



"Serving the Insurance Industry"

September 19, 2008

CIRCULAR: MBC (MI) 08-03

TO ALL PARTICIPATING COMPANIES OF THE
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY:

Participation Reports - Quarter Ending June 30, 2008

The 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-2	Member's Participation—Fiscal Year-to-Date (Results of Operations)
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 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.

Ratio Calculation: Participation ratios are based upon 2006 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 401-528-1373, by fax at 401-528-1350, or by e-mail at JoAnn.Eunson@aipso.com, or you may contact David Amaral by phone at 401-528-1314 or by e-mail at David.Amaral@aipso.com.

Very truly yours,

Jo-Ann Eunson
Insurance Specialist, Plan Services

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
01010	-0-	-0-	.0003225	.0002407	.0000389
01327	-0-	-0-	.0001462	.0002106	.0000245
01351	.0128097	.0140553	.0176281	.0174599	.0110108
02016	-0-	-0-	.0115444	.0018522	.0010303
02038	-0-	-0-	.0232318	.0095131	.0023847
02085	-0-	-0-	.0115442	.0133200	.0018861
02107	-0-	-0-	.0325589	.0098650	.0031513
02112	.0009279	.0007868	.0031475	.0027119	.0010366
02128	-0-	-0-	.0018966	.0017292	.0002458
02149	-0-	-0-	.0003428	.0003042	.0000440
02150	-0-	-0-	.0078228	.0059009	.0009477
02337	-0-	-0-	.0001606	.0000810	.0000173
02435	-0-	-0-	.0000013	-0-	.0000001
02854	-0-	-0-	.0054229	.0022787	.0005598
02892	-0-	-0-	-0-	-0-	.0016423
03514	.0020257	.0021474	.0000161	.0000481	.0021266
03542	.0152132	.0173176	.0014114	.0028546	.0144154
03566	.0009339	.0006606	.0011657	.0012031	.0008338
03583	-0-	-0-	.0000170	.0000207	.0000025
04287	.0005711	.0007277	.0105627	.0108727	.0022636
04314	.0036090	.0037242	.0002088	.0005493	.0035535
04332	.0117434	.0105279	.0403275	.0061950	.0123510
04794	.0000361	.0000458	.0044382	.0016428	.0004757
04795	-0-	-0-	.0083386	.0037876	.0008760
04796	-0-	-0-	.0670164	.0250565	.0067512
04798	-0-	-0-	.0021364	.0002334	.0001547
04893	-0-	-0-	.0004044	.0004020	.0000542
04987	.0026451	.0028986	.0011727	.0050364	.0029360
05062	-0-	-0-	.0002417	.0003021	.0000357
05072	-0-	-0-	.0087434	.0144348	.0014798
05092	.0000204	.0000216	.0006675	.0000016	.0000698
05127	-0-	-0-	-0-	-0-	.0000006
05142	.0146295	.0165282	.0023018	.0100629	.0132158
05268	-0-	-0-	.0012541	.0011723	.0001641
05293	.0057560	.0064315	.0001680	.0007454	.0050479
05341	-0-	-0-	.0000256	.0000419	.0000043
05366	-0-	-0-	.0012404	.0014458	.0001776
05637	-0-	-0-	.0001865	.0002983	.0000310
05676	-0-	-0-	.0056373	.0036854	.0006525
05702	.0064714	.0066894	.0017354	.0036647	.0054373
05718	-0-	-0-	.0010804	.0006495	.0001220
05779	.0000048	.0000017	.0009559	.0007274	.0001176
05789	.0000049	.0000081	.0001792	.0002201	.0000320
05842	-0-	-0-	.0049921	.0035907	.0005954
05899	-0-	-0-	.0000209	.0000119	.0000023
05987	-0-	-0-	.0000021	.0000015	.0000002
06003	-0-	-0-	.0023556	.0008353	.0002349

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
06033	-0-	-0-	.0000873	.0000376	.0000091
06053	-0-	-0-	-0-	-0-	.0000027
06072	-0-	-0-	.0002093	.0003281	.0000345
06113	-0-	-0-	.0021659	.0012682	.0002087
06119	.0003208	.0002573	.0083838	.0074001	.0013464
06120	-0-	-0-	.0025829	.0019235	.0003115
06124	.0109555	.0104723	.0027573	.0029651	.0120121
06127	.0027573	.0001319	.0048206	.0027269	.0030678
06189	.0006351	.0004954	-0-	-0-	.0004411
06236	-0-	-0-	.0012532	.0009539	.0001523
06333	-0-	-0-	.0001042	.0001689	.0000176
06402	-0-	-0-	.0019372	.0013068	.0002264
06449	-0-	-0-	.0001702	.0000499	.0000164
06460	.0323777	.0039032	.0031425	.0016710	.0182750
06623	-0-	-0-	.0000180	.0000048	.0000017
06656	-0-	-0-	.0003611	.0151908	.0008440
06837	-0-	-0-	-0-	.0001474	.0000079
06870	-0-	-0-	.0012880	.0005039	.0001307
06909	-0-	-0-	.0006430	.0010998	.0000936
06921	-0-	-0-	.0000009	.0000015	.0000001
07031	.0522423	.0516686	.0088146	.0141548	.0541214
07032	-0-	-0-	.0015260	.0008466	.0001621
07033	-0-	-0-	.0010268	.0108635	.0006656
07035	.0000006	-0-	.0004872	.0108899	.0006236
07038	.0004856	.0004153	.0000042	.0000227	.0003634
07090	-0-	-0-	.0002132	.0001260	.0000240
07093	.0335588	.0369158	.0625887	.0633219	.0339026
07129	-0-	-0-	.0048853	.0010491	.0004504
07141	.0318269	.0326157	.0014984	.0053796	.0332071
07150	.0022774	.0024600	.0000361	.0002275	.0017065
07159	.0025831	.0017120	.0000151	.0000609	.0028867
07173	-0-	-0-	.0123739	.0079241	.0014840
07195	-0-	-0-	.0005906	.0003743	.0000677
07240	-0-	-0-	.0006721	.0002377	.0000670
07275	-0-	-0-	.0067214	.0249890	.0015366
07301	-0-	-0-	.0042673	.0041227	.0005655
07312	-0-	-0-	.0030546	.0010498	.0003028
07372	.0112607	.0116036	.0126170	.0137219	.0104174
07376	-0-	-0-	.0162769	.0095105	.0018234
07377	.0011108	.0010560	.0136105	.0106526	.0025473
07378	.1214605	.1312464	.0011345	.0115784	.1143441
07395	-0-	-0-	-0-	.0033900	.0000327
07411	-0-	-0-	.0050794	.0005335	.0004384
07425	.0019309	.0013240	.0015517	.0041789	.0029090
07439	.0299369	.0324912	-0-	.0029815	.0241417
07461	-0-	-0-	.0006097	.0002318	.0000616
07497	-0-	-0-	.0000281	.0000183	.0000032

