



November 16, 2016

CIRCULAR: MBC (MI) 16-04

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

## Participation Reports - Quarter Ending September 30, 2016

The reports display the results of operations for the (1) Michigan Automobile Insurance Placement Facility, 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
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 2014 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, distributed under separate cover. Please refer to Chapter 15 of the MAIPF Accounting and Statistical Requirements Manual for a detailed explanation of the 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 Department of Insurance and Financial 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.

**Contact Information:** All questions concerning the reports referenced in this letter should be directed to AIPSO Quota & Participation Services – David Amaral, Allison Fikri, or Karen Leite, at 401-946-2310.

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2016

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00228	-0-	-0-	.0001889	.0001363	.0000201
00328	-0-	-0-	.0011267	.0008543	.0001219
01225	-0-	-0-	.0023079	.0010806	.0002201
01346	.0019312	.0016239	.0003088	.0000175	.0019174
01351	.0146619	.0149709	.0183568	.0156325	.0130975
01875	.0189031	.0180765	.0012536	.0011267	.0161062
02016	.0001348	.0001707	.0188546	.0033461	.0017078
02038	-0-	-0-	.0421749	.0224771	.0041433
02041	-0-	-0-	.0001993	.0004747	.0000358
02074	-0-	-0-	.0000057	.0000036	.0000006
02107	-0-	-0-	.0061028	.0038417	.0006255
02112	-0-	-0-	.0022487	.0022964	.0002688
02128	-0-	-0-	.0010860	.0008019	.0001165
02149	-0-	-0-	.0001824	.0001211	.0000190
02150	-0-	-0-	.0158406	.0124911	.0017347
02435	.0022776	.0000762	.0001615	.0001021	.0030759
02478	-0-	-0-	.0000038	.0000013	.0000003
02634	-0-	-0-	.0011300	.0012337	.0001389
02854	-0-	-0-	.0069936	.0025018	.0006329
02892	.0021866	.0018901	.0000059	.0000279	.0019399
03340	-0-	-0-	.0010646	.0007876	.0001143
03489	-0-	-0-	.0000026	.0000009	.0000002
03514	.0014193	.0015662	.0000166	.0000333	.0014302
03542	.0264751	.0271663	.0019783	.0031462	.0218091
03566	.0019448	.0019086	.0019896	.0014838	.0021232
03583	.0015755	.0015796	.0019978	.0019687	.0012962
04262	-0-	-0-	.0030421	.0021398	.0003217
04287	.0004762	.0005913	.0060704	.0052772	.0012366
04314	.0028851	.0003717	.0001109	.0002346	.0051763
04332	.0004008	.0004814	.0245758	.0047081	.0025708
04729	-0-	-0-	.0000133	.0000161	.0000017
04737	-0-	-0-	.0002875	.0002833	.0000338
04754	-0-	-0-	.0000030	.0000070	.0000005
04795	-0-	-0-	.0022037	.0013195	.0002229
04796	-0-	-0-	.0479705	.0141000	.0042062
04799	-0-	-0-	.0000491	.0001050	.0000083
04893	-0-	-0-	.0009846	.0011189	.0001229
04920	-0-	-0-	.0000248	.0000215	.0000028
04987	.0015400	.0010376	.0012031	.0044675	.0013941
05062	-0-	-0-	.0001952	.0002522	.0000257
05072	-0-	-0-	.0000941	.0005694	.0000322
05092	.0001189	.0001116	.0000817	.0000030	.0000954
05127	-0-	-0-	.0034587	.0117324	.0007762
05142	-0-	-0-	-0-	.0144055	.0006357
05268	-0-	-0-	.0021100	.0008058	.0001932
05293	.0061396	.0064554	.0000595	.0002205	.0054445
05303	-0-	-0-	.0000039	-0-	.0000003

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2016

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05366	-0-	-0-	.0005794	.0005829	.0000690
05390	-0-	-0-	.0003362	.0001933	.0000336
05545	-0-	-0-	.0003971	.0002178	.0000393
05600	-0-	-0-	.0029809	.0002207	.0002324
05654	-0-	-0-	.0006288	.0007525	.0000802
05676	-0-	-0-	.0067436	.0050268	.0007257
05702	.0020033	.0018624	.0078033	.0083057	.0043071
05718	-0-	-0-	.0011167	.0008680	.0001217
05779	-0-	-0-	.0008973	.0007255	.0000991
05789	.0000051	.0000100	.0002275	.0002341	.0000335
05849	-0-	-0-	.0002383	.0001070	.0000225
05898	-0-	-0-	-0-	-0-	.0000816
05899	-0-	-0-	.0000156	.0000114	.0000017
05967	.0073208	.0082218	.0002530	.0011319	.0062356
06003	-0-	-0-	.0009916	.0024619	.0001827
06072	-0-	-0-	.0002291	.0002237	.0000270
06113	-0-	-0-	.0014285	.0005925	.0001098
06119	-0-	-0-	.0153026	.0174867	.0019150
06120	-0-	-0-	.0007013	.0007618	.0000860
06124	.0031030	.0031681	.0022050	.0022698	.0040369
06126	-0-	-0-	.0000005	.0000002	.0000001
06127	-0-	-0-	.0049985	.0039104	.0005460
06142	-0-	-0-	.0015677	.0012801	.0001735
06189	.0016294	.0021080	-0-	-0-	.0009907
06236	-0-	-0-	.0012138	.0010289	.0001361
06333	-0-	-0-	.0004643	.0002304	.0000447
06449	-0-	-0-	.0004073	.0001739	.0000381
06460	.0040721	.0008276	.0000014	-0-	.0056337
06623	-0-	-0-	.0000633	.0000346	.0000063
06656	-0-	-0-	.0003038	.0012621	.0000784
06787	.0005695	.0005872	.0001359	.0000212	.0005378
06870	-0-	-0-	.0004680	.0003917	.0000520
06909	-0-	-0-	.0031124	.0033363	.0002756
06921	-0-	-0-	.0008012	.0007491	.0000929
06964	-0-	-0-	.0006742	.0003212	.0000645
07031	.0609530	.0599824	.0186807	.0226309	.0657962
07033	-0-	-0-	.0029207	.0033176	.0003774
07035	-0-	-0-	.0004499	.0022436	.0001440
07079	.0083457	.0091393	.0002122	.0010750	.0068846
07090	-0-	-0-	.0001844	.0001105	.0000187
07093	.0165600	.0180261	.0358673	.0366248	.0172784
07129	-0-	-0-	.0090071	.0008129	.0007088
07141	.0050012	.0053880	.0003236	.0007702	.0056895
07150	.0014581	.0015000	.0005046	.0004563	.0013691
07164	-0-	-0-	.0000620	.0000638	.0000074
07195	-0-	-0-	.0004290	.0003002	.0000453
07229	-0-	-0-	-0-	.0000089	.0000051

