR 2003	99148		418774	517922	611		611	518533
ACCIDENT YEAR 2004	102231		481558	583789	804		804	584593
ACCIDENT YEAR 2005	169866		624985	794851	11351-	149-	11500-	783351
ACCIDENT YEAR 2006	329869		571100	900969	1344	2741-	1397-	899572
ACCIDENT YEAR 2007	597207	725	639418	1237350	10614-	2422-	13036-	1224314
ACCIDENT YEAR 2008	1235714	8908	771357	2015979	13437-	1786-	15223-	2000756
ACCIDENT YEAR 2009	1562279	39854	979399	2581532	48510	2893	51403	2632935
LOSSES O/S IBNR TOT (CURR)	4478240	55645	12323339	16857224	21461-	4416-	25877-	16831347
ACCIDENT YEAR 1999	3636		7042524	7046160	183		183	7046343
ACCIDENT YEAR 2000	13553		154083	167636	118		118	167754
ACCIDENT YEAR 2001	25026		211888	236914	208		208	237122
ACCIDENT YEAR 2002	84511		321710	406221	354		354	406575
ACCIDENT YEAR 2003	166248		431993	598241	537		537	598778
ACCIDENT YEAR 2004	159763		496608	656371	717		717	657088
ACCIDENT YEAR 2005	161124		612798	773922	6515-	19-	6534-	767388
ACCIDENT YEAR 2006	274871		598727	873598	12982-	7-	12989-	860609
ACCIDENT YEAR 2007	633048		591438	1224486	11294-	60-	11354-	1213132
ACCIDENT YEAR 2008	1213403	6512	794268	2014183	15440-	113-	15553-	1998630
ACCIDENT YEAR 2009	1743057	49133	1067302	2859492	22653	4217-	18436	2877928
ANTICIPATED SALV (PRIOR)				133770			76265	210035
ACCIDENT YEAR 2005				23606			12455	36061
ACCIDENT YEAR 2006				33732			13760	47492
ACCIDENT YEAR 2007				35406			13162	48568
ACCIDENT YEAR 2008				25262			18245	43507
ACCIDENT YEAR 2009				15764			18643	34407
ANTICIPATED SALV (CURR)				122307			75407	197714
ACCIDENT YEAR 2005				4989			7480	12469
ACCIDENT YEAR 2006				34265			14115	48380
ACCIDENT YEAR 2007				35326			13281	48607
ACCIDENT YEAR 2008				28104			18217	46321
ACCIDENT YEAR 2009				19623			22314	41937

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****				***** PHYSICAL DAMAGE *****			***** ALL COV
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	843704	15722	243892	1103318	86597	28166	114763	1218081
UNEARNED PREMIUMS (PRIOR)	2237460	102415	515135	2855010	174536	67678	242214	3097224
UNEARNED PREMIUMS (CURR)	1907462	73147	441976	2422585	177118	61802	238920	2661505
PREMIUMS EARNED	1173702	44990	317051	1535743	84015	34042	118057	1653800
COMMISSIONS WRITTEN	63100	1083	15629	79812	5065	1720	6785	86597
OPERATING SERVICE FEES	60749	1127	17563	79439	6231	2027	8258	87697
LOSSES INCURRED TOTAL	1933852	116716	267114	2317682	48420	19082	67502	2385184
ACCIDENT YEAR 1999	632	92-	118639	119179	611-		611-	118568
ACCIDENT YEAR 2000	2650-		4767	2117	22-		22-	2095
ACCIDENT YEAR 2001	426366		6645	433011	22-		22-	432989
ACCIDENT YEAR 2002	34798-		10139	24659-	90-		90-	24749-
ACCIDENT YEAR 2003	67100		13219	80319	74-		74-	80245
ACCIDENT YEAR 2004	44527		15048	59575	87-		87-	59488
ACCIDENT YEAR 2005	6589		7195-	606-	4636	130	4766	4160
ACCIDENT YEAR 2006	100692	311-	6952	107333	566-	2734	2168	109501
ACCIDENT YEAR 2007	18207	1008-	32762-	15563-	820-	2362	1542	14021-
ACCIDENT YEAR 2008	588154	7034-	15287-	565833	2003-	1673	330-	565503
ACCIDENT YEAR 2009	719033	125161	146949	991143	48079	12183	60262	1051405
CLAIM SERVICE FEES TOTAL	157271	6016	42471	205758	11258	4571	15829	221587
ACCIDENT YEAR 2008	121506	1800	40892	164198	6326-	29-	6355-	157843
ACCIDENT YEAR 2009	35765	4216	1579	41560	17584	4600	22184	63744
NET UNDERWRITING RESULTS	1041270-	79952-	25726-	1146948-	13041	6642	19683	1127265-
MISCELLANEOUS EXPENSES				5935			608	6543
CHARGE OFFS				3864-			396-	4260-
INVESTMENT INCOME				222774			23167	245941
NET MISC EXPENSE OR INCOME				220703-			22955-	243658-
NET RESULTS OF OPERATIONS				926245-			42638	883607-