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07501	-0-	-0-	.0029163	.0015762	.0003198
07581	-0-	-0-	.0007112	.0003769	.0000776
07610	.0024238	.0024144	.0000208	.0002334	.0016918
07633	-0-	-0-	.0037864	.0030450	.0004688
07667	.1803051	.1902271	.0289619	.0592347	.1722061
07707	-0-	-0-	.0000003	-0-	-0-
07728	-0-	-0-	.0064314	.0098465	.0010471
07733	.0032419	.0037280	.0000182	.0000829	.0022782
07744	-0-	-0-	.0001059	.0001855	.0000185
07779	-0-	-0-	.0000113	.0000031	.0000011
07803	-0-	-0-	.0007216	.0000225	.0000594
07816	-0-	-0-	.0003050	.0143152	.0007927
07836	-0-	-0-	.0061548	.0016694	.0005861
07838	.0033050	.0035719	.0171300	.0280939	.0049375
07848	.0520923	.0487446	.0290326	.0277730	.0396446
07857	.0223591	.0205224	.0064933	.0061104	.0180865
07871	-0-	-0-	.0006028	.0006377	.0000828
07889	-0-	-0-	-0-	-0-	.0000329
07926	-0-	-0-	.0194017	.0112820	.0021706
07932	-0-	-0-	.0059701	.0022778	.0006039
07952	.0019269	.0018782	.0088871	.0085193	.0028286
07960	.0063667	.0065320	.0038981	.0039020	.0072929
08006	-0-	-0-	.0015550	.0024780	.0002584
08007	-0-	-0-	.0051071	.0042459	.0006398
08026	.0146201	.0183337	.0217199	.0317428	.0138406
08030	-0-	-0-	.0003950	.0002969	.0000478
08042	.0009559	.0009213	.0109509	.0091158	.0022163
08068	.0023201	.0021832	.0011239	.0013471	.0017066
08107	-0-	-0-	.0133517	.0134927	.0018010
08109	-0-	-0-	.0005936	.0003037	.0000642
08115	.0004803	.0004526	.0006389	.0007447	.0004262
08121	-0-	-0-	.0000443	-0-	-0-
08150	.0006376	.0005372	-0-	-0-	.0006273
08188	-0-	-0-	.0092279	.0079263	.0011659
08264	-0-	-0-	.0012994	.0008230	.0001490
08320	.0040142	.0038154	.0225756	.0209200	.0060337
08324	.0798992	.0866958	.0224464	.0188165	.0716374
08327	-0-	-0-	.0019572	.0020010	.0002653
08997	-0-	-0-	-0-	.0080413	-0-
09009	-0-	-0-	-0-	-0-	.0008126
09065	-0-	-0-	.0115676	.0043742	.0011680
09102	.0000019	.0000002	-0-	-0-	-0-
09134	.0002933	.0002757	-0-	-0-	.0002634
09136	.0016999	.0019520	.0000065	.0000399	.0011823
09194	-0-	-0-	.0092400	.0053255	.0002197
09267	-0-	-0-	.0006258	.0006165	.0000836
09509	-0-	-0-	.0000181	.0000339	.0000017

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
09520	-0-	-0-	.0001734	.0001823	.0000238
09527	-0-	-0-	.0030850	.0019134	.0003515
09530	-0-	-0-	.0046015	.0014847	.0004509
09653	-0-	-0-	-0-	-0-	.0000003
09675	-0-	-0-	-0-	-0-	.0000001
09727	-0-	-0-	.0010163	-0-	.0000820
09753	-0-	-0-	.0161663	.0029990	.0014652
09777	-0-	-0-	-0-	.0005009	.0000269
09805	-0-	-0-	.0035753	.0036336	.0004834
09809	-0-	-0-	.0013078	.0004470	.0001295
09812	.0002519	.0001699	.0014942	.0005788	.0002521
09814	-0-	-0-	.0001508	.0002604	.0000262
09816	.0000037	.0000002	.0049517	.0111439	.0009975
09818	-0-	-0-	.0243804	.0193272	.0030033
09824	.0175221	.0170862	.0149230	.0074171	.0147537
09825	-0-	-0-	.0008985	.0007698	.0001138
09834	-0-	-0-	.0038738	.0042036	.0005380
09836	.0042197	.0045055	-0-	-0-	.0051534
09838	.0006373	.0007665	.0349936	.0211888	.0045413
09840	-0-	-0-	.0003669	.0003693	.0000494
09869	-0-	-0-	.0008977	.0002654	.0000867
09965	-0-	-0-	.0001787	.0000743	.0000184
09980	-0-	-0-	-0-	.0416117	-0-
09989	-0-	-0-	.0000028	-0-	-0-
10016	-0-	-0-	.0000163	.0000177	.0000023
10029	-0-	-0-	.0001877	.0018260	.0001122
10071	-0-	-0-	-0-	-0-	.0000263
10076	-0-	-0-	.0000259	-0-	.0000021
10087	-0-	-0-	.0001122	.0001297	.0000160
10123	-0-	-0-	.0005029	.0001579	.0000490
10125	-0-	-0-	-0-	-0-	.0000043
10318	-0-	-0-	-0-	.0002243	.0000120
10394	-0-	-0-	-0-	-0-	.0004469
10587	-0-	-0-	.0000170	.0000091	.0000019
10721	.0024858	.0028553	.0039784	.0224146	.0040530
10726	-0-	-0-	.0008955	.0005866	.0001037
10886	.0148547	.0198081	.0013617	.0014867	.0108674
10887	.0000950	.0000138	-0-	-0-	.0000778
11035	.0032586	.0027923	-0-	-0-	.0028539
11047	.0753529	.0822299	.0232512	.0303085	.0585006
11088	.0027935	.0030356	.0006863	.0011811	.0021497
11148	-0-	-0-	-0-	-0-	.0000368
11156	-0-	-0-	.0054077	.0043711	.0006708
11159	-0-	-0-	-0-	-0-	.0000074
11162	-0-	-0-	-0-	-0-	.0071446
11213	-0-	-0-	-0-	.0003106	.0000167
11258	-0-	-0-	-0-	.0000613	.0000033

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
11262	-0-	-0-	-0-	-0-	.0002398
11303	-0-	-0-	-0-	-0-	.0001069
11372	-0-	-0-	-0-	-0-	.0000061
11373	-0-	-0-	-0-	-0-	.0000016
11410	.0027651	.0000836	-0-	-0-	.0025586
11411	.0007552	.0004999	-0-	-0-	.0008408
27249	.0480194	.0418690	.0879917	.0927205	.0570795
27429	-0-	-0-	.0000131	.0000694	.0000048
27515	.0147607	.0142998	.0020482	.0028420	.0104118
27521	.0005067	.0003826	.0000023	.0000021	.0004273
27568	.0120135	.0097483	.0036476	.0044916	.0147736
27942	.0096379	.0057267	-0-	-0-	.0094594
42506	-0-	-0-	.0024279	.0010980	.0002548