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2016

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07239	-0-	-0-	.0036807	.0007138	.0003065
07240	-0-	-0-	.0018976	.0014157	.0002042
07275	-0-	-0-	.0091216	.0808683	.0013017
07301	-0-	-0-	.0024160	.0014144	.0002429
07307	.0278024	.0238783	.0007714	.0013258	.0275828
07312	-0-	-0-	.0009047	.0002729	.0000796
07345	.0005859	.0005722	.0102618	.0081602	.0015077
07372	.0005972	.0005459	.0071680	.0083685	.0013961
07376	-0-	-0-	.0133242	.0123618	.0015410
07377	.0001057	.0000976	.0148056	.0140688	.0018013
07378	.0408758	.0451083	.0006738	.0036148	.0397200
07408	-0-	-0-	.0000050	.0000036	-0-
07411	-0-	-0-	.0012037	.0016169	.0001613
07425	.0734574	.0775988	.0038645	.0098519	.0654196
07439	.0361902	.0375336	-0-	.0034704	.0270776
07461	-0-	-0-	.0000428	.0000294	.0000045
07481	-0-	-0-	.0044767	.0031931	.0004754
07497	-0-	-0-	.0000277	.0000212	.0000030
07501	-0-	-0-	.0204136	.0096661	.0019517
07527	-0-	-0-	.0001606	.0000252	.0000131
07562	-0-	-0-	.0023208	.0007519	.0002066
07581	-0-	-0-	.0006863	.0004517	.0000712
07610	.0021119	.0019417	.0000017	.0000300	.0014937
07633	-0-	-0-	.0049064	.0044031	.0005609
07667	.1716999	.1731196	.0281676	.0543629	.1666810
07673	.0002756	.0002629	.0000445	.0000037	.0002695
07744	-0-	-0-	.0000154	.0000281	.0000024
07768	-0-	-0-	.0002491	.0001648	.0000259
07779	-0-	-0-	.0006911	.0002700	.0000635
07803	.0049159	.0047530	.0042010	.0022838	.0043153
07807	-0-	-0-	.0001012	.0000560	.0000100
07816	-0-	-0-	.0016264	.0011201	.0001707
07836	-0-	-0-	.0042241	.0014674	.0003803
07838	.0081478	.0099440	.0262211	.0266822	.0087465
07848	.0607777	.0581102	.0265618	.0294151	.0446794
07857	.0102578	.0109730	.0075585	.0072938	.0135279
07871	-0-	-0-	.0002519	.0002474	.0000297
07889	-0-	-0-	-0-	-0-	.0000002
07926	-0-	-0-	.0147734	.0116994	.0016200
07932	-0-	-0-	.0087146	.0056202	.0008991
07952	.0050945	.0042185	.0143584	.0126475	.0054853
07960	.0136389	.0134659	.0067870	.0083264	.0123682
08006	-0-	-0-	.0017195	.0026285	.0002443
08007	-0-	-0-	.0007332	.0005594	.0000795
08026	.0245896	.0242848	.0215410	.0258015	.0209054
08030	-0-	-0-	.0002510	.0002086	.0000280
08068	.0038694	.0032122	.0013241	.0020316	.0029853

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2016

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08076	-0-	-0-	.0000047	.0000013	.0000004
08107	-0-	-0-	.0255337	.0233892	.0029398
08188	-0-	-0-	.0095143	.0065487	.0009991
08263	-0-	-0-	.0026262	.0023343	.0003784
08264	-0-	-0-	.0038511	.0019101	.0003720
08319	-0-	-0-	.0000137	-0-	.0000010
08320	.0046822	.0048823	.0219334	.0213801	.0057640
08324	.0581054	.0712400	.0164480	.0168539	.0552267
08327	-0-	-0-	.0018129	.0015546	.0002040
08917	-0-	-0-	.0000330	-0-	.0000025
08997	-0-	-0-	.0009153	.0102807	.0000970
09065	-0-	-0-	.0085056	.0050134	.0008567
09084	.0003871	.0003295	.0000922	.0000056	.0003974
09102	.0000002	-0-	.0024695	.0002159	.0001940
09105	-0-	-0-	.0000255	.0000273	.0000031
09134	.0000960	.0000853	-0-	-0-	.0000773
09136	.0068987	.0077167	.0000164	.0002071	.0043206
09145	-0-	-0-	.0000060	.0000053	-0-
09194	-0-	-0-	.0122089	.0099594	.0013516
09527	-0-	-0-	.0069638	.0034735	.0006083
09530	-0-	-0-	.0142746	.0021217	.0011601
09547	-0-	-0-	.0000051	-0-	.0000004
09653	-0-	-0-	.0000167	.0000300	.0000026
09657	-0-	-0-	.0000193	.0000077	.0000018
09716	-0-	-0-	.0004251	.0000115	.0000323
09805	-0-	-0-	.0016899	.0021510	.0002212
09809	-0-	-0-	.0025827	.0011437	.0002434
09812	.0002096	.0001276	.0007264	.0007589	.0001703
09816	-0-	-0-	.0034187	.0131839	.0008372
09818	-0-	-0-	.0120641	.0109584	.0013674
09824	.0117073	.0098031	.0114740	.0050291	.0117223
09832	-0-	-0-	.0005946	.0003565	.0000602
09834	-0-	-0-	.0003760	.0002785	.0000404
09836	.0023072	.0021636	-0-	-0-	.0023362
09838	.0003499	.0005412	.0333444	.0212413	.0037496
09869	-0-	-0-	.0006713	.0031424	.0001888
09901	-0-	-0-	.0005225	.0000398	.0000408
09965	-0-	-0-	.0001687	.0000459	.0000146
09972	.0005814	.0007716	.0066726	.0240474	.0017894
09980	-0-	-0-	.0001455	.0001605	.0000180
09989	-0-	-0-	.0004023	.0009087	.0000735
10016	-0-	-0-	.0000278	.0000198	.0000029
10029	-0-	-0-	.0001914	.0001235	.0000197
10076	-0-	-0-	.0002598	.0001119	.0000244
10087	-0-	-0-	.0039944	.0059579	.0005613
10122	-0-	-0-	.0002070	.0000925	.0000196
10123	-0-	-0-	.0002811	.0002311	.0000312

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2016

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10125	-0-	-0-	-0-	-0-	.0000001
10136	.0095526	.0065982	-0-	-0-	.0124487
10270	-0-	-0-	.0000010	.0000007	.0000001
10315	-0-	-0-	.0000298	.0000086	.0000026
10318	-0-	-0-	-0-	.0006204	.0000274
10394	-0-	-0-	.0002061	.0001662	.0000227
10413	-0-	-0-	.0001011	.0000897	.0000115
10509	-0-	-0-	.0011104	.0006378	.0001111
10533	-0-	-0-	.0003863	.0003375	.0000438
10587	-0-	-0-	.0000123	.0000094	.0000013
10721	.0004645	.0004979	.0000225	.0001183	.0004830
10726	-0-	-0-	.0008043	.0004144	.0000784
10886	.0172565	.0169193	.0028922	.0035502	.0141534
10887	-0-	.0000624	-0-	-0-	.0000768
10993	-0-	-0-	.0011929	.0010900	.0001372
11047	.0994897	.1053018	.0327393	.0471164	.0795695
11088	.0114341	.0102526	.0031517	.0078697	.0085263
11110	-0-	-0-	.0008360	.0007044	.0000935
11148	-0-	-0-	.0007119	-0-	.0000425
11156	-0-	-0-	.0052229	.0029373	.0005359
11162	.0048402	.0055785	.0113703	.0119696	.0050388
11258	-0-	-0-	.0001087	.0012381	.0000628
11262	-0-	-0-	.0022497	-0-	.0001681
11303	-0-	-0-	.0006646	-0-	.0000497
11373	-0-	-0-	.0000409	-0-	.0000024
11411	.0030505	.0022785	-0-	-0-	.0040642
11448	-0-	-0-	.0000446	.0003865	.0000204
11454	.0000378	.0000400	.0000015	.0000403	.0000389
11480	-0-	-0-	-0-	-0-	.0001048
11491	-0-	-0-	.0000127	-0-	.0000008
11615	-0-	-0-	.0028212	.0013393	.0002615
27249	.0332481	.0246153	.0728844	.0653752	.0410451
27429	-0-	-0-	.0011477	.0012681	.0001417
27515	.0055844	.0050013	.0159836	.0133138	.0071295
27521	.0005361	.0002362	.0000057	.0000155	.0013764
27568	.0498318	.0463037	.0168219	.0236365	.0479589
27942	.0002634	.0001340	-0-	-0-	.0002413
42506	-0-	-0-	.0015870	.0003092	.0001322