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	2501241 126903 7928730 10556874	137508 47016	184524 10741398
LOSSES O/S TOTAL (PRIOR)	5433193 176819 714628988 720239000	53956- 43270	10686- 720228314
LOSSES O/S TOTAL (CURR)	4657254 160699 757797180 762615133	45420- 35877	9543- 762605590
LOSSES O/S IBNR TOT (PRIOR)	4520416 76200 32005374 36601990	26631 139965	166596 36768586
LOSSES O/S IBNR TOT (CURR)	4623162 67343 32508210 37198715	41829- 630	41199- 37157516
ANTICIPATED SALV (PRIOR)			194833 405732
ANTICIPATED SALV (CURR)			174729 360378

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****			***** PHYSICAL DAMAGE *****			***** ALL COV *****	
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	879586	28481	434608	1342675	140824	44882	185706	1528381
UNEARNED PREMIUMS (PRIOR)	2308878	129532	858078	3296488	284885	104658	389543	3686031
UNEARNED PREMIUMS (CURR)	1956526	91181	692396	2740103	253521	85785	339306	3079409
PREMIUMS EARNED	1231938	66832	600290	1899060	172188	63755	235943	2135003
COMMISSIONS WRITTEN	66421	1958	33679	102058	10385	3349	13734	115792
OPERATING SERVICE FEES	66199	3174	44053	113426	13757	4571	18328	131754
LOSSES INCURRED TOTAL	1828048	101926	51599758	53529732	77584	99712-	22128-	53507604
CLAIM SERVICE FEES TOTAL	167641	9903	92887	270431	26951	9862	36813	307244
NET UNDERWRITING RESULTS	896371-	50129-	51170087-	52116587-	43511	145685	189196	51927391-
MISCELLANEOUS EXPENSES				34360			9035	43395
CHARGE OFFS				12091			4332	16423
INVESTMENT INCOME				308261			48504	356765
ALL OTHER MISC INCOME				4648			1375	6023
NET MISC EXPENSE OR INCOME				266458-			36512-	302970-
NET RESULTS OF OPERATIONS				51850129-			225708	51624421-

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PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	46142-							46142-
1999		6889733	660817883	702770047	8865407	10283723	50260213	50260213-
2000		141123	5263064	6656377	958589	916670	1492517	1492517-
2001		24280	2985623	3253122	220554	29946	101171	101171-
2002		89608	7023580	7100766	2527902	1959005	402103-	402103
2003		29538	2022515	1999629	2613337	2221582	385103-	385103
2004		69950	2944804	2876125	11860	11303	714	714-
2005		20917	1128816	1071667	72813	72055	36990-	36990
2006			2363337	2366888	53427	52577	2701	2701-
2007			351090	355874	92092	218981	131673	131673-
2008			19301	20134	80837	101001	20997	20997-
2009					25893	31957	6064	6064-
TOTAL	46142-	7265149	684920013	728470629	15522711	15898800	51191854	51237996-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	34700							34700
1999		189348	11692685	11510519	4634642	4693083	65623	65623-
2000		3958	653352	649396	102871	104473	1604	1604-
2001		39328	427582	388246	141469	143659	2182	2182-
2002		1950	357967	354316	214782	218128	1645	1645-
2003					282207	286521	4314	4314-
2004		476	228778	228289	312011	329228	17204	17204-
2005		28140	3666815	3638678	432983	434966	1986	1986-
2006			247082	226598	379301	401658	1873	1873-
2007					408465	416836	8371	8371-
2008		1709	25001	22925	523608	584468	60493	60493-
2009					470888	587781	116893	116893-
TOTAL	34700	264909	17299262	17018967	7903227	8200801	282188	247488-

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ALL CLASSIFICATIONS COMBINED

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	11442-							11442-
1999		7079081	672510568	714280566	13500049	14976806	50325836	50325836-
2000		145081	5916416	7305773	1061460	1021143	1494121	1494121-
2001		63608	3413205	3641368	362023	173605	103353	103353-
2002		91558	7381547	7455082	2742684	2177133	400458-	400458
2003		29538	2022515	1999629	2895544	2508103	380789-	380789
2004		70426	3173582	3104414	323871	340531	17918	17918-
2005		49057	4795631	4710345	505796	507021	35004-	35004
2006			2610419	2593486	432728	454235	4574	4574-
2007			351090	355874	500557	635817	140044	140044-
2008		1709	44302	43059	604445	685469	81490	81490-
2009					496781	619738	122957	122957-
TOTAL	11442-	7530058	702219275	745489596	23425938	24099601	51474042	51485484-

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## MISCELLANEOUS INCOME AND EXPENSES

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ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$48
MAIPF MISCELLANEOUS EXPENSES .....	\$630,985
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$630,937

NOTE : DO NOT PAY, THIS IS FOR YOUR INFORMATION ONLY.