



“Serving the Insurance Industry”

December 19, 2008

CIRCULAR: MBC (MI) 08-04

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

Participation Reports - Quarter Ending September 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 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.

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 Jo-Ann.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 9/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
01010	-0-	-0-	.0003147	.0002342	.0000389
01327	-0-	-0-	.0001427	.0002049	.0000245
01351	.0127180	.0139559	.0172041	.0169854	.0110108
02016	-0-	-0-	.0112667	.0018019	.0010303
02038	-0-	-0-	.0226730	.0092545	.0023847
02085	-0-	-0-	.0112665	.0129580	.0018861
02107	-0-	-0-	.0317758	.0095969	.0031513
02112	.0009213	.0007813	.0030718	.0026382	.0010366
02128	-0-	-0-	.0018510	.0016822	.0002458
02149	-0-	-0-	.0003346	.0002960	.0000440
02150	-0-	-0-	.0076347	.0057405	.0009477
02337	-0-	-0-	.0001567	.0000788	.0000173
02435	-0-	-0-	.0000012	-0-	.0000001
02854	-0-	-0-	.0052924	.0022168	.0005598
02892	-0-	-0-	.0117722	.0121343	.0016423
03514	.0020111	.0021322	.0000157	.0000468	.0021266
03542	.0151043	.0171951	.0013774	.0027771	.0144154
03566	.0009273	.0006560	.0011377	.0011704	.0008338
03583	-0-	-0-	.0000166	.0000202	.0000025
04287	.0005671	.0007225	.0103086	.0105772	.0022636
04314	.0035831	.0036979	.0002038	.0005344	.0035535
04332	.0116593	.0104534	.0393575	.0060267	.0123510
04794	.0000358	.0000455	.0043314	.0015981	.0004757
04795	-0-	-0-	.0081380	.0036846	.0008760
04796	-0-	-0-	.0654045	.0243756	.0067512
04798	-0-	-0-	.0020850	.0002270	.0001547
04893	-0-	-0-	.0003947	.0003910	.0000542
04987	.0026262	.0028781	.0011445	.0048995	.0029360
05062	-0-	-0-	.0002359	.0002939	.0000357
05072	-0-	-0-	.0085331	.0140425	.0014798
05092	.0000202	.0000215	.0006514	.0000016	.0000698
05127	-0-	-0-	-0-	-0-	.0000006
05142	.0145248	.0164113	.0022465	.0097895	.0132158
05268	-0-	-0-	.0012239	.0011404	.0001641
05293	.0057148	.0063860	.0001640	.0007252	.0050479
05341	-0-	-0-	.0000250	.0000407	.0000043
05366	-0-	-0-	.0012105	.0014065	.0001776
05637	-0-	-0-	.0001820	.0002902	.0000310
05676	-0-	-0-	.0055017	.0035852	.0006525
05702	.0064251	.0066421	.0016936	.0035651	.0054373
05718	-0-	-0-	.0010544	.0006318	.0001220
05779	.0000047	.0000017	.0009329	.0007077	.0001176
05789	.0000049	.0000080	.0001748	.0002141	.0000320
05842	-0-	-0-	.0048720	.0034931	.0005954
05899	-0-	-0-	.0000204	.0000116	.0000023
05987	-0-	-0-	.0000020	.0000014	.0000002
06003	-0-	-0-	.0022990	.0008126	.0002349

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
06033	-0-	-0-	.0000852	.0000365	.0000091
06053	-0-	-0-	-0-	-0-	.0000027
06072	-0-	-0-	.0002043	.0003192	.0000345
06113	-0-	-0-	.0021138	.0012337	.0002087
06119	.0003185	.0002554	.0081822	.0071990	.0013464
06120	-0-	-0-	.0025208	.0018713	.0003115
06124	.0108770	.0103983	.0026910	.0028846	.0120121
06127	.0027375	.0001310	.0047046	.0026528	.0030678
06189	.0006305	.0004919	-0-	-0-	.0004411
06236	-0-	-0-	.0012231	.0009279	.0001523
06333	-0-	-0-	.0001017	.0001643	.0000176
06402	-0-	-0-	.0018906	.0012713	.0002264
06449	-0-	-0-	.0001661	.0000485	.0000164
06460	.0321459	.0038756	.0030669	.0016256	.0182750
06623	-0-	-0-	.0000175	.0000047	.0000017
06656	-0-	-0-	.0003524	.0147780	.0008440
06837	-0-	-0-	-0-	.0001434	.0000079
06870	-0-	-0-	.0012570	.0004902	.0001307
06909	-0-	-0-	.0006275	.0010699	.0000936
06921	-0-	-0-	.0000008	.0000014	.0000001
07031	.0518683	.0513031	.0086026	.0137702	.0541214
07032	-0-	-0-	.0014892	.0008236	.0001621
07033	-0-	-0-	.0010021	.0105683	.0006656
07035	.0000006	-0-	.0004755	.0105940	.0006236
07038	.0004821	.0004123	.0000041	.0000220	.0003634
07090	-0-	-0-	.0002081	.0001226	.0000240
07093	.0333185	.0366546	.0610832	.0616011	.0339026
07129	-0-	-0-	.0047678	.0010206	.0004504
07141	.0315990	.0323850	.0014624	.0052334	.0332071
07150	.0022611	.0024426	.0000353	.0002213	.0017065
07159	.0025646	.0016998	.0000147	.0000592	.0028867
07173	-0-	-0-	.0120762	.0077087	.0014840
07195	-0-	-0-	.0005764	.0003641	.0000677
07240	-0-	-0-	.0006559	.0002312	.0000670
07275	-0-	-0-	.0065597	.0243099	.0015366
07301	-0-	-0-	.0041647	.0040106	.0005655
07312	-0-	-0-	.0029812	.0010213	.0003028
07372	.0111801	.0115215	.0123135	.0133490	.0104174
07376	-0-	-0-	.0158854	.0092521	.0018234
07377	.0011028	.0010485	.0132832	.0103631	.0025473
07378	.1205910	.1303178	.0011073	.0112637	.1143441
07395	-0-	-0-	-0-	.0032979	.0000327
07411	-0-	-0-	.0049572	.0005190	.0004384
07425	.0019170	.0013147	.0015144	.0040653	.0029090
07439	.0297226	.0322614	-0-	.0029005	.0241417
07461	-0-	-0-	.0005950	.0002255	.0000616
07497	-0-	-0-	.0000274	.0000178	.0000032