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2016  
 PRIVATE PASSENGER

09/30/2016

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

REPORT: MP - 1  
 DATE: 12/12/2016  
 PAGE: 1787

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	515890 203853	8873396 9593139	259993 203876 463869 10057008
ACCIDENT YEAR 2005	1	1-	1 4 5 5
ACCIDENT YEAR 2006	310642	6965420 7276062	1084- 1007- 2091- 7273971
ACCIDENT YEAR 2007		3224 3224	
ACCIDENT YEAR 2008		1184 1184	2- 2- 1182
ACCIDENT YEAR 2010		161 161	
ACCIDENT YEAR 2011	2	92 94	
ACCIDENT YEAR 2012	2-	2126 2124	
ACCIDENT YEAR 2013	32500	359196 391696	1- 1- 391695
ACCIDENT YEAR 2014	65748	427 265086 331261	1 131 132 331393
ACCIDENT YEAR 2015	80999	137297 521524 739820	4069 424 4493 744313
ACCIDENT YEAR 2016	26000	66129 755384 847513	257009 204324 461333 1308846
LOSSES O/S TOTAL (PRIOR)	1063240 162780	965827510 967053530	38398 68685 107083 967160613
ACCIDENT YEAR 2006		950989542 950989542	
ACCIDENT YEAR 2007		248256 248256	
ACCIDENT YEAR 2008		121355 121355	
ACCIDENT YEAR 2010		3000 3000	
ACCIDENT YEAR 2011		31983 31983	
ACCIDENT YEAR 2012	1975-	2400 471549 471974	989 989 472963
ACCIDENT YEAR 2013	108649	1000 6889741 6999390	
ACCIDENT YEAR 2014	228727	2861144 3089871	47296- 7655 39641- 3050230
ACCIDENT YEAR 2015	474314	138600 3346439 3959353	12549- 6200 6349- 3953004
ACCIDENT YEAR 2016	253525	20780 864501 1138806	97254 54830 152084 1290890
LOSSES O/S TOTAL (CURR)	950749 27100	941748250 942726099	18782- 43950 25168 942751267
ACCIDENT YEAR 2006		925581560 925581560	
ACCIDENT YEAR 2007		246971 246971	
ACCIDENT YEAR 2008		177419 177419	
ACCIDENT YEAR 2010		3000 3000	
ACCIDENT YEAR 2011		31983 31983	
ACCIDENT YEAR 2012	998-	2400 469424 470826	975 975 471801
ACCIDENT YEAR 2013	82323	1000 7205031 7288354	
ACCIDENT YEAR 2014	109444	2592217 2701661	43014- 43014- 2658647
ACCIDENT YEAR 2015	365684	3260 3590231 3959175	8921- 8921- 3950254
ACCIDENT YEAR 2016	394296	20440 1850414 2265150	32178 43950 76128 2341278

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2016  
 PRIVATE PASSENGER

09/30/2016

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

REPORT: MP - 1  
 DATE: 12/12/2016  
 PAGE: 1788

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)	1342066	34359	17490948
ACCIDENT YEAR 2006		16141017	5467277
ACCIDENT YEAR 2007		5467277	668297
ACCIDENT YEAR 2008		668297	95042
ACCIDENT YEAR 2009		95042	96134
ACCIDENT YEAR 2010	9	96134	185181
ACCIDENT YEAR 2011	36	185172	153693
ACCIDENT YEAR 2012	22368	153590	270736
ACCIDENT YEAR 2013	90501	248327	2655878
ACCIDENT YEAR 2014	413371	331	2983515
ACCIDENT YEAR 2015	438183	4691	2835250
ACCIDENT YEAR 2016	377598	10799	2079945
LOSSES O/S IBNR TOT (CURR)	1253097	33908	17214874
ACCIDENT YEAR 2006		15966732	5480464
ACCIDENT YEAR 2007		17253737	617127
ACCIDENT YEAR 2008		5480464	78396
ACCIDENT YEAR 2009		617127	79175
ACCIDENT YEAR 2010	5	78396	171508
ACCIDENT YEAR 2011	27	79175	136322
ACCIDENT YEAR 2012	22963	171503	253078
ACCIDENT YEAR 2013	91965	136295	2491900
ACCIDENT YEAR 2014	210538	230083	2703199
ACCIDENT YEAR 2015	461058	458	2762783
ACCIDENT YEAR 2016	466541	398	2440875
ANTICIPATED SALV (PRIOR)		1941358	345786
ACCIDENT YEAR 2012		184111	1834
ACCIDENT YEAR 2013		3107	82072
ACCIDENT YEAR 2014		58452	98151
ACCIDENT YEAR 2015		45601	105390
ACCIDENT YEAR 2016		57503	55232
ANTICIPATED SALV (CURR)		154731	334114
ACCIDENT YEAR 2012		1535	3368
ACCIDENT YEAR 2013		41829	65444
ACCIDENT YEAR 2014		32935	84831
ACCIDENT YEAR 2015		47299	96342
ACCIDENT YEAR 2016		31133	84129



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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		350220	128235	2006047	2484502	451484	85465	536949	3021451
UNEARNED PREMIUMS (PRIOR)		336459	173707	3000176	3510342	585685	108247	693932	4204274
UNEARNED PREMIUMS (CURR)		370818	153482	2500262	3024562	524589	99674	624263	3648825
PREMIUMS EARNED		315861	148460	2505961	2970282	512580	94038	606618	3576900
COMMISSIONS WRITTEN		35238	13156	202479	250873	45524	8732	54256	305129
OPERATING SERVICE FEES		39424	18495	312280	370199	67560	12445	80005	450204
LOSSES INCURRED TOTAL		314430	67722	15380149-	14997997-	186617	182968	369585	14628412-
ACCIDENT YEAR 2005		1		1-		1	4	5	5
ACCIDENT YEAR 2006		310642		18429375-	18118733-	1084-	1007-	2091-	18120824-
ACCIDENT YEAR 2007				49231-	49231-				49231-
ACCIDENT YEAR 2008				40602	40602	2-		2-	40600
ACCIDENT YEAR 2009				16959-	16959-				16959-
ACCIDENT YEAR 2010		4-		13508-	13512-				13512-
ACCIDENT YEAR 2011		7-		17203-	17210-	20-		20-	17230-
ACCIDENT YEAR 2012		1570		18243-	16673-	23-		23-	16696-
ACCIDENT YEAR 2013		7638	127	508968	516733	38-	14-	52-	516681
ACCIDENT YEAR 2014		256368-	3866-	73286-	333520-	556	7542-	6986-	340506-
ACCIDENT YEAR 2015		4756-	1331	688695	685270	11734-	4440-	16174-	669096
ACCIDENT YEAR 2016		255714	70130	1999392	2325236	198961	195967	394928	2720164
CLAIM SERVICE FEES TOTAL		43908	20636	348330	412874	51772	9501	61273	474147
ACCIDENT YEAR 2015		28272	3181	344330	375783	5103	1540-	3563	379346
ACCIDENT YEAR 2016		15636	17455	4000	37091	46669	11041	57710	94801
NET UNDERWRITING RESULTS		117139-	28451	17023021	16934333	161107	119608-	41499	16975832
MISCELLANEOUS EXPENSES					453020			97905	550925
CHARGE OFFS					98336			21253	119589
INVESTMENT INCOME					114327			24708	139035
NET MISC EXPENSE OR INCOME					437029			94450	531479
NET RESULTS OF OPERATIONS					16497304			52951-	16444353