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2008
 PRIVATE PASSENGER

06/30/2008

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

REPORT: MP - 1
 DATE: 09/15/2008
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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		33702	34518	8099431	8167651		183586	14765-	168821	8336472
ACCIDENT YEAR 1998		1287		6999079	7000366		3640-	1347-	4987-	6995379
ACCIDENT YEAR 1999				225984	225984		18		18	226002
ACCIDENT YEAR 2000				128327	128327					128327
ACCIDENT YEAR 2001				67447	67447		366-		366-	67081
ACCIDENT YEAR 2002				153075	153075		2041-		2041-	151034
ACCIDENT YEAR 2003		4744		97001	101745		882-	1214-	2096-	99649
ACCIDENT YEAR 2004		20004		3270	23274		245-	20116-	20361-	2913
ACCIDENT YEAR 2005		7504		113646	121150		250-	11-	261-	120889
ACCIDENT YEAR 2006				22868	22868		96-	5424-	5520-	17348
ACCIDENT YEAR 2007			15638	279269	294907		14938	11668-	3270	298177
ACCIDENT YEAR 2008		163	18880	9465	28508		176150	25015	201165	229673
LOSSES O/S TOTAL (PRIOR)		277282	5999	747550625	747833906		3693	39485	43178	747877084
ACCIDENT YEAR 1998		12437		688969450	688981887		1748		1748	688983635
ACCIDENT YEAR 1999				10938214	10938214					10938214
ACCIDENT YEAR 2000				8972841	8972841					8972841
ACCIDENT YEAR 2001				3457897	3457897					3457897
ACCIDENT YEAR 2002		10000		6332187	6342187					6342187
ACCIDENT YEAR 2003		90258		2744742	2835000					2835000
ACCIDENT YEAR 2004		16582-		21427378	21410796		2859		2859	21413655
ACCIDENT YEAR 2005		51932		1679818	1731750					1731750
ACCIDENT YEAR 2006		59960		2386573	2446533		15872-		15872-	2430661
ACCIDENT YEAR 2007		69431	1350	555847	626628		1336-	7489	6153	632781
ACCIDENT YEAR 2008		154-	4649	85678	90173		16294	31996	48290	138463
LOSSES O/S TOTAL (CURR)		425732	5800	758859641	759291173		6232-	47597	41365	759332538
ACCIDENT YEAR 1998		101543		699551905	699653448		1748		1748	699655196
ACCIDENT YEAR 1999				9192176	9192176					9192176
ACCIDENT YEAR 2000				9233995	9233995					9233995
ACCIDENT YEAR 2001				3429644	3429644					3429644
ACCIDENT YEAR 2002		10000		7258496	7268496					7268496
ACCIDENT YEAR 2003		31667		2970599	3002266					3002266
ACCIDENT YEAR 2004		17879-		21376088	21358209		3411		3411	21361620
ACCIDENT YEAR 2005		66650		1616909	1683559					1683559
ACCIDENT YEAR 2006		53842		3112264	3166106		20501-		20501-	3145605
ACCIDENT YEAR 2007		93466		911880	1005346		67-		67-	1005279
ACCIDENT YEAR 2008		86443	5800	205685	297928		9177	47597	56774	354702

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2008
 PRIVATE PASSENGER

06/30/2008

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

REPORT: MP - 1
 DATE: 09/15/2008
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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 O/S IBNR TOT (PRIOR)	553410	46843	20391060	20991313		60788-	170790	110002	21101315
ACCIDENT YEAR 1998	1000		10211633	10212633			48001	48001	10260634
ACCIDENT YEAR 1999	37998		1631209	1669207			31001	31001	1700208
ACCIDENT YEAR 2000	12000		1022790	1034790			9998	9998	1044788
ACCIDENT YEAR 2001			939048	939048			5996	5996	945044
ACCIDENT YEAR 2002	2501		1429236	1431737			1001	1001	1432738
ACCIDENT YEAR 2003	20696		2379432	2400128		5996	9998	15994	2416122
ACCIDENT YEAR 2004	31300	5005	767232	803537		6134-	12997	6863	810400
ACCIDENT YEAR 2005	199250	11258	474290	684798		34704-	20006	14698-	670100
ACCIDENT YEAR 2006	97213	12916	902439	1012568		20335-	3667	16668-	995900
ACCIDENT YEAR 2007	106773	4011	373335	484119		7053-	25953	18900	503019
ACCIDENT YEAR 2008	44679	13653	260416	318748		1442	2172	3614	322362
LOSSES O/S IBNR TOT (CURR)	416382	126645	21620443	22163470		45239-	158924	113685	22277155
ACCIDENT YEAR 1998	1000		10363485	10364485			48001	48001	10412486
ACCIDENT YEAR 1999	37998		1699970	1737968			31001	31001	1768969
ACCIDENT YEAR 2000	12000		1038816	1050816			9998	9998	1060814
ACCIDENT YEAR 2001			843674	843674			5996	5996	849670
ACCIDENT YEAR 2002			2248177	2248177			1001	1001	2249178
ACCIDENT YEAR 2003	51085		2470613	2521698		5996	9998	15994	2537692
ACCIDENT YEAR 2004	11251	100009	764943	876203		4817-	12997	8180	884383
ACCIDENT YEAR 2005	120215	14	532337	652566		34180-	20003	14177-	638389
ACCIDENT YEAR 2006	33570	2814	687950	724334		5432-	1008	4424-	719910
ACCIDENT YEAR 2007	84271	2006	490898	577175		8101-	8004	97-	577078
ACCIDENT YEAR 2008	64992	21802	479580	566374		1295	10917	12212	578586
ANTICIPATED SALV (PRIOR)				131509				184220	315729
ACCIDENT YEAR 2004				57146				58270	115416
ACCIDENT YEAR 2005				32885				41705	74590
ACCIDENT YEAR 2006				25497				41973	67470
ACCIDENT YEAR 2007				13910				24158	38068
ACCIDENT YEAR 2008				2071				18114	20185
ANTICIPATED SALV (CURR)				121121				173883	295004
ACCIDENT YEAR 2004				37873				56411	94284
ACCIDENT YEAR 2005				33089				41180	74269
ACCIDENT YEAR 2006				28401				36355	64756
ACCIDENT YEAR 2007				17759				22377	40136
ACCIDENT YEAR 2008				3999				17560	21559

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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		106101	39571	488317	633989		179868	61416	241284	875273
UNEARNED PREMIUMS (PRIOR)		150360	57425	705035	912820		272950	92822	365772	1278592
UNEARNED PREMIUMS (CURR)		124069	48233	596439	768741		221837	75698	297535	1066276
PREMIUMS EARNED		132392	48763	596913	778068		230981	78540	309521	1087589
COMMISSIONS WRITTEN		10384	4005	48171	62560		17592	5923	23515	86075
OPERATING SERVICE FEES		12288	4538	55451	72277		20538	6976	27514	99791
LOSSES INCURRED TOTAL		45124	114121	20637830	20797075		189210	18519-	170691	20967766
ACCIDENT YEAR 1998		90393		17733386	17823779		3640-	1347-	4987-	17818792
ACCIDENT YEAR 1999				1451293-	1451293-		18		18	1451275-
ACCIDENT YEAR 2000				405507	405507					405507
ACCIDENT YEAR 2001				56180-	56180-		366-		366-	56546-
ACCIDENT YEAR 2002		2501-		1898325	1895824		2041-		2041-	1893783
ACCIDENT YEAR 2003		23458-		414039	390581		882-	1214-	2096-	388485
ACCIDENT YEAR 2004		1342-	95004	50309-	43353		1624	20116-	18492-	24861
ACCIDENT YEAR 2005		56813-	11244-	108784	40727		274	14-	260	40987
ACCIDENT YEAR 2006		69761-	10102-	534070	454207		10178	8083-	2095	456302
ACCIDENT YEAR 2007		1533	12283	752865	766681		15159	37106-	21947-	744734
ACCIDENT YEAR 2008		107073	28180	348636	483889		168886	49361	218247	702136
CLAIM SERVICE FEES TOTAL		11390	4194	51336	66920		19876	6757	26633	93553
ACCIDENT YEAR 2007		8232	3126	51262	62620		1281	3206	4487	67107
ACCIDENT YEAR 2008		3158	1068	74	4300		18595	3551	22146	26446
NET UNDERWRITING RESULTS		53206	78095-	20195875-	20220764-		16235-	77403	61168	20159596-
MISCELLANEOUS EXPENSES					22042				8394	30436
CHARGE OFFS					21082				8024	29106
INVESTMENT INCOME					196121				74637	270758
ALL OTHER MISC INCOME					17				4	21
NET MISC EXPENSE OR INCOME					153014-				58223-	211237-
NET RESULTS OF OPERATIONS					20067750-				119391	19948359-