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07501	-0-	-0-	.0028462	.0015334	.0003198
07581	-0-	-0-	.0006941	.0003667	.0000776
07610	.0024064	.0023973	.0000203	.0002271	.0016918
07633	-0-	-0-	.0036954	.0029622	.0004688
07667	.1790141	.1888803	.0282653	.0576249	.1722061
07707	-0-	-0-	.0000003	-0-	-0-
07728	-0-	-0-	.0062767	.0095789	.0010471
07733	.0032187	.0037017	.0000178	.0000807	.0022782
07744	-0-	-0-	.0001033	.0001805	.0000185
07779	-0-	-0-	.0000111	.0000030	.0000011
07803	-0-	-0-	.0007042	.0000219	.0000594
07816	-0-	-0-	.0002977	.0139262	.0007927
07836	-0-	-0-	.0060067	.0016240	.0005861
07838	.0032814	.0035467	.0167180	.0273304	.0049375
07848	.0517194	.0483997	.0283342	.0270183	.0396446
07857	.0221991	.0203772	.0063371	.0059443	.0180865
07871	-0-	-0-	.0005883	.0006204	.0000828
07889	-0-	-0-	-0-	-0-	.0000329
07926	-0-	-0-	.0189350	.0109754	.0021706
07932	-0-	-0-	.0058265	.0022159	.0006039
07952	.0019131	.0018649	.0086734	.0082878	.0028286
07960	.0063212	.0064858	.0038043	.0037960	.0072929
08006	-0-	-0-	.0015176	.0024106	.0002584
08007	-0-	-0-	.0049842	.0041306	.0006398
08026	.0145155	.0182040	.0211975	.0308801	.0138406
08030	-0-	-0-	.0003855	.0002888	.0000478
08042	.0009490	.0009148	.0106875	.0088681	.0022163
08068	.0023034	.0021678	.0010968	.0013105	.0017066
08107	-0-	-0-	.0130305	.0131260	.0018010
08109	-0-	-0-	.0005793	.0002954	.0000642
08115	.0004769	.0004494	.0006235	.0007245	.0004262
08121	-0-	-0-	.0000433	-0-	-0-
08150	.0006331	.0005334	-0-	-0-	.0006273
08188	-0-	-0-	.0090060	.0077109	.0011659
08264	-0-	-0-	.0012681	.0008006	.0001490
08320	.0039855	.0037884	.0220326	.0203514	.0060337
08324	.0793272	.0860824	.0219065	.0183052	.0716374
08327	-0-	-0-	.0019101	.0019466	.0002653
08997	-0-	-0-	-0-	.0078228	-0-
09009	-0-	-0-	-0-	-0-	.0008126
09065	-0-	-0-	.0112893	.0042553	.0011680
09102	.0000019	.0000002	-0-	-0-	-0-
09134	.0002912	.0002738	-0-	-0-	.0002634
09136	.0016877	.0019382	.0000064	.0000388	.0011823
09194	-0-	-0-	.0090178	.0051808	.0002197
09267	-0-	-0-	.0006108	.0005997	.0000836
09509	-0-	-0-	.0000177	.0000330	.0000017

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2008

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
09520	-0-	-0-	.0001692	.0001773	.0000238
09527	-0-	-0-	.0030108	.0018614	.0003515
09530	-0-	-0-	.0044908	.0014443	.0004509
09653	-0-	-0-	-0-	-0-	.0000003
09675	-0-	-0-	-0-	-0-	.0000001
09727	-0-	-0-	.0009918	-0-	.0000820
09753	-0-	-0-	.0157775	.0029175	.0014652
09777	-0-	-0-	-0-	.0004873	.0000269
09805	-0-	-0-	.0034893	.0035349	.0004834
09809	-0-	-0-	.0012763	.0004349	.0001295
09812	.0002501	.0001687	.0014583	.0005630	.0002521
09814	-0-	-0-	.0001472	.0002533	.0000262
09816	.0000036	.0000002	.0048326	.0108411	.0009975
09818	-0-	-0-	.0237940	.0188019	.0030033
09824	.0173967	.0169653	.0145640	.0072156	.0147537
09825	-0-	-0-	.0008768	.0007489	.0001138
09834	-0-	-0-	.0037806	.0040894	.0005380
09836	.0041895	.0044737	-0-	-0-	.0051534
09838	.0006327	.0007611	.0341519	.0206129	.0045413
09840	-0-	-0-	.0003580	.0003593	.0000494
09869	-0-	-0-	.0008762	.0002582	.0000867
09965	-0-	-0-	.0001744	.0000723	.0000184
09980	-0-	-0-	-0-	.0404809	-0-
09989	-0-	-0-	.0000027	-0-	-0-
10016	-0-	-0-	.0000159	.0000172	.0000023
10029	-0-	-0-	.0001832	.0017764	.0001122
10071	-0-	-0-	-0-	-0-	.0000263
10076	-0-	-0-	.0000253	-0-	.0000021
10087	-0-	-0-	.0001095	.0001262	.0000160
10123	-0-	-0-	.0004908	.0001536	.0000490
10125	-0-	-0-	-0-	-0-	.0000043
10318	-0-	-0-	-0-	.0002182	.0000120
10394	-0-	-0-	-0-	-0-	.0004469
10587	-0-	-0-	.0000166	.0000089	.0000019
10721	.0024680	.0028351	.0038827	.0218054	.0040530
10726	-0-	-0-	.0008739	.0005707	.0001037
10886	.0147484	.0196680	.0013289	.0014463	.0108674
10887	.0000943	.0000137	-0-	-0-	.0000778
11035	.0032353	.0027726	-0-	-0-	.0028539
11047	.0748135	.0816481	.0226919	.0294849	.0585006
11088	.0027735	.0030141	.0006698	.0011490	.0021497
11148	-0-	-0-	-0-	-0-	.0000368
11156	-0-	-0-	.0052776	.0042523	.0006708
11159	-0-	-0-	-0-	-0-	.0000074
11162	.0071592	.0070752	.0122805	.0150413	.0071446
11213	-0-	-0-	-0-	.0003021	.0000167
11258	-0-	-0-	-0-	.0000597	.0000033

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2008

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	.0027453	.0000830	-0-	-0-	.0025586
11411	.0007498	.0004963	-0-	-0-	.0008408
27249	.0476756	.0415728	.0858761	.0902012	.0570795
27429	-0-	-0-	.0000128	.0000675	.0000048
27515	.0146551	.0141987	.0019989	.0027648	.0104118
27521	.0005031	.0003799	.0000023	.0000020	.0004273
27568	.0119275	.0096793	.0035599	.0043695	.0147736
27942	.0095689	.0056862	-0-	-0-	.0094594
42506	-0-	-0-	.0023695	.0010681	.0002548

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2008
 PRIVATE PASSENGER

09/30/2008

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

REPORT: MP - 1
 DATE: 12/09/2008
 PAGE: 3051

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	14898	9582	7912265	7936745		69302	116954	186256	8123001
ACCIDENT YEAR 1997	5		5-			4	4-		
ACCIDENT YEAR 1998	4892		6703140	6708032		2305-	825	1480-	6706552
ACCIDENT YEAR 1999			212805	212805		536-		536-	212269
ACCIDENT YEAR 2000			145852	145852		1-		1-	145851
ACCIDENT YEAR 2001	1-		63276	63275		254-	4	250-	63025
ACCIDENT YEAR 2002			162121	162121		388-	2-	390-	161731
ACCIDENT YEAR 2003	9999		115285	125284		275-	2	273-	125011
ACCIDENT YEAR 2004	2		34046	34048		266-	1278-	1544-	32504
ACCIDENT YEAR 2005	3-		114191	114188		546-	764-	1310-	112878
ACCIDENT YEAR 2006	4		84905	84909		160-	696-	856-	84053
ACCIDENT YEAR 2007		1	212898	212899		5890	192	6082	218981
ACCIDENT YEAR 2008		9581	63751	73332		68139	118675	186814	260146
LOSSES O/S TOTAL (PRIOR)	425735	5800	758859629	759291164		6235-	47599	41364	759332528
ACCIDENT YEAR 1998	101540		699551906	699653446		1748		1748	699655194
ACCIDENT YEAR 1999			9192179	9192179					9192179
ACCIDENT YEAR 2000			9233994	9233994					9233994
ACCIDENT YEAR 2001			3429639	3429639					3429639
ACCIDENT YEAR 2002	9997		7258495	7268492					7268492
ACCIDENT YEAR 2003	31667		2970599	3002266					3002266
ACCIDENT YEAR 2004	17878-		21376085	21358207		3407		3407	21361614
ACCIDENT YEAR 2005	66656		1616907	1683563					1683563
ACCIDENT YEAR 2006	53842		3112262	3166104		20501-		20501-	3145603
ACCIDENT YEAR 2007	93469		911876	1005345		67-		67-	1005278
ACCIDENT YEAR 2008	86442	5800	205687	297929		9178	47599	56777	354706
LOSSES O/S TOTAL (CURR)	395565		722137966	722533531		22748-	48419	25671	722559202
ACCIDENT YEAR 1998	101540		673722428	673823968		1748		1748	673825716
ACCIDENT YEAR 1999			8554501	8554501					8554501
ACCIDENT YEAR 2000			9103552	9103552					9103552
ACCIDENT YEAR 2001			3069700	3069700					3069700
ACCIDENT YEAR 2002	9997		7050716	7060713					7060713
ACCIDENT YEAR 2003	16668		2852973	2869641					2869641
ACCIDENT YEAR 2004	4928		12271975	12276903		3872		3872	12280775
ACCIDENT YEAR 2005	29520		1254667	1284187					1284187
ACCIDENT YEAR 2006	40694		2920468	2961162		25943-	15710	10233-	2950929
ACCIDENT YEAR 2007	93373		1142125	1235498		5832-	2528	3304-	1232194
ACCIDENT YEAR 2008	98845		194861	293706		3407	30181	33588	327294