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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	708715 749837	647771 2106323	116673 14567 131240 2237563
ACCIDENT YEAR 2005	6	3 9	1 1 10
ACCIDENT YEAR 2006	5 115-	98500 98390	73- 73- 98317
ACCIDENT YEAR 2007	4	4	4
ACCIDENT YEAR 2008			1000- 1000- 1000-
ACCIDENT YEAR 2009	2-	2-	2-
ACCIDENT YEAR 2010		8 8	8
ACCIDENT YEAR 2011			
ACCIDENT YEAR 2012	3-	1641 1638	1638
ACCIDENT YEAR 2013	7 1	26438 26446	26446
ACCIDENT YEAR 2014	155470 1908	19906 177284	1068 1068 178352
ACCIDENT YEAR 2015	524748 219158	205081 948987	402 7 409 949396
ACCIDENT YEAR 2016	28480 528885	296194 853559	116275 14560 130835 984394
LOSSES O/S TOTAL (PRIOR)	9147703 626132	8792617 18566452	5878 18100 23978 18590430
ACCIDENT YEAR 2006		6991089 6991089	6991089
ACCIDENT YEAR 2007	7500 13480	20980	20980
ACCIDENT YEAR 2010		5500 5500	5500
ACCIDENT YEAR 2011	212-	50000 49788	49788
ACCIDENT YEAR 2012	132812 59	30051 162922	162922
ACCIDENT YEAR 2013	601968 6000	203176 811144	811144
ACCIDENT YEAR 2014	1556865 2100	305659 1864624	1864624
ACCIDENT YEAR 2015	3394222 297033	983886 4675141	18809- 18809- 4656332
ACCIDENT YEAR 2016	3454548 307460	223256 3985264	24687 18100 42787 4028051
LOSSES O/S TOTAL (CURR)	11151224 337724	9603489 21092437	5739- 31100 25361 21117798
ACCIDENT YEAR 2006		7858373 7858373	7858373
ACCIDENT YEAR 2007	13480	13480	13480
ACCIDENT YEAR 2010		5500 5500	5500
ACCIDENT YEAR 2011		50000 50000	50000
ACCIDENT YEAR 2012	132804 59	28418 161281	161281
ACCIDENT YEAR 2013	602164 6000	138106 746270	746270
ACCIDENT YEAR 2014	1727134 3000	367944 2098078	2098078
ACCIDENT YEAR 2015	3281987 114489	819470 4215946	14479- 14479- 4201467
ACCIDENT YEAR 2016	5407135 200696	335678 5943509	8740 31100 39840 5983349

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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)	11341927 388809	9967929 21698665	17630 5819 23449 21722114
ACCIDENT YEAR 2006	28	4920013 4920041	2652 2652 4922693
ACCIDENT YEAR 2007	69	303097 303166	1019 1019 304185
ACCIDENT YEAR 2008	101	237609 237710	708 708 238418
ACCIDENT YEAR 2009	173	200891 201064	631 631 201695
ACCIDENT YEAR 2010	11496	159646 171142	254 254 171396
ACCIDENT YEAR 2011	24295	149182 173477	99 99 173576
ACCIDENT YEAR 2012	77293	187155 265327	2587- 2587- 262740
ACCIDENT YEAR 2013	195961	444332 644462	4993- 4993- 639469
ACCIDENT YEAR 2014	1733675	27150 488179	7192- 7192- 2241812
ACCIDENT YEAR 2015	5946685	61784 1397043	3758- 435 3323- 7402189
ACCIDENT YEAR 2016	3352151	294827 1480782	30797 5384 36181 5163941
LOSSES O/S IBNR TOT (CURR)	12255040 562673	10381476 23199189	5757 19401 25158 23224347
ACCIDENT YEAR 2006	18	4613025 4613043	2166 2166 4615209
ACCIDENT YEAR 2007	52	300427 300479	934 934 301413
ACCIDENT YEAR 2008	87	235648 235735	677 677 236412
ACCIDENT YEAR 2009	155	198785 198940	687 687 199627
ACCIDENT YEAR 2010	11472	158517 169989	275 275 170264
ACCIDENT YEAR 2011	24991	148169 173160	108 108 173268
ACCIDENT YEAR 2012	73481	879 185982	2594- 2594- 257748
ACCIDENT YEAR 2013	156510	3897 431794	3188- 3188- 589013
ACCIDENT YEAR 2014	1284624	27115 477146	7839- 7839- 1781046
ACCIDENT YEAR 2015	4311492	61977 1358501	8617- 390 8227- 5723743
ACCIDENT YEAR 2016	6392158	468805 2273482	23148 19011 42159 9176604
ANTICIPATED SALV (PRIOR)		218076	73550 291626
ACCIDENT YEAR 2011		952	952
ACCIDENT YEAR 2012		5750	3119 8869
ACCIDENT YEAR 2013		22935	5433 28368
ACCIDENT YEAR 2014		30301	8574 38875
ACCIDENT YEAR 2015		77636	37648 115284
ACCIDENT YEAR 2016		80502	18776 99278
ANTICIPATED SALV (CURR)		260616	75336 335952
ACCIDENT YEAR 2012		5740	3119 8859
ACCIDENT YEAR 2013		22571	3622 26193
ACCIDENT YEAR 2014		21984	8621 30605
ACCIDENT YEAR 2015		74831	31392 106223
ACCIDENT YEAR 2016		135490	28582 164072

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	6955811 103467	1242996 8302274	160033 61719 221752 8524026
UNEARNED PREMIUMS (PRIOR)	8934603 134885	1718396 10787884	181735 74845 256580 11044464
UNEARNED PREMIUMS (CURR)	10592941 161467	1941001 12695409	219279 89915 309194 13004603
PREMIUMS EARNED	5297473 76885	1020391 6394749	122489 46649 169138 6563887
COMMISSIONS WRITTEN	393992 7131	41184 442307	6219 7819 14038 456345
OPERATING SERVICE FEES	1064240 15829	190179 1270248	27212 10496 37708 1307956
LOSSES INCURRED TOTAL	3625349 635293	1872190 6132832	93183 41149 134332 6267164
ACCIDENT YEAR 2005	6 3	9 1	1 10
ACCIDENT YEAR 2006	5- 115-	658796 658676	559- 559- 658117
ACCIDENT YEAR 2007	7513-	2670- 10183-	85- 85- 10268-
ACCIDENT YEAR 2008	14-	1961- 1975-	1031- 1031- 3006-
ACCIDENT YEAR 2009	20-	2106- 2126-	56 56 2070-
ACCIDENT YEAR 2010	24-	1121- 1145-	21 21 1124-
ACCIDENT YEAR 2011	908	1013- 105-	9 9 96-
ACCIDENT YEAR 2012	3823-	1165- 4988-	7- 7- 4995-
ACCIDENT YEAR 2013	39248- 271-	51170- 90689-	1805 1805 88884-
ACCIDENT YEAR 2014	123312- 2773	71158 49381-	421 421 48960-
ACCIDENT YEAR 2015	1222680- 36807	2123 1183750-	127- 38- 165- 1183915-
ACCIDENT YEAR 2016	5021074 596099	1201316 6818489	92679 41187 133866 6952355
CLAIM SERVICE FEES TOTAL	678077 9837	130614 818528	12865 4904 17769 836297
ACCIDENT YEAR 2015	133247 3644	95899 232790	520 76- 444 233234
ACCIDENT YEAR 2016	544830 6193	34715 585738	12345 4980 17325 603063
NET UNDERWRITING RESULTS	464185- 591205-	1213776- 2269166-	16990- 17719- 34709- 2303875-
MISCELLANEOUS EXPENSES		987095	26357 1013452
CHARGE OFFS		26925	726 27651
INVESTMENT INCOME		262617	7011 269628
NET MISC EXPENSE OR INCOME		751403	20072 771475
NET RESULTS OF OPERATIONS		3020569-	54781- 3075350-