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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 PAID TOTAL	1173989 251668	529160 1954817	60404 49994 110398 2065215
ACCIDENT YEAR 1997	1-	2	1
ACCIDENT YEAR 1998	2064 151-	275901 277814	2468- 2468- 275346
ACCIDENT YEAR 1999		4405 4405	4405
ACCIDENT YEAR 2000		5123 5123	16- 16- 5107
ACCIDENT YEAR 2001		44298 44298	87- 87- 44211
ACCIDENT YEAR 2002		3635 3635	206- 206- 3429
ACCIDENT YEAR 2003	19500	436 19936	99- 99- 19837
ACCIDENT YEAR 2004	13911 8-	3039 16942	478- 478- 16464
ACCIDENT YEAR 2005	30502 1	74448 104951	561- 1 560- 104391
ACCIDENT YEAR 2006	755001 4	39378 794383	2 2 794385
ACCIDENT YEAR 2007	353012 140991	44972 538975	15291- 2 15289- 523686
ACCIDENT YEAR 2008	110831	33523 144354	79608 49991 129599 273953
LOSSES O/S TOTAL (PRIOR)	8650001 711899	19544928 28906828	28436 45900 74336 28981164
ACCIDENT YEAR 1998	375004	12145294 12520298	12520298
ACCIDENT YEAR 1999		16991 16991	16991
ACCIDENT YEAR 2000		682531 682531	682531
ACCIDENT YEAR 2001	35002	677905 712907	712907
ACCIDENT YEAR 2002	79993	382321 462314	462314
ACCIDENT YEAR 2003	225000 4506	35747 265253	265253
ACCIDENT YEAR 2004	454463	465787 920250	920250
ACCIDENT YEAR 2005	406621 222678	4213257 4842556	4842556
ACCIDENT YEAR 2006	3839817 36694	509908 4386419	4386419
ACCIDENT YEAR 2007	3177688 365294	354189 3897171	6396 6396 3903567
ACCIDENT YEAR 2008	56413 82727	60998 200138	22040 45900 67940 268078
LOSSES O/S TOTAL (CURR)	7723071 650303	19145070 27518444	33808 6598 40406 27558850
ACCIDENT YEAR 1998	375004	11786037 12161041	12161041
ACCIDENT YEAR 1999		12596 12596	12596
ACCIDENT YEAR 2000		677162 677162	677162
ACCIDENT YEAR 2001	35002	633607 668609	668609
ACCIDENT YEAR 2002	79993	376193 456186	456186
ACCIDENT YEAR 2003	200004	35320 235324	235324
ACCIDENT YEAR 2004	440765	458635 899400	899400
ACCIDENT YEAR 2005	572225 80171	4158255 4810651	4810651
ACCIDENT YEAR 2006	2791995 44093	569879 3405967	3405967
ACCIDENT YEAR 2007	3066863 460235	311797 3838895	2392 2392 3841287
ACCIDENT YEAR 2008	161220 65804	125589 352613	31416 6598 38014 390627

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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)	6341949 104819	8944196 15390964	73013- 12189 60824- 15330140
ACCIDENT YEAR 1998	12280	5407407 5419687	662 662 5420349
ACCIDENT YEAR 1999	22702	111783 134485	128 128 134613
ACCIDENT YEAR 2000	25278	94277 119555	282 282 119837
ACCIDENT YEAR 2001	38916	129579 168495	446 446 168941
ACCIDENT YEAR 2002	71701	196641 268342	747 747 269089
ACCIDENT YEAR 2003	142108	257781 399889	1099 1099 400988
ACCIDENT YEAR 2004	171530	297407 468937	14068- 14068- 454869
ACCIDENT YEAR 2005	436740 1595	337724 776059	14930- 14930- 761129
ACCIDENT YEAR 2006	1293327 3259	688050 1984636	8981- 8981- 1975655
ACCIDENT YEAR 2007	2988918 16540	999581 4005039	6858 227 7085 4012124
ACCIDENT YEAR 2008	1138449 83425	423966 1645840	45256- 11962 33294- 1612546
LOSSES O/S IBNR TOT (CURR)	5839412 155356	9120156 15114924	22346 14418 36764 15151688
ACCIDENT YEAR 1998	5508	5059700 5065208	563 563 5065771
ACCIDENT YEAR 1999	15747	115058 130805	112 112 130917
ACCIDENT YEAR 2000	24922	97024 121946	263 263 122209
ACCIDENT YEAR 2001	38623	133369 171992	403 403 172395
ACCIDENT YEAR 2002	71162	202408 273570	684 684 274254
ACCIDENT YEAR 2003	84265	179524 263789	1007 1007 264796
ACCIDENT YEAR 2004	165271	405027 570298	14179- 14179- 556119
ACCIDENT YEAR 2005	326398 1806	395719 723923	14193- 14193- 709730
ACCIDENT YEAR 2006	872847 3220	681617 1557684	9488- 9488- 1548196
ACCIDENT YEAR 2007	2352051 13824	1096349 3462224	2086 283 2369 3464593
ACCIDENT YEAR 2008	1882618 136506	754361 2773485	55088 14135 69223 2842708
ANTICIPATED SALV (PRIOR)		153454	62820 216274
ACCIDENT YEAR 2004		31762	15617 47379
ACCIDENT YEAR 2005		35880	17394 53274
ACCIDENT YEAR 2006		30550	12419 42969
ACCIDENT YEAR 2007		45207	11850 57057
ACCIDENT YEAR 2008		10055	5540 15595
ANTICIPATED SALV (CURR)		156385	80726 237111
ACCIDENT YEAR 2004		32253	15563 47816
ACCIDENT YEAR 2005		35983	16365 52348
ACCIDENT YEAR 2006		27472	12383 39855
ACCIDENT YEAR 2007		44885	15256 60141
ACCIDENT YEAR 2008		15792	21159 36951