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2008
 PRIVATE PASSENGER

09/30/2008

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

REPORT: MP - 1
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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)	416384	126635	21620440	22163459	45237-	158931	113694	22277153
ACCIDENT YEAR 1998	1003		10363485	10364488		48001	48001	10412489
ACCIDENT YEAR 1999	37997		1699972	1737969		30998	30998	1768967
ACCIDENT YEAR 2000	12002		1038821	1050823		10002	10002	1060825
ACCIDENT YEAR 2001			843675	843675		5996	5996	849671
ACCIDENT YEAR 2002			2248171	2248171		997	997	2249168
ACCIDENT YEAR 2003	51084		2470609	2521693	5996	10002	15998	2537691
ACCIDENT YEAR 2004	11252	100007	764946	876205	4816-	12997	8181	884386
ACCIDENT YEAR 2005	120212	14	532333	652559	34178-	20002	14176-	638383
ACCIDENT YEAR 2006	33569	2813	687950	724332	5433-	1011	4422-	719910
ACCIDENT YEAR 2007	84272	1999	490899	577170	8099-	8006	93-	577077
ACCIDENT YEAR 2008	64993	21802	479579	566374	1293	10919	12212	578586
LOSSES O/S IBNR TOT (CURR)	345001	39148	21915616	22299765	39193-	155979	116786	22416551
ACCIDENT YEAR 1998	1003		10346280	10347283		48001	48001	10395284
ACCIDENT YEAR 1999	37997		1741621	1779618		30998	30998	1810616
ACCIDENT YEAR 2000	12002		1143422	1155424		10002	10002	1165426
ACCIDENT YEAR 2001			1034310	1034310		5996	5996	1040306
ACCIDENT YEAR 2002			2340141	2340141		997	997	2341138
ACCIDENT YEAR 2003	10760		2687325	2698085	5996	10002	15998	2714083
ACCIDENT YEAR 2004	11636	5007	676149	692792	3710-	12997	9287	702079
ACCIDENT YEAR 2005	106793	10009	536607	653409	32917-	20002	12915-	640494
ACCIDENT YEAR 2006	16189	532	391525	408246	1417-	1005	412-	407834
ACCIDENT YEAR 2007	69305	3839	442902	516046	8757-	5287	3470-	512576
ACCIDENT YEAR 2008	79316	19761	575334	674411	1612	10692	12304	686715
ANTICIPATED SALV (PRIOR)				121126			173890	295016
ACCIDENT YEAR 2004				37871			56409	94280
ACCIDENT YEAR 2005				33093			41182	74275
ACCIDENT YEAR 2006				28398			36357	64755
ACCIDENT YEAR 2007				17761			22378	40139
ACCIDENT YEAR 2008				4003			17564	21567
ANTICIPATED SALV (CURR)				87658			175599	263257
ACCIDENT YEAR 2004				14332			54832	69164
ACCIDENT YEAR 2005				31659			39918	71577
ACCIDENT YEAR 2006				17101			36777	53878
ACCIDENT YEAR 2007				19677			21408	41085
ACCIDENT YEAR 2008				4889			22664	27553

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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		107319	38794	474718	620831	181661	62625	244286	865117
UNEARNED PREMIUMS (PRIOR)		124067	48230	596435	768732	221838	75700	297538	1066270
UNEARNED PREMIUMS (CURR)		109911	42689	521780	674380	198046	68009	266055	940435
PREMIUMS EARNED		121475	44335	549373	715183	205453	70316	275769	990952
COMMISSIONS WRITTEN		10385	3704	46423	60512	17680	6574	24254	84766
OPERATING SERVICE FEES		12010	4383	54384	70777	20772	7070	27842	98619
LOSSES INCURRED TOTAL		86655-	83705-	28514222-	28684582-	58833	114822	173655	28510927-
ACCIDENT YEAR 1997		5		5-		4	4-		
ACCIDENT YEAR 1998		4892		19143543-	19138651-	2305-	825	1480-	19140131-
ACCIDENT YEAR 1999				383224-	383224-	536-		536-	383760-
ACCIDENT YEAR 2000				120011	120011	1-		1-	120010
ACCIDENT YEAR 2001		1-		106028-	106029-	254-	4	250-	106279-
ACCIDENT YEAR 2002				46312	46312	388-	2-	390-	45922
ACCIDENT YEAR 2003		45324-		214375	169051	275-	2	273-	168778
ACCIDENT YEAR 2004		23192	95000-	9158861-	9230669-	1305	1278-	27	9230642-
ACCIDENT YEAR 2005		50558-	9995	243775-	284338-	715	764-	49-	284387-
ACCIDENT YEAR 2006		30524-	2281-	403314-	436119-	1586-	15008	13422	422697-
ACCIDENT YEAR 2007		15063-	1841	395150	381928	533-	1	532-	381396
ACCIDENT YEAR 2008		26726	1740	148680	177146	62687	101030	163717	340863
CLAIM SERVICE FEES TOTAL		10445	3814	47251	61510	17662	6048	23710	85220
ACCIDENT YEAR 2007		7561	1584	47171	56316	1995	1555	3550	59866
ACCIDENT YEAR 2008		2884	2230	80	5194	15667	4493	20160	25354
NET UNDERWRITING RESULTS		175290	116139	28915537	29206966	90506	64198-	26308	29233274
MISCELLANEOUS EXPENSES					125434			49349	174783
CHARGE OFFS					29837			11740	41577
INVESTMENT INCOME					151188			59488	210676
NET MISC EXPENSE OR INCOME					4083			1601	5684
NET RESULTS OF OPERATIONS					29202883			24707	29227590

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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	1133000 259722	452987 1845709	110026 71 110097 1955806
ACCIDENT YEAR 1997		6 6	2- 2- 4
ACCIDENT YEAR 1998	2768 53-	220171 222886	793- 793- 222093
ACCIDENT YEAR 1999		2- 2-	2-
ACCIDENT YEAR 2000		5045 5045	5045
ACCIDENT YEAR 2001		38991 38991	38991
ACCIDENT YEAR 2002		1865 1865	123- 123- 1742
ACCIDENT YEAR 2003	5	693 698	7 7 705
ACCIDENT YEAR 2004	2- 6	6253 6257	1 1 6258
ACCIDENT YEAR 2005	75504 49990	25210 150704	293- 5 288- 150416
ACCIDENT YEAR 2006	1016523 9188	79321 1105032	2 2 1105034
ACCIDENT YEAR 2007	30455 86836	30543 147834	43906 1 43907 191741
ACCIDENT YEAR 2008	7747 113755	44891 166393	67321 65 67386 233779
LOSSES O/S TOTAL (PRIOR)	7723095 650287	19145076 27518458	33807 6599 40406 27558864
ACCIDENT YEAR 1998	375001	11786040 12161041	12161041
ACCIDENT YEAR 1999		12594 12594	12594
ACCIDENT YEAR 2000		677167 677167	677167
ACCIDENT YEAR 2001	35006	633606 668612	668612
ACCIDENT YEAR 2002	79999	376195 456194	456194
ACCIDENT YEAR 2003	200005	35319 235324	235324
ACCIDENT YEAR 2004	440768	458629 899397	899397
ACCIDENT YEAR 2005	572226 80165	4158254 4810645	4810645
ACCIDENT YEAR 2006	2792002 44092	569877 3405971	3405971
ACCIDENT YEAR 2007	3066869 460234	311799 3838902	2386 2386 3841288
ACCIDENT YEAR 2008	161219 65796	125596 352611	31421 6599 38020 390631
LOSSES O/S TOTAL (CURR)	8193708 543632	19013463 27750803	6235 31496 37731 27788534
ACCIDENT YEAR 1998	375001	11589308 11964309	11964309
ACCIDENT YEAR 1999		12594 12594	12594
ACCIDENT YEAR 2000		671968 671968	671968
ACCIDENT YEAR 2001	35006	593893 628899	628899
ACCIDENT YEAR 2002	100000	374321 474321	474321
ACCIDENT YEAR 2003	200005	34627 234632	234632
ACCIDENT YEAR 2004	597822	452389 1050211	1050211
ACCIDENT YEAR 2005	539555 22669	4076695 4638919	4638919
ACCIDENT YEAR 2006	2437056 63623	469480 2970159	2970159
ACCIDENT YEAR 2007	3081397 377456	279558 3738411	18- 18- 3738393
ACCIDENT YEAR 2008	827866 79884	458630 1366380	6253 31496 37749 1404129