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***** ACCOUNTS *****	*****	L I A B I L I T Y			*****	P H Y S I C A L   D A M A G E		*****	ALL COV	
*	* R *	BI	PD	PIP	TOTAL	* R *	COLL	O/T COLL	TOTAL *	
LOSSES PAID TOTAL		1224605	953690	9521167	11699462		376666	218443	595109	12294571
LOSSES O/S TOTAL (PRIOR)		10210943	788912	974620127	985619982		44276	86785	131061	985751043
LOSSES O/S TOTAL (CURR)		12101973	364824	951351739	963818536		24521-	75050	50529	963869065
LOSSES O/S IBNR TOT (PRIOR)		12683993	423168	26108946	39216107		11612-	8567	3045-	39213062
LOSSES O/S IBNR TOT (CURR)		13508137	596581	26348208	40452926		39681-	25976	13705-	40439221
ANTICIPATED SALV (PRIOR)					402187				235225	637412
ANTICIPATED SALV (CURR)					415347				254719	670066

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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	7306031	231702	3249043	10786776	611517	147184	758701	11545477
UNEARNED PREMIUMS (PRIOR)	9271062	308592	4718572	14298226	767420	183092	950512	15248738
UNEARNED PREMIUMS (CURR)	10963759	314949	4441263	15719971	743868	189589	933457	16653428
PREMIUMS EARNED	5613334	225345	3526352	9365031	635069	140687	775756	10140787
COMMISSIONS WRITTEN	429230	20287	243663	693180	51743	16551	68294	761474
OPERATING SERVICE FEES	1103664	34324	502459	1640447	94772	22941	117713	1758160
LOSSES INCURRED TOTAL	3939779	703015	13507959-	8865165-	279800	224117	503917	8361248-
CLAIM SERVICE FEES TOTAL	721985	30473	478944	1231402	64637	14405	79042	1310444
NET UNDERWRITING RESULTS	581324-	562754-	15809245	14665167	144117	137327-	6790	14671957
MISCELLANEOUS EXPENSES				1440115			124262	1564377
CHARGE OFFS				125261			21979	147240
INVESTMENT INCOME				376944			31719	408663
NET MISC EXPENSE OR INCOME				1188432			114522	1302954
NET RESULTS OF OPERATIONS				13476735			107732-	13369003

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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	2445093 343740	34490678 37279511	1208557 651291 1859848 39139359
ACCIDENT YEAR 2005	120784	973210097 973330881	1082- 2953 1871 973332752
ACCIDENT YEAR 2006	1457172	946295758- 944838586-	2803- 1007- 3810- 944842396-
ACCIDENT YEAR 2007		83000 83000	
ACCIDENT YEAR 2008		4124 4124	234- 234- 3890
ACCIDENT YEAR 2010		88009 88009	
ACCIDENT YEAR 2011	29000	172 29172	
ACCIDENT YEAR 2012	19001	49577 68578	
ACCIDENT YEAR 2013	167398	1348260 1515658	1765 1765 1517423
ACCIDENT YEAR 2014	378250	427 1494398 1873075	6868 450- 6418 1879493
ACCIDENT YEAR 2015	247488	227486 3151086 3626060	430692 158599 589291 4215351
ACCIDENT YEAR 2016	26000	115827 1357713 1499540	773351 491196 1264547 2764087
LOSSES O/S TOTAL (PRIOR)	970973 24706	1012844004 1013839683	3109- 34105 30996 1013870679
ACCIDENT YEAR 2005	89102	995964804 996053906	
ACCIDENT YEAR 2006		2303018 2303018	
ACCIDENT YEAR 2007		396358 396358	
ACCIDENT YEAR 2008		180795 180795	
ACCIDENT YEAR 2010		478720 478720	
ACCIDENT YEAR 2011	7314	31983 39297	
ACCIDENT YEAR 2012	17123	2400 460518 480041	1376- 1376- 478665
ACCIDENT YEAR 2013	176940	1000 8253121 8431061	
ACCIDENT YEAR 2014	325288	2498765 2824053	36166- 7655 28511- 2795542
ACCIDENT YEAR 2015	355206	21306 2275922 2652434	34433 26450 60883 2713317
LOSSES O/S TOTAL (CURR)	950749 27100	941748250 942726099	18782- 43950 25168 942751267
ACCIDENT YEAR 2006		925581560 925581560	
ACCIDENT YEAR 2007		246971 246971	
ACCIDENT YEAR 2008		177419 177419	
ACCIDENT YEAR 2010		3000 3000	
ACCIDENT YEAR 2011		31983 31983	
ACCIDENT YEAR 2012	998-	2400 469424 470826	975 975 471801
ACCIDENT YEAR 2013	82323	1000 7205031 7288354	
ACCIDENT YEAR 2014	109444	2592217 2701661	43014- 43014- 2658647
ACCIDENT YEAR 2015	365684	3260 3590231 3959175	8921- 8921- 3950254
ACCIDENT YEAR 2016	394296	20440 1850414 2265150	32178 43950 76128 2341278

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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)	1225120 53241	16427918 17706279	45143- 50198 5055 17711334
ACCIDENT YEAR 2005		6457174 6457174	6457174
ACCIDENT YEAR 2006		139663 139663	139663
ACCIDENT YEAR 2007		553101 553101	553101
ACCIDENT YEAR 2008		147473 147473	147473
ACCIDENT YEAR 2009	100	106572 106672	106672
ACCIDENT YEAR 2010	14	162322 162336	36 36 162372
ACCIDENT YEAR 2011	621-	140524 139903	1787- 1787- 138116
ACCIDENT YEAR 2012	21895 7	245976 267878	106- 26 80- 267798
ACCIDENT YEAR 2013	167300 276	3061689 3229265	49054- 71 48983- 3180282
ACCIDENT YEAR 2014	446094 2125	3010605 3458824	41723- 12302 29421- 3429403
ACCIDENT YEAR 2015	590338 50833	2402819 3043990	47491 37799 85290 3129280
LOSSES O/S IBNR TOT (CURR)	1253097 33908	15966732 17253737	45438- 6575 38863- 17214874
ACCIDENT YEAR 2006		5480464 5480464	5480464
ACCIDENT YEAR 2007		617127 617127	617127
ACCIDENT YEAR 2008		78396 78396	78396
ACCIDENT YEAR 2009		79175 79175	79175
ACCIDENT YEAR 2010	5	171503 171508	171508
ACCIDENT YEAR 2011	27	136295 136322	47 47 136369
ACCIDENT YEAR 2012	22963	230083 253046	32 32 253078
ACCIDENT YEAR 2013	91965 458	2422899 2515322	23442- 20 23422- 2491900
ACCIDENT YEAR 2014	210538 398	2497867 2708803	5659- 55 5604- 2703199
ACCIDENT YEAR 2015	461058 10173	2311565 2782796	24216- 4203 20013- 2762783
ACCIDENT YEAR 2016	466541 22879	1941358 2430778	7800 2297 10097 2440875
ANTICIPATED SALV (PRIOR)		145106	215952 361058
ACCIDENT YEAR 2011		847	1857 2704
ACCIDENT YEAR 2012		4482	4366 8848
ACCIDENT YEAR 2013		63117	49304 112421
ACCIDENT YEAR 2014		39064	83544 122608
ACCIDENT YEAR 2015		37596	76881 114477
ANTICIPATED SALV (CURR)		154731	179383 334114
ACCIDENT YEAR 2012		1535	1833 3368
ACCIDENT YEAR 2013		41829	23615 65444
ACCIDENT YEAR 2014		32935	51896 84831
ACCIDENT YEAR 2015		47299	49043 96342
ACCIDENT YEAR 2016		31133	52996 84129