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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	1617313	102681	346420	2066414	61882	28203	90085	2156499
UNEARNED PREMIUMS (PRIOR)	3380615	147859	854470	4382944	180101	81864	261965	4644909
UNEARNED PREMIUMS (CURR)	3184658	163555	755862	4104075	141361	66211	207572	4311647
PREMIUMS EARNED	1813270	86985	445028	2345283	100622	43856	144478	2489761
COMMISSIONS WRITTEN	112720	7902	24646	145268	5099	2218	7317	152585
OPERATING SERVICE FEES	113214	7187	24253	144654	4325	1973	6298	150952
LOSSES INCURRED TOTAL	255478-	240609	305262	290393	161135	12921	174056	464449
ACCIDENT YEAR 1997	1-		2	1				1
ACCIDENT YEAR 1998	4708-	151-	431063-	435922-	2567-		2567-	438489-
ACCIDENT YEAR 1999	6955-		3285	3670-	16-		16-	3686-
ACCIDENT YEAR 2000	356-		2501	2145	35-		35-	2110
ACCIDENT YEAR 2001	293-		3790	3497	130-		130-	3367
ACCIDENT YEAR 2002	539-		3274	2735	269-		269-	2466
ACCIDENT YEAR 2003	63339-	4506-	78248-	146093-	191-		191-	146284-
ACCIDENT YEAR 2004	6046-	8-	103507	97453	589-		589-	96864
ACCIDENT YEAR 2005	85764	142295-	77441	20910	176	1	177	21087
ACCIDENT YEAR 2006	713301-	7364	92916	613021-	505-		505-	613526-
ACCIDENT YEAR 2007	394680-	233216	99348	62116-	24067-	58	24009-	86125-
ACCIDENT YEAR 2008	848976	146989	428509	1424474	189328	12862	202190	1626664
CLAIM SERVICE FEES TOTAL	246600	11834	60531	318965	13695	5968	19663	338628
ACCIDENT YEAR 2007	185862	8370	56877	251109	6067-	737-	6804-	244305
ACCIDENT YEAR 2008	60738	3464	3654	67856	19762	6705	26467	94323
NET UNDERWRITING RESULTS	1596214	180547-	30336	1446003	83632-	20776	62856-	1383147
MISCELLANEOUS EXPENSES				5684			245	5929
CHARGE OFFS				43752			1911	45663
INVESTMENT INCOME				334432			14584	349016
ALL OTHER MISC INCOME				57				57
NET MISC EXPENSE OR INCOME				285053-			12428-	297481-
NET RESULTS OF OPERATIONS				1731056			50428-	1680628

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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 PAID TOTAL	1207691 286186	8628591 10122468	243990 35229 279219 10401687
LOSSES O/S TOTAL (PRIOR)	8927283 717898	767095553 776740734	32129 85385 117514 776858248
LOSSES O/S TOTAL (CURR)	8148803 656103	778004711 786809617	27576 54195 81771 786891388
LOSSES O/S IBNR TOT (PRIOR)	6895359 151662	29335256 36382277	133801- 182979 49178 36431455
LOSSES O/S IBNR TOT (CURR)	6255794 282001	30740599 37278394	22893- 173342 150449 37428843
ANTICIPATED SALV (PRIOR)			284963 247040 532003
ANTICIPATED SALV (CURR)			277506 254609 532115

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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		1723414	142252	834737	2700403	241750	89619	331369	3031772
UNEARNED PREMIUMS (PRIOR)		3530975	205284	1559505	5295764	453051	174686	627737	5923501
UNEARNED PREMIUMS (CURR)		3308727	211788	1352301	4872816	363198	141909	505107	5377923
PREMIUMS EARNED		1945662	135748	1041941	3123351	331603	122396	453999	3577350
COMMISSIONS WRITTEN		123104	11907	72817	207828	22691	8141	30832	238660
OPERATING SERVICE FEES		125502	11725	79704	216931	24863	8949	33812	250743
LOSSES INCURRED TOTAL		210354-	354730	20943092	21087468	350345	5598-	344747	21432215
CLAIM SERVICE FEES TOTAL		257990	16028	111867	385885	33571	12725	46296	432181
NET UNDERWRITING RESULTS		1649420	258642-	20165539-	18774761-	99867-	98179	1688-	18776449-
MISCELLANEOUS EXPENSES					27726			8639	36365
CHARGE OFFS					64834			9935	74769
INVESTMENT INCOME					530553			89221	619774
ALL OTHER MISC INCOME					74			4	78
NET MISC EXPENSE OR INCOME					438067-			70651-	508718-
NET RESULTS OF OPERATIONS					18336694-			68963	18267731-

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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 PAID TOTAL	268767 121045	23533561 23923373	451603 249089 700692 24624065
ACCIDENT YEAR 1997	19772	640361774 640381546	19813 43420 63233 640444779
ACCIDENT YEAR 1998	18639-	620835705- 620854344-	8701- 45178- 53879- 620908223-
ACCIDENT YEAR 1999		667216 667216	39- 39- 667177
ACCIDENT YEAR 2000		454032 454032	80- 80- 453952
ACCIDENT YEAR 2001	32734	202938 235672	1496- 2728- 4224- 231448
ACCIDENT YEAR 2002		471952 471952	3197- 4217- 7414- 464538
ACCIDENT YEAR 2003	44000	313079 357079	1489- 1214- 2703- 354376
ACCIDENT YEAR 2004	54999	105853 160852	503- 14710 14207 175059
ACCIDENT YEAR 2005	39744	313983 353727	980- 7782 6802 360529
ACCIDENT YEAR 2006	75995	136590 212585	2079- 1678- 3757- 208828
ACCIDENT YEAR 2007	19999 99003	1332384 1451386	170433 131029 301462 1752848
ACCIDENT YEAR 2008	163 22042	9465 31670	279921 107163 387084 418754
LOSSES O/S TOTAL (PRIOR)	603104 32194	746694069 747329367	14268- 67506 53238 747382605
ACCIDENT YEAR 1997	29944	621475762 621505706	1748 1748 621507454
ACCIDENT YEAR 1998	2501	64831655 64834156	64834156
ACCIDENT YEAR 1999		10024006 10024006	10024006
ACCIDENT YEAR 2000	14219	10928542 10942761	10942761
ACCIDENT YEAR 2001	19497	3175497 3194994	3194994
ACCIDENT YEAR 2002	10000	7010353 7020353	7020353
ACCIDENT YEAR 2003	203754	2428120 2631874	2631874
ACCIDENT YEAR 2004	53105 374	23390827 23444306	4754- 20000 15246 23459552
ACCIDENT YEAR 2005	88528	1837092 1925620	20226- 20000 226- 1925394
ACCIDENT YEAR 2006	145673 3645	1300982 1450300	3954- 3963 9 1450309
ACCIDENT YEAR 2007	35883 28175	291233 355291	12918 23543 36461 391752
LOSSES O/S TOTAL (CURR)	425732 5800	758859641 759291173	6232- 47597 41365 759332538
ACCIDENT YEAR 1998	101543	699551905 699653448	1748 1748 699655196
ACCIDENT YEAR 1999		9192176 9192176	9192176
ACCIDENT YEAR 2000		9233995 9233995	9233995
ACCIDENT YEAR 2001		3429644 3429644	3429644
ACCIDENT YEAR 2002	10000	7258496 7268496	7268496
ACCIDENT YEAR 2003	31667	2970599 3002266	3002266
ACCIDENT YEAR 2004	17879-	21376088 21358209	3411 3411 21361620
ACCIDENT YEAR 2005	66650	1616909 1683559	1683559
ACCIDENT YEAR 2006	53842	3112264 3166106	20501- 20501- 3145605
ACCIDENT YEAR 2007	93466	911880 1005346	67- 67- 1005279
ACCIDENT YEAR 2008	86443 5800	205685 297928	9177 47597 56774 354702