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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)	5839412 155364	9120143 15114919	22329 14420 36749 15151668
ACCIDENT YEAR 1998	5509	5059703 5065212	560 560 5065772
ACCIDENT YEAR 1999	15748	115058 130806	112 112 130918
ACCIDENT YEAR 2000	24922	97027 121949	261 261 122210
ACCIDENT YEAR 2001	38614	133374 171988	402 402 172390
ACCIDENT YEAR 2002	71160	202410 273570	682 682 274252
ACCIDENT YEAR 2003	84258	179524 263782	1006 1006 264788
ACCIDENT YEAR 2004	165269	405029 570298	14180- 14180- 556118
ACCIDENT YEAR 2005	326396 1807	395713 723916	14188- 14188- 709728
ACCIDENT YEAR 2006	872846 3222	681617 1557685	9486- 9486- 1548199
ACCIDENT YEAR 2007	2352062 13830	1096337 3462229	2076 284 2360 3464589
ACCIDENT YEAR 2008	1882628 136505	754351 2773484	55084 14136 69220 2842704
LOSSES O/S IBNR TOT (CURR)	5407496 136087	9192198 14735781	114- 9692 9578 14745359
ACCIDENT YEAR 1998	4111	5063388 5067499	471 471 5067970
ACCIDENT YEAR 1999	15732	112102 127834	95 95 127929
ACCIDENT YEAR 2000	23683	94527 118210	232 232 118442
ACCIDENT YEAR 2001	38574	129952 168526	364 364 168890
ACCIDENT YEAR 2002	71071	197214 268285	619 619 268904
ACCIDENT YEAR 2003	84116	256618 340734	918 918 341652
ACCIDENT YEAR 2004	150366	489894 640260	9800- 9800- 630460
ACCIDENT YEAR 2005	290709 1753	489116 781578	14160- 14160- 767418
ACCIDENT YEAR 2006	629374 9472	478460 1117306	9832- 9832- 1107474
ACCIDENT YEAR 2007	1962762 123168	805483 2891413	11801- 635 11166- 2880247
ACCIDENT YEAR 2008	2136998 1694	1075444 3214136	42780 9057 51837 3265973
ANTICIPATED SALV (PRIOR)		156387	80714 237101
ACCIDENT YEAR 2004		32253	15562 47815
ACCIDENT YEAR 2005		35985	16366 52351
ACCIDENT YEAR 2006		27469	12376 39845
ACCIDENT YEAR 2007		44890	15247 60137
ACCIDENT YEAR 2008		15790	21163 36953
ANTICIPATED SALV (CURR)		151549	78573 230122
ACCIDENT YEAR 2004		20561	11019 31580
ACCIDENT YEAR 2005		36166	16058 52224
ACCIDENT YEAR 2006		28624	12342 40966
ACCIDENT YEAR 2007		42259	19267 61526
ACCIDENT YEAR 2008		23939	19887 43826

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	1220247 41813	233234 1495294	183793 57441 241234 1736528
UNEARNED PREMIUMS (PRIOR)	3184654 163557	755858 4104069	141367 66215 207582 4311651
UNEARNED PREMIUMS (CURR)	2780347 128341	611979 3520667	226577 81667 308244 3828911
PREMIUMS EARNED	1624554 77029	377113 2078696	98583 41989 140572 2219268
COMMISSIONS WRITTEN	103163 3384	17275 123822	13444 4273 17717 141539
OPERATING SERVICE FEES	85418 2927	16317 104662	12869 4033 16902 121564
LOSSES INCURRED TOTAL	1171697 133790	393429 1698916	60011 20240 80251 1779167
ACCIDENT YEAR 1997		6 6	2- 2- 4
ACCIDENT YEAR 1998	1370 53-	27124 28441	882- 882- 27559
ACCIDENT YEAR 1999	16-	2958- 2974-	17- 17- 2991-
ACCIDENT YEAR 2000	1239-	2654- 3893-	29- 29- 3922-
ACCIDENT YEAR 2001	40-	4144- 4184-	38- 38- 4222-
ACCIDENT YEAR 2002	19912	5205- 14707	186- 186- 14521
ACCIDENT YEAR 2003	137-	77095 76958	81- 81- 76877
ACCIDENT YEAR 2004	142149 6	84878 227033	4381 4381 231414
ACCIDENT YEAR 2005	7146 7560-	37054 36640	265- 5 260- 36380
ACCIDENT YEAR 2006	418105 34969	224233- 228841	344- 344- 228497
ACCIDENT YEAR 2007	344317- 113396	292552- 523473-	27625 352 27977 495496-
ACCIDENT YEAR 2008	928764 6968-	699018 1620814	29849 19883 49732 1670546
CLAIM SERVICE FEES TOTAL	220941 10478	51283 282702	13392 5716 19108 301810
ACCIDENT YEAR 2007	147654 8980	44341 200975	5445 282 5727 206702
ACCIDENT YEAR 2008	73287 1498	6942 81727	7947 5434 13381 95108
NET UNDERWRITING RESULTS	43335 73550-	101191- 131406-	1133- 7727 6594 124812-
MISCELLANEOUS EXPENSES		369678	59640 429318
CHARGE OFFS		10778	1739 12517
INVESTMENT INCOME		310591	50096 360687
ALL OTHER MISC INCOME		29	1 30
NET MISC EXPENSE OR INCOME		69836	11282 81118
NET RESULTS OF OPERATIONS		201242-	4688- 205930-

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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	1147898	269304	8365252	9782454		179328	117025	296353	10078807
LOSSES O/S TOTAL (PRIOR)	8148830	656087	778004705	786809622		27572	54198	81770	786891392
LOSSES O/S TOTAL (CURR)	8589273	543632	741151429	750284334		16513-	79915	63402	750347736
LOSSES O/S IBNR TOT (PRIOR)	6255796	281999	30740583	37278378		22908-	173351	150443	37428821
LOSSES O/S IBNR TOT (CURR)	5752497	175235	31107814	37035546		39307-	165671	126364	37161910
ANTICIPATED SALV (PRIOR)				277513				254604	532117
ANTICIPATED SALV (CURR)				239207				254172	493379

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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	1327566 80607	707952 2116125	365454 120066 485520 2601645
UNEARNED PREMIUMS (PRIOR)	3308721 211787	1352293 4872801	363205 141915 505120 5377921
UNEARNED PREMIUMS (CURR)	2890258 171030	1133759 4195047	424623 149676 574299 4769346
PREMIUMS EARNED	1746029 121364	926486 2793879	304036 112305 416341 3210220
COMMISSIONS WRITTEN	113548 7088	63698 184334	31124 10847 41971 226305
OPERATING SERVICE FEES	97428 7310	70701 175439	33641 11103 44744 220183
LOSSES INCURRED TOTAL	1085042 50085	28120793- 26985666-	118844 135062 253906 26731760-
CLAIM SERVICE FEES TOTAL	231386 14292	98534 344212	31054 11764 42818 387030
NET UNDERWRITING RESULTS	218625 42589	28814346 29075560	89373 56471- 32902 29108462
MISCELLANEOUS EXPENSES		495112	108989 604101
CHARGE OFFS		40615	13479 54094
INVESTMENT INCOME		461779	109584 571363
ALL OTHER MISC INCOME		29	1 30
NET MISC EXPENSE OR INCOME		73919	12883 86802
NET RESULTS OF OPERATIONS		29001641	20019 29021660