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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	1424568 649735	10392777 12467080	2053227 419589 2472816 14939896
UNEARNED PREMIUMS (PRIOR)	424857 175341	2291820 2892018	399257 121898 521155 3413173
UNEARNED PREMIUMS (CURR)	370818 153482	2500262 3024562	524589 99674 624263 3648825
PREMIUMS EARNED	1478607 671594	10184335 12334536	1927895 441813 2369708 14704244
COMMISSIONS WRITTEN	142220 65419	1035345 1242984	204802 42221 247023 1490007
OPERATING SERVICE FEES	225235 101721	1525168 1852124	297511 69427 366938 2219062
LOSSES INCURRED TOTAL	2452846 326801	37066262- 34286615-	1192589 617513 1810102 32476513-
ACCIDENT YEAR 2005	31682	29211881- 29180199-	1082- 2953 1871 29178328-
ACCIDENT YEAR 2006	1457172	17676415- 16219243-	2803- 1007- 3810- 16223053-
ACCIDENT YEAR 2007		2361- 2361-	
ACCIDENT YEAR 2008		68329- 68329-	234- 234- 68563-
ACCIDENT YEAR 2009	100-	27397- 27497-	
ACCIDENT YEAR 2010	9-	378530- 378539-	36- 36- 378575-
ACCIDENT YEAR 2011	22334	4057- 18277	1834 1834 20111
ACCIDENT YEAR 2012	1948	42590 44531	2489 26- 2463 46994
ACCIDENT YEAR 2013	2554-	338620- 340992-	27377 51- 27326 313666-
ACCIDENT YEAR 2014	73150-	1075112 1000662	36084 20352- 15732 1016394
ACCIDENT YEAR 2015	128686	4374141 4671607	315631 98553 414184 5085791
ACCIDENT YEAR 2016	886837	159146 5149485	6195468 813329 537443 1350772 7546240
CLAIM SERVICE FEES TOTAL	204689 93005	1411095 1708789	194329 44506 238835 1947624
ACCIDENT YEAR 2015	165642	56436 1403772	1625850 56211 10424 66635 1692485
ACCIDENT YEAR 2016	39047	36569 7323	82939 138118 34082 172200 255139
NET UNDERWRITING RESULTS	1546383-	84648 43278989	41817254 38664 331854- 293190- 41524064
MISCELLANEOUS EXPENSES			572125 121204 693329
CHARGE OFFS			516025 103502 619527
INVESTMENT INCOME			293507 60791 354298
NET MISC EXPENSE OR INCOME			794643 163915 958558
NET RESULTS OF OPERATIONS			41022611 457105- 40565506

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 2

FISCAL YEAR TO DATE THRU: 09/30/2016

\*\* LOSS DETAIL \*\*

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FISCAL YEAR 2016

MEMBERS PARTICIPATION REPORT

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OTHER THAN PRIVATE PASSENGER

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	4703169 3553970	2761484 11018623	439979 93481 533460 11552083
ACCIDENT YEAR 2005	6	12650261 12650267	2375 2375 12652642
ACCIDENT YEAR 2006	54352 250-	12199254- 12145152-	3051- 3051- 12148203-
ACCIDENT YEAR 2007	10000	10000	10000
ACCIDENT YEAR 2008			1000-
ACCIDENT YEAR 2009	15000	15000	15000
ACCIDENT YEAR 2010		12500 12500	12500
ACCIDENT YEAR 2011	782000	782000	782000
ACCIDENT YEAR 2012	140000	13271 153271	153271
ACCIDENT YEAR 2013	270006 38896	368003 676905	676905
ACCIDENT YEAR 2014	565094 74777	77108 716979	716788
ACCIDENT YEAR 2015	2827898 2126932	1469224 6424054	216915 8451 191- 225366 6649420
ACCIDENT YEAR 2016	38813 1313615	370371 1722799	224931 85030 309961 2032760
LOSSES O/S TOTAL (PRIOR)	5384165 1439910	9223762 16047837	185650 185650 16233487
ACCIDENT YEAR 2005		7604092 7604092	7604092
ACCIDENT YEAR 2006		42534	42534
ACCIDENT YEAR 2007	17500 13480	30980	30980
ACCIDENT YEAR 2009	10000	10000	10000
ACCIDENT YEAR 2010		1500 1500	1500
ACCIDENT YEAR 2011	522060	62000 584060	584060
ACCIDENT YEAR 2012	239452 5059	268804 513315	513315
ACCIDENT YEAR 2013	469616 5000	482985 957601	957601
ACCIDENT YEAR 2014	1500648 24154	194607 1719409	1719409
ACCIDENT YEAR 2015	2624889 1392217	567240 4584346	185650 185650 4769996
LOSSES O/S TOTAL (CURR)	11151224 337724	9603489 21092437	5739- 31100 25361 21117798
ACCIDENT YEAR 2006		7858373 7858373	7858373
ACCIDENT YEAR 2007	13480	13480	13480
ACCIDENT YEAR 2010		5500 5500	5500
ACCIDENT YEAR 2011		50000 50000	50000
ACCIDENT YEAR 2012	132804 59	28418 161281	161281
ACCIDENT YEAR 2013	602164 6000	138106 746270	746270
ACCIDENT YEAR 2014	1727134 3000	367944 2098078	2098078
ACCIDENT YEAR 2015	3281987 114489	819470 4215946	14479- 14479- 4201467
ACCIDENT YEAR 2016	5407135 200696	335678 5943509	8740 31100 39840 5983349