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PRIVATE PASSENGER

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)	632210 51279	20353620 21037109	62298- 177920 115622 21152731
ACCIDENT YEAR 1997		7859813 7859813	43001 43001 7902814
ACCIDENT YEAR 1998	1000	2316920 2317920	4999 4999 2322919
ACCIDENT YEAR 1999	37998	1556639 1594637	31001 31001 1625638
ACCIDENT YEAR 2000	12000	1050723 1062723	9998 9998 1072721
ACCIDENT YEAR 2001	889	835246 836135	5996 5996 842131
ACCIDENT YEAR 2002	7444	1619576 1627020	1001 1001 1628021
ACCIDENT YEAR 2003	14264	2377685 2391950	40624- 9998 30626- 2361324
ACCIDENT YEAR 2004	48758 5011	896432 950201	4348 13002 17350 967551
ACCIDENT YEAR 2005	207588 10277	475890 693755	21743- 21413 330- 693425
ACCIDENT YEAR 2006	176414 6244	806583 989241	19334- 19360 26 989267
ACCIDENT YEAR 2007	125855 29746	558113 713714	15055 18151 33206 746920
LOSSES O/S IBNR TOT (CURR)	416382 126645	21620443 22163470	45239- 158924 113685 22277155
ACCIDENT YEAR 1998	1000	10363485 10364485	48001 48001 10412486
ACCIDENT YEAR 1999	37998	1699970 1737968	31001 31001 1768969
ACCIDENT YEAR 2000	12000	1038816 1050816	9998 9998 1060814
ACCIDENT YEAR 2001		843674 843674	5996 5996 849670
ACCIDENT YEAR 2002		2248177 2248177	1001 1001 2249178
ACCIDENT YEAR 2003	51085	2470613 2521698	5996 9998 15994 2537692
ACCIDENT YEAR 2004	11251 100009	764943 876203	4817- 12997 8180 884383
ACCIDENT YEAR 2005	120215 14	532337 652566	34180- 20003 14177- 638389
ACCIDENT YEAR 2006	33570 2814	687950 724334	5432- 1008 4424- 719910
ACCIDENT YEAR 2007	84271 2006	490898 577175	8101- 8004 97- 577078
ACCIDENT YEAR 2008	64992 21802	479580 566374	1295 10917 12212 578586
ANTICIPATED SALV (PRIOR)		129618	215206 344824
ACCIDENT YEAR 2003		8952	46629 55581
ACCIDENT YEAR 2004		67000	57568 124568
ACCIDENT YEAR 2005		32735	49854 82589
ACCIDENT YEAR 2006		13046	38455 51501
ACCIDENT YEAR 2007		7885	22700 30585
ANTICIPATED SALV (CURR)		121121	173883 295004
ACCIDENT YEAR 2004		37873	56411 94284
ACCIDENT YEAR 2005		33089	41180 74269
ACCIDENT YEAR 2006		28401	36355 64756
ACCIDENT YEAR 2007		17759	22377 40136
ACCIDENT YEAR 2008		3999	17560 21559

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	381275 140215	1708934 2230424	661540 231211 892751 3123175
UNEARNED PREMIUMS (PRIOR)	168102 58942	679487 906531	281213 81108 362321 1268852
UNEARNED PREMIUMS (CURR)	124069 48233	596439 768741	221837 75698 297535 1066276
PREMIUMS EARNED	425308 150924	1791982 2368214	720916 236621 957537 3325751
COMMISSIONS WRITTEN	37187 13882	168463 219532	65977 23079 89056 308588
OPERATING SERVICE FEES	43449 15494	183772 242715	72893 24060 96953 339668
LOSSES INCURRED TOTAL	124433- 170017	36965956 37011540	476698 210184 686882 37698422
ACCIDENT YEAR 1997	10172-	11026199 11016027	18065 419 18484 11034511
ACCIDENT YEAR 1998	80403	21931110 22011513	6953- 2176- 9129- 22002384
ACCIDENT YEAR 1999		21283- 21283-	39- 39- 21322-
ACCIDENT YEAR 2000	14219-	1252422- 1266641-	80- 80- 1266721-
ACCIDENT YEAR 2001	12348	465513 477861	1496- 2728- 4224- 473637
ACCIDENT YEAR 2002	7444-	1348696 1341252	3197- 4217- 7414- 1333838
ACCIDENT YEAR 2003	91266-	1- 948486 857219	45131 1214- 43917 901136
ACCIDENT YEAR 2004	53492-	94624 2040375-	1503- 5295- 6798- 2006041-
ACCIDENT YEAR 2005	69507-	10263- 150247 70477	6809 13628- 6819- 63658
ACCIDENT YEAR 2006	158680-	7075- 1829239 1663484	4724- 23993- 28717- 1634767
ACCIDENT YEAR 2007	35998 43088	1885816 1964902	97339 231631 2196533
ACCIDENT YEAR 2008	151598 49644	694730 895972	290393 165677 456070 1352042
CLAIM SERVICE FEES TOTAL	28294 10075	120137 158506	47728 16007 63735 222241
ACCIDENT YEAR 2007	24434 8102	120039 152575	13089 10186 23275 175850
ACCIDENT YEAR 2008	3860 1973	98 5931	34639 5821 40460 46391
NET UNDERWRITING RESULTS	440811 58544-	35646346- 35264079-	57620 36709- 20911 35243168-
MISCELLANEOUS EXPENSES			17932 7127 25059
CHARGE OFFS			64077 25686 89763
INVESTMENT INCOME			596527 238320 834847
ALL OTHER MISC INCOME			17 4 21
NET MISC EXPENSE OR INCOME			514535- 205511- 720046-
NET RESULTS OF OPERATIONS			34749544- 226422 34523122-