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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	283665 130627	31445826 31860118	520905 366043 886948 32747066
ACCIDENT YEAR 1997	19777	640361769 640381546	19817 43416 63233 640444779
ACCIDENT YEAR 1998	13747-	614132565- 614146312-	11006- 44353- 55359- 614201671-
ACCIDENT YEAR 1999		880021 880021	575- 575- 879446
ACCIDENT YEAR 2000		599884 599884	81- 81- 599803
ACCIDENT YEAR 2001	32733	266214 298947	1750- 2724- 4474- 294473
ACCIDENT YEAR 2002		634073 634073	3585- 4219- 7804- 626269
ACCIDENT YEAR 2003	53999	428364 482363	1764- 1212- 2976- 479387
ACCIDENT YEAR 2004	55001	139899 194900	769- 13432 12663 207563
ACCIDENT YEAR 2005	39741	428174 467915	1526- 7018 5492 473407
ACCIDENT YEAR 2006	75999	221495 297494	2239- 2374- 4613- 292881
ACCIDENT YEAR 2007	19999 99004	1545282 1664285	176323 131221 307544 1971829
ACCIDENT YEAR 2008	163 31623	73216 105002	348060 225838 573898 678900
LOSSES O/S TOTAL (PRIOR)	603105 32191	746694073 747329369	14267- 67501 53234 747382603
ACCIDENT YEAR 1997	29938	621475763 621505701	1748 1748 621507449
ACCIDENT YEAR 1998	2498	64831654 64834152	64834152
ACCIDENT YEAR 1999		10024011 10024011	10024011
ACCIDENT YEAR 2000	14222	10928542 10942764	10942764
ACCIDENT YEAR 2001	19502	3175493 3194995	3194995
ACCIDENT YEAR 2002	9997	7010357 7020354	7020354
ACCIDENT YEAR 2003	203756	2428118 2631874	2631874
ACCIDENT YEAR 2004	53103 369	23390825 23444297	4756- 20000 15244 23459541
ACCIDENT YEAR 2005	88528	1837093 1925621	20225- 20000 225- 1925396
ACCIDENT YEAR 2006	145674 3646	1300984 1450304	3953- 3961 8 1450312
ACCIDENT YEAR 2007	35887 28176	291233 355296	12919 23540 36459 391755
LOSSES O/S TOTAL (CURR)	395565	722137966 722533531	22748- 48419 25671 722559202
ACCIDENT YEAR 1998	101540	673722428 673823968	1748 1748 673825716
ACCIDENT YEAR 1999		8554501 8554501	8554501
ACCIDENT YEAR 2000		9103552 9103552	9103552
ACCIDENT YEAR 2001		3069700 3069700	3069700
ACCIDENT YEAR 2002	9997	7050716 7060713	7060713
ACCIDENT YEAR 2003	16668	2852973 2869641	2869641
ACCIDENT YEAR 2004	4928	12271975 12276903	3872 3872 12280775
ACCIDENT YEAR 2005	29520	1254667 1284187	1284187
ACCIDENT YEAR 2006	40694	2920468 2961162	25943- 15710 10233- 2950929
ACCIDENT YEAR 2007	93373	1142125 1235498	5832- 2528 3304- 1232194
ACCIDENT YEAR 2008	98845	194861 293706	3407 30181 33588 327294

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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)	632194 51289	20353628 21037111	62298- 177914 115616 21152727
ACCIDENT YEAR 1997		7859808 7859808	43003 43003 7902811
ACCIDENT YEAR 1998	1003	2316925 2317928	4996 4996 2322924
ACCIDENT YEAR 1999	37997	1556639 1594636	30998 30998 1625634
ACCIDENT YEAR 2000	12002	1050722 1062724	10002 10002 1072726
ACCIDENT YEAR 2001	886	835254 836140	5996 5996 842136
ACCIDENT YEAR 2002	7442	1619576 1627018	997 997 1628015
ACCIDENT YEAR 2003	14265	2377681 2391947	40623- 10002 30621- 2361326
ACCIDENT YEAR 2004	48752 5013	896437 950202	4348 13003 17351 967553
ACCIDENT YEAR 2005	207581 10279	475890 693750	21743- 21408 335- 693415
ACCIDENT YEAR 2006	176409 6246	806583 989238	19334- 19361 27 989265
ACCIDENT YEAR 2007	125857 29750	558113 713720	15054 18148 33202 746922
LOSSES O/S IBNR TOT (CURR)	345001 39148	21915616 22299765	39193- 155979 116786 22416551
ACCIDENT YEAR 1998	1003	10346280 10347283	48001 48001 10395284
ACCIDENT YEAR 1999	37997	1741621 1779618	30998 30998 1810616
ACCIDENT YEAR 2000	12002	1143422 1155424	10002 10002 1165426
ACCIDENT YEAR 2001		1034310 1034310	5996 5996 1040306
ACCIDENT YEAR 2002		2340141 2340141	997 997 2341138
ACCIDENT YEAR 2003	10760	2687325 2698085	5996 10002 15998 2714083
ACCIDENT YEAR 2004	11636 5007	676149 692792	3710- 12997 9287 702079
ACCIDENT YEAR 2005	106793 10009	536607 653409	32917- 20002 12915- 640494
ACCIDENT YEAR 2006	16189 532	391525 408246	1417- 1005 412- 407834
ACCIDENT YEAR 2007	69305 3839	442902 516046	8757- 5287 3470- 512576
ACCIDENT YEAR 2008	79316 19761	575334 674411	1612 10692 12304 686715
ANTICIPATED SALV (PRIOR)		129617	215204 344821
ACCIDENT YEAR 2003		8954	46625 55579
ACCIDENT YEAR 2004		67000	57569 124569
ACCIDENT YEAR 2005		32733	49856 82589
ACCIDENT YEAR 2006		13045	38457 51502
ACCIDENT YEAR 2007		7885	22697 30582
ANTICIPATED SALV (CURR)		87658	175599 263257
ACCIDENT YEAR 2004		14332	54832 69164
ACCIDENT YEAR 2005		31659	39918 71577
ACCIDENT YEAR 2006		17101	36777 53878
ACCIDENT YEAR 2007		19677	21408 41085
ACCIDENT YEAR 2008		4889	22664 27553