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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OTHER THAN 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)	9846788	586613	11315313	21748714	116288	28720	145008	21893722
ACCIDENT YEAR 2005	7		5770638	5770645	3087		3087	5773732
ACCIDENT YEAR 2006	18		405152	405170	1031		1031	406201
ACCIDENT YEAR 2007	31		377572	377603	1188		1188	378791
ACCIDENT YEAR 2008	26		276548	276574	802		802	277376
ACCIDENT YEAR 2009	7795		233770	241565	712		712	242277
ACCIDENT YEAR 2010	23474		194305	217779	285		285	218064
ACCIDENT YEAR 2011	27591	830	173014	201435	436-		436-	200999
ACCIDENT YEAR 2012	47544	672	206808	255024	7923-		7923-	247101
ACCIDENT YEAR 2013	693372	17552	749080	1460004	7962-		7962-	1452042
ACCIDENT YEAR 2014	3349593	79267	1087268	4516128	17873-	794	17079-	4499049
ACCIDENT YEAR 2015	5697337	488292	1841158	8026787	143377	27926	171303	8198090
LOSSES O/S IBNR TOT (CURR)	12255040	562673	10381476	23199189	5757	19401	25158	23224347
ACCIDENT YEAR 2006	18		4613025	4613043	2166		2166	4615209
ACCIDENT YEAR 2007	52		300427	300479	934		934	301413
ACCIDENT YEAR 2008	87		235648	235735	677		677	236412
ACCIDENT YEAR 2009	155		198785	198940	687		687	199627
ACCIDENT YEAR 2010	11472		158517	169989	275		275	170264
ACCIDENT YEAR 2011	24991		148169	173160	108		108	173268
ACCIDENT YEAR 2012	73481	879	185982	260342	2594-		2594-	257748
ACCIDENT YEAR 2013	156510	3897	431794	592201	3188-		3188-	589013
ACCIDENT YEAR 2014	1284624	27115	477146	1788885	7839-		7839-	1781046
ACCIDENT YEAR 2015	4311492	61977	1358501	5731970	8617-	390	8227-	5723743
ACCIDENT YEAR 2016	6392158	468805	2273482	9134445	23148	19011	42159	9176604
ANTICIPATED SALV (PRIOR)				216800			87917	304717
ACCIDENT YEAR 2011				14040			571	14611
ACCIDENT YEAR 2012				23273			8578	31851
ACCIDENT YEAR 2013				41364			9089	50453
ACCIDENT YEAR 2014				51953			19902	71855
ACCIDENT YEAR 2015				86170			49777	135947
ANTICIPATED SALV (CURR)				260616			75336	335952
ACCIDENT YEAR 2012				5740			3119	8859
ACCIDENT YEAR 2013				22571			3622	26193
ACCIDENT YEAR 2014				21984			8621	30605
ACCIDENT YEAR 2015				74831			31392	106223
ACCIDENT YEAR 2016				135490			28582	164072

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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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					
PREMIUMS WRITTEN	22243398	303627	4067282	26614307	458631	178404	637035	27251342
UNEARNED PREMIUMS (PRIOR)	7981933	108812	1928378	10019123	305052	104735	409787	10428910
UNEARNED PREMIUMS (CURR)	10592941	161467	1941001	12695409	219279	89915	309194	13004603
PREMIUMS EARNED	19632390	250972	4054659	23938021	544404	193224	737628	24675649
COMMISSIONS WRITTEN	1262882	20486	173822	1457190	26366	10387	36753	1493943
OPERATING SERVICE FEES	3413469	46523	623881	4083873	78278	30425	108703	4192576
LOSSES INCURRED TOTAL	12878480	2427844	2207374	17513698	138059	115262	253321	17767019
ACCIDENT YEAR 2005	1-		724469-	724470-	712-		712-	725182-
ACCIDENT YEAR 2006	54352	250-	175542-	121440-	1916-		1916-	123356-
ACCIDENT YEAR 2007	7479-		77145-	84624-	254-		254-	84878-
ACCIDENT YEAR 2008	61		40900-	40839-	1125-		1125-	41964-
ACCIDENT YEAR 2009	2640-		34985-	37625-	25-		25-	37650-
ACCIDENT YEAR 2010	12002-		19288-	31290-	10-		10-	31300-
ACCIDENT YEAR 2011	257340	830-	36845-	219665	544		544	220209
ACCIDENT YEAR 2012	59289	4793-	247941-	193445-	5329		5329	188116-
ACCIDENT YEAR 2013	134308-	26241	294162-	402229-	4774		4774	397455-
ACCIDENT YEAR 2014	1273389-	1471	359677-	1631595-	9843	794-	9049	1622546-
ACCIDENT YEAR 2015	2099151	422889	1238797	3760837	135208-	19085-	154293-	3606544
ACCIDENT YEAR 2016	11838106	1983116	2979531	16800753	256819	135141	391960	17192713
CLAIM SERVICE FEES TOTAL	2494749	31906	514968	3041623	56696	20133	76829	3118452
ACCIDENT YEAR 2015	1444102	17701	447513	1909316	23604	1236	24840	1934156
ACCIDENT YEAR 2016	1050647	14205	67455	1132307	33092	18897	51989	1184296
PREMIUM DEFICIENCY (PRIOR)	54838	748	13249	68835	2096	720	2816	71651
NET UNDERWRITING RESULTS	362352-	2275039-	547863	2089528-	247101	17737	264838	1824690-
MISCELLANEOUS EXPENSES				934471			25216	959687
CHARGE OFFS				155814			3724	159538
INVESTMENT INCOME				612034			14922	626956
NET MISC EXPENSE OR INCOME				478251			14018	492269
NET RESULTS OF OPERATIONS				2567779-			250820	2316959-

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

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FISCAL YEAR TO DATE THRU: 09/30/2016  
FISCAL YEAR 2016  
ALL CLASSIFICATIONS COMBINED

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	7148262	3897710	37252162	48298134	1648536	744772	2393308	50691442
LOSSES O/S TOTAL (PRIOR)	6355138	1464616	1022067766	1029887520	182541	34105	216646	1030104166
LOSSES O/S TOTAL (CURR)	12101973	364824	951351739	963818536	24521-	75050	50529	963869065
LOSSES O/S IBNR TOT (PRIOR)	11071908	639854	27743231	39454993	71145	78918	150063	39605056
LOSSES O/S IBNR TOT (CURR)	13508137	596581	26348208	40452926	39681-	25976	13705-	40439221
ANTICIPATED SALV (PRIOR)				361906			303869	665775
ANTICIPATED SALV (CURR)				415347			254719	670066

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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ALL CLASSIFICATIONS COMBINED

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	23667966	953362	14460059	39081387	2511858	597993	3109851	42191238
UNEARNED PREMIUMS (PRIOR)	8406790	284153	4220198	12911141	704309	226633	930942	13842083
UNEARNED PREMIUMS (CURR)	10963759	314949	4441263	15719971	743868	189589	933457	16653428
PREMIUMS EARNED	21110997	922566	14238994	36272557	2472299	635037	3107336	39379893
COMMISSIONS WRITTEN	1405102	85905	1209167	2700174	231168	52608	283776	2983950
OPERATING SERVICE FEES	3638704	148244	2149049	5935997	375789	99852	475641	6411638
LOSSES INCURRED TOTAL	15331326	2754645	34858888-	16772917-	1330648	732775	2063423	14709494-
CLAIM SERVICE FEES TOTAL	2699438	124911	1926063	4750412	251025	64639	315664	5066076
PREMIUM DEFICIENCY (PRIOR)	54838	748	13249	68835	2096	720	2816	71651
NET UNDERWRITING RESULTS	1908735-	2190391-	43826852	39727726	285765	314117-	28352-	39699374
MISCELLANEOUS EXPENSES				1506596			146420	1653016
CHARGE OFFS				671839			107226	779065
INVESTMENT INCOME				905541			75713	981254
NET MISC EXPENSE OR INCOME				1272894			177933	1450827
NET RESULTS OF OPERATIONS				38454832			206285-	38248547

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
CEDED TO MCCA  
MEMBERS PARTICIPATION REPORT

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DATE: 12/12/2016  
PAGE: 1803