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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	3424465 1445633	1895944 6766042	320300 37325 357625 7123667
ACCIDENT YEAR 1997	14969 88-	15514507 15529388	183 183 15529571
ACCIDENT YEAR 1998	6087- 239-	14834515- 14840841-	4174- 4174- 14845015-
ACCIDENT YEAR 1999		4405 4405	4405 4405
ACCIDENT YEAR 2000		13317 13317	70- 70- 13247
ACCIDENT YEAR 2001		128470 128470	87- 87- 128383
ACCIDENT YEAR 2002		9153 9153	1820- 1820- 7333
ACCIDENT YEAR 2003	502496	24008 526504	698- 698- 525806
ACCIDENT YEAR 2004	577674 27692	465977 1071343	544- 544- 1070799
ACCIDENT YEAR 2005	146645 447-	208819 355017	4559- 892- 5451- 349566
ACCIDENT YEAR 2006	1830313 40875	149685 2020873	2376- 2376- 2018497
ACCIDENT YEAR 2007	358455 1122189	167493 1648137	148654 17974- 130680 1778817
ACCIDENT YEAR 2008	255651	44625 300276	185791 56191 241982 542258
LOSSES O/S TOTAL (PRIOR)	9719465 1025184	21907329 32651978	4427 18691 23118 32675096
ACCIDENT YEAR 1997	378998	12116633 12495631	12495631
ACCIDENT YEAR 1998		624408 624408	624408
ACCIDENT YEAR 1999		16991 16991	16991
ACCIDENT YEAR 2000		741087 741087	741087
ACCIDENT YEAR 2001	35002	830419 865421	865421
ACCIDENT YEAR 2002	79993	387844 467837	467837
ACCIDENT YEAR 2003	584457 4506	32280 621243	621243
ACCIDENT YEAR 2004	1370073 41004	1923640 3334717	3334717
ACCIDENT YEAR 2005	424507 217005	4355227 4996739	4996739
ACCIDENT YEAR 2006	4448834 75187	421232 4945253	4945253
ACCIDENT YEAR 2007	2397601 687482	457568 3542651	4427 18691 23118 3565769
LOSSES O/S TOTAL (CURR)	7723071 650303	19145070 27518444	33808 6598 40406 27558850
ACCIDENT YEAR 1998	375004	11786037 12161041	12161041
ACCIDENT YEAR 1999		12596 12596	12596
ACCIDENT YEAR 2000		677162 677162	677162
ACCIDENT YEAR 2001	35002	633607 668609	668609
ACCIDENT YEAR 2002	79993	376193 456186	456186
ACCIDENT YEAR 2003	200004	35320 235324	235324
ACCIDENT YEAR 2004	440765	458635 899400	899400
ACCIDENT YEAR 2005	572225 80171	4158255 4810651	4810651
ACCIDENT YEAR 2006	2791995 44093	569879 3405967	3405967
ACCIDENT YEAR 2007	3066863 460235	311797 3838895	2392 2392 3841287
ACCIDENT YEAR 2008	161220 65804	125589 352613	31416 6598 38014 390627

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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)	6582511 191114	7110980 13884605	2328- 20623 18295 13902900
ACCIDENT YEAR 1997	6632	3401280 3407912	
ACCIDENT YEAR 1998	21595	121583 143178	
ACCIDENT YEAR 1999	23041	80382 103423	20 103443
ACCIDENT YEAR 2000	27167	67873 95040	202 95242
ACCIDENT YEAR 2001	39168	93284 132452	376 132828
ACCIDENT YEAR 2002	79161	141483 220644	667 221311
ACCIDENT YEAR 2003	156566	198734 355300	1748- 353552
ACCIDENT YEAR 2004	304836	413511 718347	13893- 704454
ACCIDENT YEAR 2005	580579 2738	336070 919387	23409- 895978
ACCIDENT YEAR 2006	2109641 17951	718779 2846371	8170- 2839060
ACCIDENT YEAR 2007	3234125 170425	1538001 4942551	43627 19764 63391 5005942
LOSSES O/S IBNR TOT (CURR)	5839412 155356	9120156 15114924	22346 14418 36764 15151688
ACCIDENT YEAR 1998	5508	5059700 5065208	563 5065771
ACCIDENT YEAR 1999	15747	115058 130805	112 130917
ACCIDENT YEAR 2000	24922	97024 121946	263 122209
ACCIDENT YEAR 2001	38623	133369 171992	403 172395
ACCIDENT YEAR 2002	71162	202408 273570	684 274254
ACCIDENT YEAR 2003	84265	179524 263789	1007 264796
ACCIDENT YEAR 2004	165271	405027 570298	14179- 556119
ACCIDENT YEAR 2005	326398 1806	395719 723923	14193- 709730
ACCIDENT YEAR 2006	872847 3220	681617 1557684	9488- 1548196
ACCIDENT YEAR 2007	2352051 13824	1096349 3462224	2086 283 2369 3464593
ACCIDENT YEAR 2008	1882618 136506	754361 2773485	55088 14135 69223 2842708
ANTICIPATED SALV (PRIOR)		181563	91164 272727
ACCIDENT YEAR 2003		20498	2916 23414
ACCIDENT YEAR 2004		49146	15703 64849
ACCIDENT YEAR 2005		36113	26725 62838
ACCIDENT YEAR 2006		31737	15140 46877
ACCIDENT YEAR 2007		44069	30680 74749
ANTICIPATED SALV (CURR)		156385	80726 237111
ACCIDENT YEAR 2004		32253	15563 47816
ACCIDENT YEAR 2005		35983	16365 52348
ACCIDENT YEAR 2006		27472	12383 39855
ACCIDENT YEAR 2007		44885	15256 60141
ACCIDENT YEAR 2008		15792	21159 36951

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	4582832 210589	1096865 5890286	248285 109753 358038 6248324
UNEARNED PREMIUMS (PRIOR)	4892975 199219	1040794 6132988	208106 93287 301393 6434381
UNEARNED PREMIUMS (CURR)	3184658 163555	755862 4104075	141361 66211 207572 4311647
PREMIUMS EARNED	6291149 246253	1381797 7919199	315030 136829 451859 8371058
COMMISSIONS WRITTEN	316106 15657	77180 408943	17957 7869 25826 434769
OPERATING SERVICE FEES	321857 14787	77085 413729	17469 7712 25181 438910
LOSSES INCURRED TOTAL	684972 1034994	1142861 2862827	374355 19027 393382 3256209
ACCIDENT YEAR 1997	370661- 88-	3406- 374155-	183 183 373972-
ACCIDENT YEAR 1998	352830 239-	1265231 1617822	3611- 3611- 1614211
ACCIDENT YEAR 1999	7294-	34686 27392	92 92 27484
ACCIDENT YEAR 2000	2245-	21457- 23702-	9- 9- 23711-
ACCIDENT YEAR 2001	545-	28257- 28802-	60- 60- 28862-
ACCIDENT YEAR 2002	7999-	58427 50428	1803- 1803- 48625
ACCIDENT YEAR 2003	45742 4506-	7838 49074	2057 2057 51131
ACCIDENT YEAR 2004	491199- 13312-	1007512- 1512023-	830- 830- 1512853-
ACCIDENT YEAR 2005	40182 138213-	71496 26535-	4657 892- 3765 22770-
ACCIDENT YEAR 2006	1063320- 4950-	261170 807100-	3694- 859- 4553- 811653-
ACCIDENT YEAR 2007	145643 738341	419930- 464054	105078 56146- 48932 512986
ACCIDENT YEAR 2008	2043838 457961	924575 3426374	272295 76924 349219 3775593
CLAIM SERVICE FEES TOTAL	855597 33487	187922 1077006	42853 18609 61462 1138468
ACCIDENT YEAR 2007	752653 26675	182161 961489	11856 5922- 5934 967423
ACCIDENT YEAR 2008	102944 6812	5761 115517	30997 24531 55528 171045
NET UNDERWRITING RESULTS	4112617 852672-	103251- 3156694	137604- 83612 53992- 3102702
MISCELLANEOUS EXPENSES		26902	1965 28867
CHARGE OFFS		59537	3164 62701
INVESTMENT INCOME		1113545	73113 1186658
ALL OTHER MISC INCOME		57	57
NET MISC EXPENSE OR INCOME		1027163-	67984- 1095147-
NET RESULTS OF OPERATIONS		4183857	13992 4197849