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***** 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		488594	179009	2183652	2851255	843201	293836	1137037	3988292
UNEARNED PREMIUMS (PRIOR)		168099	58939	679487	906525	281214	81105	362319	1268844
UNEARNED PREMIUMS (CURR)		109911	42689	521780	674380	198046	68009	266055	940435
PREMIUMS EARNED		546782	195259	2341359	3083400	926369	306932	1233301	4316701
COMMISSIONS WRITTEN		47572	17586	214886	280044	83657	29653	113310	393354
OPERATING SERVICE FEES		55459	19877	238156	313492	93665	31130	124795	438287
LOSSES INCURRED TOTAL		211068-	86295	8451707	8326934	535529	325026	860555	9187489
ACCIDENT YEAR 1997		10161-		11026198	11016037	18069	413	18482	11034519
ACCIDENT YEAR 1998		85295		2787564	2872859	9258-	1348-	10606-	2862253
ACCIDENT YEAR 1999				404507-	404507-	575-		575-	405082-
ACCIDENT YEAR 2000		14222-		1132406-	1146628-	81-		81-	1146709-
ACCIDENT YEAR 2001		12345		359477	371822	1750-	2724-	4474-	367348
ACCIDENT YEAR 2002		7442-		1394997	1387555	3585-	4219-	7804-	1379751
ACCIDENT YEAR 2003		136594-	1-	1162863	1026268	44855	1212-	43643	1069911
ACCIDENT YEAR 2004		30290-	375-	11199239-	11229904-	199-	6574-	6773-	11236677-
ACCIDENT YEAR 2005		120055-	270-	93535-	213860-	7525	14388-	6863-	220723-
ACCIDENT YEAR 2006		189201-	9360-	1425921	1227360	6312-	8981-	15293-	1212067
ACCIDENT YEAR 2007		20933	44917	2280963	2346813	133761	97348	231109	2577922
ACCIDENT YEAR 2008		178324	51384	843411	1073119	353079	266711	619790	1692909
CLAIM SERVICE FEES TOTAL		38739	13889	167388	220016	65390	22055	87445	307461
ACCIDENT YEAR 2007		31995	9686	167210	208891	15084	11741	26825	235716
ACCIDENT YEAR 2008		6744	4203	178	11125	50306	10314	60620	71745
NET UNDERWRITING RESULTS		616080	57612	6730778-	6057086-	148128	100932-	47196	6009890-
MISCELLANEOUS EXPENSES					143366			56476	199842
CHARGE OFFS					93914			37426	131340
INVESTMENT INCOME					747715			297808	1045523
ALL OTHER MISC INCOME					17			4	21
NET MISC EXPENSE OR INCOME					510452-			203910-	714362-
NET RESULTS OF OPERATIONS					5546634-			251106	5295528-

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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	4557465 1705355	2348931 8611751	430326 37396 467722 9079473
ACCIDENT YEAR 1997	14969 88-	15514513 15529394	181 181 15529575
ACCIDENT YEAR 1998	3319- 292-	14614344- 14617955-	4967- 4967- 14622922-
ACCIDENT YEAR 1999		4403 4403	4403
ACCIDENT YEAR 2000		18362 18362	70- 70- 18292
ACCIDENT YEAR 2001		167461 167461	87- 87- 167374
ACCIDENT YEAR 2002		11018 11018	1943- 1943- 9075
ACCIDENT YEAR 2003	502501	24701 527202	691- 691- 526511
ACCIDENT YEAR 2004	577672 27698	472230 1077600	543- 543- 1077057
ACCIDENT YEAR 2005	222149 49543	234029 505721	4852- 887- 5739- 499982
ACCIDENT YEAR 2006	2846836 50063	229006 3125905	2374- 2374- 3123531
ACCIDENT YEAR 2007	388910 1209025	198036 1795971	192560 17973- 174587 1970558
ACCIDENT YEAR 2008	7747 369406	89516 466669	253112 56256 309368 776037
LOSSES O/S TOTAL (PRIOR)	9719511 1025171	21907347 32652029	4429 18691 23120 32675149
ACCIDENT YEAR 1997	379004	12116642 12495646	12495646
ACCIDENT YEAR 1998		624413 624413	624413
ACCIDENT YEAR 1999		16998 16998	16998
ACCIDENT YEAR 2000		741080 741080	741080
ACCIDENT YEAR 2001	35006	830423 865429	865429
ACCIDENT YEAR 2002	79999	387843 467842	467842
ACCIDENT YEAR 2003	584461 4505	32282 621248	621248
ACCIDENT YEAR 2004	1370076 40999	1923641 3334716	3334716
ACCIDENT YEAR 2005	424510 217003	4355233 4996746	4996746
ACCIDENT YEAR 2006	4448846 75191	421225 4945262	4945262
ACCIDENT YEAR 2007	2397609 687473	457567 3542649	4429 18691 23120 3565769
LOSSES O/S TOTAL (CURR)	8193708 543632	19013463 27750803	6235 31496 37731 27788534
ACCIDENT YEAR 1998	375001	11589308 11964309	11964309
ACCIDENT YEAR 1999		12594 12594	12594
ACCIDENT YEAR 2000		671968 671968	671968
ACCIDENT YEAR 2001	35006	593893 628899	628899
ACCIDENT YEAR 2002	100000	374321 474321	474321
ACCIDENT YEAR 2003	200005	34627 234632	234632
ACCIDENT YEAR 2004	597822	452389 1050211	1050211
ACCIDENT YEAR 2005	539555 22669	4076695 4638919	4638919
ACCIDENT YEAR 2006	2437056 63623	469480 2970159	2970159
ACCIDENT YEAR 2007	3081397 377456	279558 3738411	18- 18- 3738393
ACCIDENT YEAR 2008	827866 79884	458630 1366380	6253 31496 37749 1404129

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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)	6582520	191109	7110959	13884588	2338-	20618	18280	13902868
ACCIDENT YEAR 1997	6636		3401273	3407909				3407909
ACCIDENT YEAR 1998	21596		121576	143172				143172
ACCIDENT YEAR 1999	23040		80383	103423	20		20	103443
ACCIDENT YEAR 2000	27162		67870	95032	207		207	95239
ACCIDENT YEAR 2001	39172		93274	132446	377		377	132823
ACCIDENT YEAR 2002	79167		141480	220647	662		662	221309
ACCIDENT YEAR 2003	156564		198737	355301	1753-		1753-	353548
ACCIDENT YEAR 2004	304835		413511	718346	13892-		13892-	704454
ACCIDENT YEAR 2005	580579	2731	336077	919387	23415-		23415-	895972
ACCIDENT YEAR 2006	2109645	17956	718778	2846379	8172-	860	7312-	2839067
ACCIDENT YEAR 2007	3234124	170422	1538000	4942546	43628	19758	63386	5005932
LOSSES O/S IBNR TOT (CURR)	5407496	136087	9192198	14735781	114-	9692	9578	14745359
ACCIDENT YEAR 1998	4111		5063388	5067499	471		471	5067970
ACCIDENT YEAR 1999	15732		112102	127834	95		95	127929
ACCIDENT YEAR 2000	23683		94527	118210	232		232	118442
ACCIDENT YEAR 2001	38574		129952	168526	364		364	168890
ACCIDENT YEAR 2002	71071		197214	268285	619		619	268904
ACCIDENT YEAR 2003	84116		256618	340734	918		918	341652
ACCIDENT YEAR 2004	150366		489894	640260	9800-		9800-	630460
ACCIDENT YEAR 2005	290709	1753	489116	781578	14160-		14160-	767418
ACCIDENT YEAR 2006	629374	9472	478460	1117306	9832-		9832-	1107474
ACCIDENT YEAR 2007	1962762	123168	805483	2891413	11801-	635	11166-	2880247
ACCIDENT YEAR 2008	2136998	1694	1075444	3214136	42780	9057	51837	3265973
ANTICIPATED SALV (PRIOR)				181574			91161	272735
ACCIDENT YEAR 2003				20498			2912	23410
ACCIDENT YEAR 2004				49147			15710	64857
ACCIDENT YEAR 2005				36119			26726	62845
ACCIDENT YEAR 2006				31735			15132	46867
ACCIDENT YEAR 2007				44075			30681	74756
ANTICIPATED SALV (CURR)				151549			78573	230122
ACCIDENT YEAR 2004				20561			11019	31580
ACCIDENT YEAR 2005				36166			16058	52224
ACCIDENT YEAR 2006				28624			12342	40966
ACCIDENT YEAR 2007				42259			19267	61526
ACCIDENT YEAR 2008				23939			19887	43826