QUARTER ENDING: 09/30/2016

PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	131983							131983
2005		2					2	2-
2006		6350939	945878593	921651400	5065462	5026805	17914911-	17914911
2007		200	15000	15000	171596	154043	17353-	17353
2008			36429	37566	57756	49283	7336-	7336
2009					70563	59994	10569-	10569
2010		2			76258	68749	7507-	7507
2011					64255	57799	6456-	6456
2012			210452	210452	66885	59899	6986-	6986
2013		135058	5762283	6232235	1168638	769105	205477	205477-
2014		33205			75717	79740	37228	37228-
2015		6410	992609	988000	150786	146528	2457-	2457
2016					89432	126097	36665	36665-
TOTAL	131983	6525816	952895366	929134653	7057348	6598042	17694203-	17826186

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
CEDED TO MCCA  
MEMBERS PARTICIPATION REPORT

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PAGE: 1804

QUARTER ENDING: 09/30/2016

OTHER THAN PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	136314							136314
2005		1-					1-	1
2006		97276	6616276	7484765	4759305	4523205	729665	729665-
2007					237313	240093	2780	2780-
2008					180902	191193	10291	10291-
2009					152413	155256	2843	2843-
2010					124295	126077	1782	1782-
2011					106955	108497	1542	1542-
2012		1635	30051	28418	137932	139724	1794	1794-
2013		5712	96678	90963	321630	319659	1974-	1974
2014					190824	176317	14507-	14507
2015					376960	329497	47463-	47463
2016					318435	472654	154219	154219-
TOTAL	136314	104622	6743005	7604146	6906964	6782172	840971	704657-



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MEMBERS PARTICIPATION REPORT

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QUARTER ENDING: 09/30/2016

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
	268297							268297
2005		1					1	1-
2006		6448215	952494869	929136165	9824767	9550010	17185246-	17185246
2007		200	15000	15000	408909	394136	14573-	14573
2008			36429	37566	238658	240476	2955	2955-
2009					222976	215250	7726-	7726
2010		2			200553	194826	5725-	5725
2011					171210	166296	4914-	4914
2012		1635	240503	238870	204817	199623	5192-	5192
2013		140770	5858961	6323198	1490268	1088764	203503	203503-
2014		33205			266541	256057	22721	22721-
2015		6410	992609	988000	527746	476025	49920-	49920
2016					407867	598751	190884	190884-
TOTAL	268297	6630438	959638371	936738799	13964312	13380214	16853232-	17121529

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
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FISCAL YEAR TO DATE THRU: 09/30/2016

PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	194692							194692
2005		967319729	990514787		5859878		29054936-	29054936
2006		939931000-	2026487	921651400	41999	5026805	15321281-	15321281
2007		701	115000	15000	39819	154043	14925	14925-
2008			32609	37566	51699	49283	2541	2541-
2009					55551	59994	4443	4443-
2010		61010	478720		51471	68749	400432-	400432
2011					45040	57799	12759	12759-
2012			210452	210452	49709	59899	10190	10190-
2013		592349	6063088	6232235	964876	769105	565725	565725-
2014		33205			49618	79740	63327	63327-
2015		26102	387561	988000	116120	146528	656949	656949-
2016						126097	126097	126097-
TOTAL	194692	28102096	999828704	929134653	7325780	6598042	43319693-	43514385

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
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OTHER THAN PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1208415							1208415
2005		12189048	7213163		5598362		622477-	622477
2006		11698976-	42534	7484765	386206	4523205	119746-	119746
2007					360935	240093	120842-	120842
2008					256711	191193	65518-	65518
2009					216400	155256	61144-	61144
2010					169508	126077	43431-	43431
2011					151021	108497	42524-	42524
2012		9746	260179	28418	164114	139724	246405-	246405
2013		47616	138644	90963	528274	319659	208680-	208680
2014					413926	176317	237609-	237609
2015					469937	329497	140440-	140440
2016						472654	472654-	472654-
TOTAL	1208415	547434	7654520	7604146	8715394	6782172	1436162-	2644577

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
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MEMBERS PARTICIPATION REPORT

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FISCAL YEAR TO DATE THRU: 09/30/2016

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
	1403107							1403107
2005		979508777	997727950		11458240		29677413-	29677413
2006		951629976-	2069021	929136165	428205	9550010	15441027-	15441027
2007		701	115000	15000	400754	394136	105917-	105917
2008			32609	37566	308410	240476	62977-	62977
2009					271951	215250	56701-	56701
2010		61010	478720		220979	194826	443863-	443863
2011					196061	166296	29765-	29765
2012		9746	470631	238870	213823	199623	236215-	236215
2013		639965	6201732	6323198	1493150	1088764	357045	357045-
2014		33205			463544	256057	174282-	174282
2015		26102	387561	988000	586057	476025	516509	516509-
2016						598751	598751	598751-
TOTAL	1403107	28649530	1007483224	936738799	16041174	13380214	44755855-	46158962

## MEMBERS PARTICIPATION REPORT

12/09/2016

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING SEP 30, 2016

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$12
MAIPF MISCELLANEOUS EXPENSES .....	\$575,923
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$575,911

NOTE : The net company share is for all companies combined and represents actual miscellaneous income and expenses of the Facility. Do not pay from this report. A separate assessment invoice will be issued in December of each year.

## MEMBERS PARTICIPATION REPORT

12/09/2016

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU SEP 30, 2016

## ALL COMPANIES COMBINED

A	MAIPF MISCELLANEOUS INCOME .....	\$5,164
B	MAIPF MISCELLANEOUS EXPENSES.....	\$2,300,708
C	NET MISCELLANEOUS INCOME/EXPENSE (B - A).....	\$2,295,544
D	PRIOR YEAR BUDGET.....	\$2,400,000
E	TRUE UP AMOUNT (D - C).....	\$104,456
F	CURRENT YEAR BUDGET.....	\$2,700,000
G	ASSESSED AMOUNT (F - E).....	\$2,595,544

The amounts above represent the sum of each individual company's share after participation ratios have been applied. Due to rounding, there may be differences between line G above and the corresponding amount in section C of the Annual Assessment.

This report is provided as information only. Do not pay from this report; please refer to the assessment invoice for settlement purposes.

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
 ANNUAL CLAIM COUNT AND SALVAGE AND SUBROGATION REPORT  
 FISCAL YEAR ENDING 09/30/2016

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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	16	498	46	8	28534930	42635
2007	1	4	1	1	83000	
2008	1	2	2		4124	
2010	1	1	1		88009	
2011	1	1	2	1	29172	
2012	1	4		1	68578	
2013	14	39	43	10	1516878	1220
2014	38	80	51	25	1873243	168
2015	203	146	125	95	3627544	1484
2016	344	187	76	81	1499540	
TOTAL	620	962	347	222	37325018	45507

## 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					3612	5551
2008						234
2010	1		2			
2011	1		1			
2012		1				
2013	1		1		1765	
2014	1	1	3		7043	625
2015	125	2	117	37	645163	55872
2016	323	38	209	76	1345143	80596
TOTAL	452	42	333	113	2002726	142878

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
ANNUAL CLAIM COUNT AND SALVAGE AND SUBROGATION REPORT  
FISCAL YEAR ENDING 09/30/2016

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	1-	16	1		506565	1450
2007		1	2		10000	
2009			1		15000	
2010		1			12500	
2011		1	4	1	782000	
2012	1	5	3	1	153271	
2013	7	13	22	5	676905	
2014	41	50	44	25	720946	3967
2015	368	135	262	129	6473381	49327
2016	517	170	240	107	1722799	
TOTAL	933	392	579	268	11073367	54744

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-	675
2008						1000
2014					1076	1267
2015	26	4	30	10	226090	724
2016	61	9	43	9	310881	920
TOTAL	87	13	73	19	538046	4586