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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	3693232 1566678	25429505 30689415	771903 286414 1058317 31747732
LOSSES O/S TOTAL (PRIOR)	10322569 1057378	768601398 779981345	9841- 86197 76356 780057701
LOSSES O/S TOTAL (CURR)	8148803 656103	778004711 786809617	27576 54195 81771 786891388
LOSSES O/S IBNR TOT (PRIOR)	7214721 242393	27464600 34921714	64626- 198543 133917 35055631
LOSSES O/S IBNR TOT (CURR)	6255794 282001	30740599 37278394	22893- 173342 150449 37428843
ANTICIPATED SALV (PRIOR)			311181 306370 617551
ANTICIPATED SALV (CURR)			277506 254609 532115

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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	4964107	350804	2805799	8120710	909825	340964	1250789	9371499
UNEARNED PREMIUMS (PRIOR)	5061077	258161	1720281	7039519	489319	174395	663714	7703233
UNEARNED PREMIUMS (CURR)	3308727	211788	1352301	4872816	363198	141909	505107	5377923
PREMIUMS EARNED	6716457	397177	3173779	10287413	1035946	373450	1409396	11696809
COMMISSIONS WRITTEN	353293	29539	245643	628475	83934	30948	114882	743357
OPERATING SERVICE FEES	365306	30281	260857	656444	90362	31772	122134	778578
LOSSES INCURRED TOTAL	560539	1205011	38108817	39874367	851053	229211	1080264	40954631
CLAIM SERVICE FEES TOTAL	883891	43562	308059	1235512	90581	34616	125197	1360709
NET UNDERWRITING RESULTS	4553428	911216-	35749597-	32107385-	79984-	46903	33081-	32140466-
MISCELLANEOUS EXPENSES				44834			9092	53926
CHARGE OFFS				123614			28850	152464
INVESTMENT INCOME				1710072			311433	2021505
ALL OTHER MISC INCOME				74			4	78
NET MISC EXPENSE OR INCOME				1541698-			273495-	1815193-
NET RESULTS OF OPERATIONS				30565687-			240414	30325273-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	73086							73086
1998		6550755	682887441	694028697	8558481	8798999	17932529	17932529-
1999		226657	10404664	8753742	1611368	1639342	1396291-	1396291
2000		178515	8804776	9152934	988532	920563	458704	458704-
2001		38608	3258483	3272223	818379	745226	20805-	20805
2002		184861	5915313	6800577	1182876	2083396	1970645	1970645-
2003		77706	2209461	2527763	2200608	2364365	559765	559765-
2004		19146	21020838	20996888	185008	300004	110192	110192-
2005		56715	1292577	1226521	35803	200692	155548	155548-
2006			1816606	2580937	135579	100513	729265	729265-
2007			42510	125500	80141	102452	105301	105301-
2008			21680	3873	22887	55271	14577	14577-
TOTAL	73086	7332963	737674349	749469655	15819662	17310823	20619430	20546344-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	85031							85031
1997		3-					3-	3
1998		231354	11382489	11003075	4567044	4156704	558400-	558400
1999					75892	76759	867	867-
2000		5319	682531	677162	63899	64630	681	681-
2001		44300	675406	631106	87867	88875	1008	1008-
2002		3635	379822	376193	133409	134942	1539	1539-
2003					175518	91768	83750-	83750
2004		7669	460784	453628	168333	269812	101992	101992-
2005		63442	3970497	3907046	208073	260296	52214	52214-
2006					519704	560061	40357	40357-
2007					466537	696022	229485	229485-
2008					133668	277210	143542	143542-
TOTAL	85031	355716	17551529	17048210	6599944	6677079	70468-	155499

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	158117							158117
1997		3-					3-	3
1998		6782109	694269930	705031772	13125525	12955703	17374129	17374129-
1999		226657	10404664	8753742	1687260	1716101	1395424-	1395424
2000		183834	9487307	9830096	1052431	985193	459385	459385-
2001		82908	3933889	3903329	906246	834101	19797-	19797
2002		188496	6295135	7176770	1316285	2218338	1972184	1972184-
2003		77706	2209461	2527763	2376126	2456133	476015	476015-
2004		26815	21481622	21450516	353341	569816	212184	212184-
2005		120157	5263074	5133567	243876	460988	207762	207762-
2006			1816606	2580937	655283	660574	769622	769622-
2007			42510	125500	546678	798474	334786	334786-
2008			21680	3873	156555	332481	158119	158119-
TOTAL	158117	7688679	755225878	766517865	22419606	23987902	20548962	20390845-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	4682							4682
1997		630840774	613930455		5763731		11146588	11146588-
1998		612705530-	64526316	694028697	2282301	8798999	23313549	23313549-
1999		642060	9723912	8753742	1536290	1639342	225058-	225058
2000		459392	10760530	9152934	1048117	920563	1275758-	1275758
2001		131460	2790217	3272223	676666	745226	682026	682026-
2002		330104	6378496	6800577	1469855	2083396	1365726	1365726-
2003		218332	1950953	2527763	1790920	2364365	1368587	1368587-
2004		89420	22769826	20996888	135060	300004	1518574-	1518574
2005		155291	1272449	1226521	35130	200692	274925	274925-
2006			734886	2580937	135526	100513	1811038	1811038-
2007				125500	70047	102452	157905	157905-
2008				3873		55271	59144	59144-
TOTAL	4682	20161303	734838040	749469655	14943643	17310823	37160098	37155416-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	113987							113987
1997		13800705	11268796		2474632		57277	57277-
1998		13180204-	624408	11003075	71039	4156704	1284128	1284128-
1999					46957	76759	29802	29802-
2000		13865	691083	677162	39537	64630	25037	25037-
2001		128470	827914	631106	54367	88875	33830-	33830
2002		9153	385346	376193	82551	134942	52391	52391-
2003					111124	91768	19356-	19356
2004		97300	1565840	453628	165512	269812	910612-	910612
2005		188921	4095981	3907046	197710	260296	62572	62572-
2006					406958	560061	153103	153103-
2007					708748	696022	12726-	12726
2008						277210	277210	277210-
TOTAL	113987	1058210	19459368	17048210	4359135	6677079	964996	851009-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	118669							118669
1997		644641479	625199251		8238363		11203865	11203865-
1998		625885734-	65150724	705031772	2353340	12955703	24597677	24597677-
1999		642060	9723912	8753742	1583247	1716101	195256-	195256
2000		473257	11451613	9830096	1087654	985193	1250721-	1250721
2001		259930	3618131	3903329	731033	834101	648196	648196-
2002		339257	6763842	7176770	1552406	2218338	1418117	1418117-
2003		218332	1950953	2527763	1902044	2456133	1349231	1349231-
2004		186720	24335666	21450516	300572	569816	2429186-	2429186
2005		344212	5368430	5133567	232840	460988	337497	337497-
2006			734886	2580937	542484	660574	1964141	1964141-
2007				125500	778795	798474	145179	145179-
2008				3873		332481	336354	336354-
TOTAL	118669	21219513	754297408	766517865	19302778	23987902	38125094	38006425-

MEMBERS PARTICIPATION REPORT

09/11/2008

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING JUN 30, 2008

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$77-
MAIPF MISCELLANEOUS EXPENSES	\$446,542-
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$446,465-

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

MEMBERS PARTICIPATION REPORT

09/11/2008

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU JUN 30, 2008

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$896
MAIPF MISCELLANEOUS EXPENSES	\$1,543,263
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$1,542,367

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