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***** ACCOUNTS *****	***** LIABILITY *****				***** PHYSICAL DAMAGE *****			***** ALL COV *****
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	5803079	252402	1330099	7385580	432078	167194	599272	7984852
UNEARNED PREMIUMS (PRIOR)	4892969	199222	1040792	6132983	208108	93286	301394	6434377
UNEARNED PREMIUMS (CURR)	2780347	128341	611979	3520667	226577	81667	308244	3828911
PREMIUMS EARNED	7915701	323283	1758912	9997896	413609	178813	592422	10590318
COMMISSIONS WRITTEN	419269	19041	94455	532765	31401	12142	43543	576308
OPERATING SERVICE FEES	407275	17714	93402	518391	30338	11745	42083	560474
LOSSES INCURRED TOTAL	1856638	1168794	1536286	4561718	434356	39275	473631	5035349
ACCIDENT YEAR 1997	370671-	88-	3402-	374161-	181		181	373980-
ACCIDENT YEAR 1998	354197	292-	1292363	1646268	4496-		4496-	1641772
ACCIDENT YEAR 1999	7308-		31718	24410	75		75	24485
ACCIDENT YEAR 2000	3479-		24093-	27572-	45-		45-	27617-
ACCIDENT YEAR 2001	598-		32391-	32989-	100-		100-	33089-
ACCIDENT YEAR 2002	11905		53230	65135	1986-		1986-	63149
ACCIDENT YEAR 2003	45597	4505-	84927	126019	1980		1980	127999
ACCIDENT YEAR 2004	349051-	13301-	922639-	1284991-	3549		3549	1281442-
ACCIDENT YEAR 2005	47324	145769-	108530	10085	4403	887-	3516	13601
ACCIDENT YEAR 2006	645225-	30011	36943	578271-	4034-	860-	4894-	583165-
ACCIDENT YEAR 2007	198664-	851754	712490-	59400-	132684	55787-	76897	17497
ACCIDENT YEAR 2008	2972611	450984	1623590	5047185	302145	96809	398954	5446139
CLAIM SERVICE FEES TOTAL	1076538	43965	239205	1359708	56245	24325	80570	1440278
ACCIDENT YEAR 2007	900307	35655	226502	1162464	17301	5640-	11661	1174125
ACCIDENT YEAR 2008	176231	8310	12703	197244	38944	29965	68909	266153
NET UNDERWRITING RESULTS	4155981	926231-	204436-	3025314	138731-	91326	47405-	2977909
MISCELLANEOUS EXPENSES				396580			61605	458185
CHARGE OFFS				70315			4903	75218
INVESTMENT INCOME				1424136			123209	1547345
ALL OTHER MISC INCOME				86			1	87
NET MISC EXPENSE OR INCOME				957327-			56702-	1014029-
NET RESULTS OF OPERATIONS				3982641			9297	3991938

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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	4841130 1835982	33794757 40471869	951231 403439 1354670 41826539
LOSSES O/S TOTAL (PRIOR)	10322616 1057362	768601420 779981398	9838- 86192 76354 780057752
LOSSES O/S TOTAL (CURR)	8589273 543632	741151429 750284334	16513- 79915 63402 750347736
LOSSES O/S IBNR TOT (PRIOR)	7214714 242398	27464587 34921699	64636- 198532 133896 35055595
LOSSES O/S IBNR TOT (CURR)	5752497 175235	31107814 37035546	39307- 165671 126364 37161910
ANTICIPATED SALV (PRIOR)			311191 306365 617556
ANTICIPATED SALV (CURR)			239207 254172 493379

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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	6291673	431411	3513751	10236835	1275279	461030	1736309	11973144
UNEARNED PREMIUMS (PRIOR)	5061068	258161	1720279	7039508	489322	174391	663713	7703221
UNEARNED PREMIUMS (CURR)	2890258	171030	1133759	4195047	424623	149676	574299	4769346
PREMIUMS EARNED	8462483	518542	4100271	13081296	1339978	485745	1825723	14907019
COMMISSIONS WRITTEN	466841	36627	309341	812809	115058	41795	156853	969662
OPERATING SERVICE FEES	462734	37591	331558	831883	124003	42875	166878	998761
LOSSES INCURRED TOTAL	1645570	1255089	9987993	12888652	969885	364301	1334186	14222838
CLAIM SERVICE FEES TOTAL	1115277	57854	406593	1579724	121635	46380	168015	1747739
NET UNDERWRITING RESULTS	4772061	868619-	6935214-	3031772-	9397	9606-	209-	3031981-
MISCELLANEOUS EXPENSES				539946			118081	658027
CHARGE OFFS				164229			42329	206558
INVESTMENT INCOME				2171851			421017	2592868
ALL OTHER MISC INCOME				103			5	108
NET MISC EXPENSE OR INCOME				1467779-			260612-	1728391-
NET RESULTS OF OPERATIONS				1563993-			260403	1303590-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	73095							73095
1997		3-					3-	3
1998		5912636	694028699	666168114	8798998	8633444	22113503-	22113503
1999		215263	8753740	8151176	1639349	1731862	294788-	294788
2000		84100	9152938	8960413	920565	1125460	96470-	96470-
2001		44254	3272230	2524202	745227	963428	485573-	485573
2002		158153	6800578	6694696	2083395	2179512	148388-	148388-
2003		85305	2527762	2485565	2364367	2581879	260620-	260620-
2004		33936	20996885	11838228	300005	125004	9299722-	9299722
2005		38235	1226528	952284	200692	255510	181191-	181191
2006			2580935	2578943	100510	120418	17916-	17916-
2007			125498	112766	102448	121108	5928-	5928-
2008			3869		55268	98471	39334-	39334-
TOTAL	73095	6571879	749469662	710466387	17310824	17936096	31806124-	31879219

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	85035							85035
1997								
1998		163329	11003079	10829197	4156702	4476538	309283	309283-
1999					76760	86012	9252	9252-
2000		5201	677167	671967	64635	72417	7783	7783-
2001		38990	631104	591406	88875	99577	9994	9994-
2002		1865	376195	374321	134935	151195	16251	16251-
2003					91772	196807	105035	105035-
2004		6881	453628	447382	269812	386367	117190	117190-
2005		25214	3907058	3870497	260299	370754	99108	99108-
2006					560061	372462	187599-	187599
2007					696025	429967	266058-	266058
2008					277211	604819	327608	327608-
TOTAL	85035	241480	17048231	16784770	6677087	7246915	547847	462812-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	158130							158130
1997		3-					3-	3
1998		6075965	705031778	676997311	12955700	13109982	21804220-	21804220
1999		215263	8753740	8151176	1716109	1817874	285536-	285536
2000		89301	9830105	9632380	985200	1197877	104253	104253-
2001		83244	3903334	3115608	834102	1063005	475579-	475579
2002		160018	7176773	7069017	2218330	2330707	164639	164639-
2003		85305	2527762	2485565	2456139	2778686	365655	365655-
2004		40817	21450513	12285610	569817	511371	9182532-	9182532
2005		63449	5133586	4822781	460991	626264	82083-	82083
2006			2580935	2578943	660571	492880	169683-	169683
2007			125498	112766	798473	551075	260130-	260130
2008			3869		332479	703290	366942	366942-
TOTAL	158130	6813359	766517893	727251157	23987911	25183011	31258277-	31416407

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	77777							77777
1997		630840771	613930453		5763733		11146585	11146585-
1998		606792894-	64526318	666168114	2282301	8633444	1200045	1200045-
1999		857323	9723912	8151176	1536292	1731862	519843-	519843
2000		543492	10760527	8960413	1048116	1125460	1179278-	1179278
2001		175714	2790217	2524202	676665	963428	196462	196462-
2002		488257	6378497	6694696	1469858	2179512	1514110	1514110-
2003		303637	1950955	2485565	1790922	2581879	1629204	1629204-
2004		123356	22769825	11838228	135060	125004	10818297-	10818297
2005		193526	1272446	952284	35126	255510	93748	93748-
2006			734879	2578943	135524	120418	1828958	1828958-
2007				112766	70042	121108	163832	163832-
2008						98471	98471	98471-
TOTAL	77777	26733182	734838029	710466387	14943639	17936096	5353997	5276220-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	199022							199022
1997		13800705	11268793		2474637		57275	57275-
1998		13016875-	624413	10829197	71037	4476538	1593410	1593410-
1999					46970	86012	39042	39042-
2000		19066	691086	671967	39541	72417	32823	32823-
2001		167460	827920	591406	54378	99577	23855-	23855
2002		11018	385341	374321	82548	151195	68645	68645-
2003					111114	196807	85693	85693-
2004		104181	1565833	447382	165506	386367	793409-	793409
2005		214135	4095978	3870497	197702	370754	161706	161706-
2006					406964	372462	34502-	34502
2007					708742	429967	278775-	278775
2008						604819	604819	604819-
TOTAL	199022	1299690	19459364	16784770	4359139	7246915	1512872	1313850-

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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
	276799							276799
1997		644641476	625199246		8238370		11203860	11203860-
1998		619809769-	65150731	676997311	2353338	13109982	2793455	2793455-
1999		857323	9723912	8151176	1583262	1817874	480801-	480801
2000		562558	11451613	9632380	1087657	1197877	1146455-	1146455
2001		343174	3618137	3115608	731043	1063005	172607	172607-
2002		499275	6763838	7069017	1552406	2330707	1582755	1582755-
2003		303637	1950955	2485565	1902036	2778686	1714897	1714897-
2004		227537	24335658	12285610	300566	511371	11611706-	11611706
2005		407661	5368424	4822781	232828	626264	255454	255454-
2006			734879	2578943	542488	492880	1794456	1794456-
2007				112766	778784	551075	114943-	114943
2008						703290	703290	703290-
TOTAL	276799	28032872	754297393	727251157	19302778	25183011	6866869	6590070-

MEMBERS PARTICIPATION REPORT

12/02/2008

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING SEP 30, 2008

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	
MAIPF MISCELLANEOUS EXPENSES	\$513,974
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$513,974

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

MEMBERS PARTICIPATION REPORT

12/02/2008

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU SEP 30, 2008

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$896
MAIPF MISCELLANEOUS EXPENSES	\$2,057,237
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$2,056,341

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

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY
 ANNUAL CLAIM COUNT AND SALVAGE AND SUBROGATION REPORT
 FISCAL YEAR ENDING 09/30/2008

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ALL COMPANIES COMBINED

FISCAL YEAR TO DATE
 PRIVATE PASSENGER

LIABILITY

ACCIDENT YEAR	CLAIMS REPORTED	CLAIMS OUTSTANDING	CLAIMS CLOSED WITH LOSS PAYMENT	CLAIMS CLOSED WITHOUT LOSS PAYMENT	GROSS LOSSES PAID	SALVAGE AND SUBROGATION
PRIOR	58	632	87	11	26247005	11771
1999	4	15	2		879961	60-
2000		9			600155	271
2001		10	3		298947	
2002	8	18	8		633869	204-
2003	1	16	18	1	484895	2532
2004	1-	16	11		213989	19089
2005	2	10	16	1	467915	
2006		6	18	1	334910	37416
2007	79	44	51	23	1664285	
2008	99	26	26	23	105500	498
TOTAL	250	802	240	60	31931431	71313

PHYSICAL DAMAGE

ACCIDENT YEAR	CLAIMS REPORTED	CLAIMS OUTSTANDING	CLAIMS CLOSED WITH LOSS PAYMENT	CLAIMS CLOSED WITHOUT LOSS PAYMENT	GROSS LOSSES PAID	SALVAGE AND SUBROGATION
PRIOR	1		1		24133	16259
1999					134-	441
2000					4-	77
2001					1685-	2789
2002					690-	7114
2003					3699	6675
2004	1-	1			14807	2144
2005			1		14709	9217
2006	4		3		15277	19890
2007	98	1	86	24	338050	30506
2008	180	13	115	30	605130	31232
TOTAL	282	15	206	54	1013292	126344

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY
 ANNUAL CLAIM COUNT AND SALVAGE AND SUBROGATION REPORT
 FISCAL YEAR ENDING 09/30/2008

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ALL COMPANIES COMBINED

FISCAL YEAR TO DATE
 OTHER THAN PRIVATE PASSENGER

LIABILITY

ACCIDENT YEAR	CLAIMS REPORTED	CLAIMS OUTSTANDING	CLAIMS CLOSED WITH LOSS PAYMENT	CLAIMS CLOSED WITHOUT LOSS PAYMENT	GROSS LOSSES PAID	SALVAGE AND SUBROGATION
PRIOR		16	8		912278	839
1999					4403	
2000					19052	690
2001					167461	
2002					11018	
2003					527202	
2004		1	1		1086898	9298
2005	3	4	2	1	505721	
2006	7	43	9	10	3126104	199
2007	223	68	156	94	1797487	1516
2008	253	55	94	68	468092	1423
TOTAL	486	187	270	173	8625716	13965

PHYSICAL DAMAGE

ACCIDENT YEAR	CLAIMS REPORTED	CLAIMS OUTSTANDING	CLAIMS CLOSED WITH LOSS PAYMENT	CLAIMS CLOSED WITHOUT LOSS PAYMENT	GROSS LOSSES PAID	SALVAGE AND SUBROGATION
PRIOR					6-	4780
2000						70
2001					87-	
2002					104	2047
2003						691
2004					475-	68
2005					12-	5727
2006						2374
2007	22		21	3	229806	55219
2008	46		34		324166	14798
TOTAL	68		55	3	553496	85774

ANNUAL ASSESSMENT
 FISCAL YEAR ENDING 09/30/2008

ALL COMPANIES COMBINED

CURRENT PERIOD

A. PRIVATE PASSENGER	
1. NET RESULTS OF OPERATIONS	\$5,295,528.00
2. NET RESULTS OF CEDED TO MCCA	\$5,276,220.00
3. UNSETTLED AMOUNTS FROM PRIOR PERIODS	\$61,644.00-
4. NET BALANCE DUE COMPANY (1)-(2)+(3)	\$42,336.00
B. OTHER THAN PRIVATE PASSENGER	
1. NET RESULTS OF OPERATIONS	\$3,991,938.00-
2. NET RESULTS OF CEDED TO MCCA	\$1,313,850.00
3. UNSETTLED AMOUNTS FROM PRIOR PERIODS	\$628.00-
4. NET BALANCE DUE COMPANY (1)-(2)+(3)	\$5,306,416.00
C. MISCELLANEOUS INCOME AND EXPENSES (MP-7 REPORT)	
1. NET SHARE OF MAIPF MISC. INC/EXP DUE MAIPF	\$2,056,335.00
2. UNSETTLED AMOUNTS FROM PRIOR PERIODS	\$63,199.00
3. NET BALANCE DUE FACILITY (1)+(2)	\$2,119,534.00

PRIOR PERIOD REALLOCATION

D. PRIVATE PASSENGER	
1. NET RESULTS OF OPERATIONS	- 0 -
2. NET RESULTS OF CEDED TO MCCA	- 0 -
3. ASSESSMENT PAYMENT FROM PRIOR PERIOD	- 0 -
4. NET BALANCE DUE COMPANY (1)-(2)-(3)	- 0 -
E. OTHER THAN PRIVATE PASSENGER	
1. NET RESULTS OF OPERATIONS	- 0 -
2. NET RESULTS OF CEDED TO MCCA	- 0 -
3. ASSESSMENT PAYMENT FROM PRIOR PERIOD	- 0 -
4. NET BALANCE DUE COMPANY (1)-(2)-(3)	- 0 -
F. MISCELLANEOUS INCOME AND EXPENSES (MP-7 REPORT)	
1. NET SHARE OF MAIPF MISC. INC/EXP DUE MAIPF	- 0 -
2. ASSESSMENT PAYMENT FROM PRIOR PERIOD	- 0 -
3. NET BALANCE DUE COMPANY (1)-(2)	- 0 -

NET BALANCE DUE (NET TOTAL OF LINES A4, B4, C3, D4, E4, AND F3)

G. NET BALANCE DUE MAIPF	\$2,077,457.00
H. NET BALANCE DUE COMPANY	\$5,306,675.00