



December 18, 2015

CIRCULAR: MBC (MI) 15-04

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

## Participation Reports - Quarter Ending September 30, 2015

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 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 2013 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 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 401-528-1314, by fax at 401-528-1350 or by e-mail at [David.Amaral@aipso.com](mailto:David.Amaral@aipso.com).

**David R. Amaral**  
Quota & Participation Manager – Plan Services

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2015

COMPANY NUMBER	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES
	LIABILITY	PHYS DAM	LIABILITY	PHYS DAM	
*****	*****	*****	*****	*****	*****
00228	-0-	-0-	.0001955	.0001583	.0000211
00328	-0-	-0-	.0009368	.0006002	.0000944
01225	-0-	-0-	.0019709	.0014811	.0002081
01346	.0027891	.0024152	.0005097	.0000344	.0029060
01351	.0126198	.0136665	.0209492	.0188328	.0117475
01875	.0121049	.0122258	.0010214	.0008764	.0102046
02016	.0001008	.0002148	.0181006	.0041553	.0016184
02038	-0-	-0-	.0386336	.0228291	.0038104
02041	-0-	-0-	.0024519	.0011821	.0002303
02107	-0-	-0-	.0063742	.0045857	.0006641
02112	.0001129	.0000987	.0012672	.0013682	.0002327
02128	-0-	-0-	.0010373	.0007577	.0001086
02149	-0-	-0-	.0002152	.0000869	.0000195
02150	-0-	-0-	.0163332	.0124426	.0017317
02435	.0011504	.0000233	.0002353	.0000995	.0029000
02634	-0-	-0-	.0009404	.0010509	.0001141
02781	-0-	-0-	.0008549	.0005761	.0000874
02854	-0-	-0-	.0078074	.0025628	.0006813
02892	.0022294	.0018506	.0000047	.0000188	.0020285
03340	-0-	-0-	.0010119	.0008174	.0001093
03514	.0014257	.0015797	.0000149	.0000408	.0015352
03542	.0225876	.0241120	.0018883	.0030280	.0194100
03566	.0028031	.0028592	.0019637	.0013119	.0028741
03583	.0012580	.0014515	.0016933	.0016007	.0010739
04262	-0-	-0-	.0015476	.0011811	.0001582
04287	.0004159	.0005346	.0061262	.0056532	.0012005
04314	.0011941	.0000002	-0-	-0-	.0015050
04332	.0002895	.0003762	.0309297	.0083510	.0029428
04737	-0-	-0-	.0000754	.0000305	.0000063
04754	-0-	-0-	.0000023	.0000043	.0000004
04795	-0-	-0-	.0040547	.0019864	.0003822
04796	-0-	-0-	.0451730	.0131312	.0038684
04799	-0-	-0-	.0000541	.0001383	.0000099
04893	-0-	-0-	.0008047	.0009592	.0001000
04920	-0-	-0-	.0001066	.0000784	.0000112
04962	.0000002	-0-	-0-	-0-	.0000002
04987	.0016393	.0012806	.0013045	.0048021	.0015559
05062	-0-	-0-	.0002333	.0003057	.0000303
05072	-0-	-0-	.0024510	.0020847	.0002637
05092	.0000746	.0000680	.0002933	.0000034	.0000769
05127	-0-	-0-	.0016908	.0021164	.0002151
05142	-0-	-0-	-0-	.0125355	.0005426
05268	-0-	-0-	.0021473	.0009760	.0001991
05293	.0056393	.0060475	.0000640	.0002304	.0051870
05303	-0-	-0-	.0000039	-0-	.0000003
05366	-0-	-0-	.0005266	.0005498	.0000623
05390	-0-	-0-	.0001453	.0001005	.0000150

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2015

COMPANY NUMBER	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES
	LIABILITY	PHYS DAM	LIABILITY	PHYS DAM	
*****	*****	*****	*****	*****	*****
05545	-0-	-0-	.0004187	.0002017	.0000393
05600	-0-	-0-	.0018753	.0003349	.0001515
05654	-0-	-0-	.0005129	.0003587	.0000683
05676	-0-	-0-	.0070258	.0054508	.0007492
05702	.0032559	.0030424	.0067632	.0074845	.0058975
05718	-0-	-0-	.0010539	.0008232	.0001126
05779	-0-	-0-	.0016876	.0007696	.0001566
05789	.0000033	.0000070	.0002322	.0002350	.0000311
05849	-0-	-0-	.0003229	.0002016	.0000323
05898	-0-	-0-	-0-	-0-	.0000846
05899	-0-	-0-	.0000188	.0000128	.0000019
05967	.0074425	.0086585	.0002482	.0010073	.0061421
06003	-0-	-0-	.0009192	.0019327	.0001508
06072	-0-	-0-	.0001485	.0001410	.0000169
06113	-0-	-0-	.0016076	.0007317	.0001260
06119	-0-	-0-	.0142937	.0151818	.0017013
06120	-0-	-0-	.0017508	.0011316	.0001769
06124	.0046225	.0038553	.0020217	.0021949	.0049197
06126	-0-	-0-	.0000012	.0000011	.0000001
06127	-0-	-0-	.0053605	.0036625	.0005501
06142	-0-	-0-	.0013792	.0011023	.0001483
06189	.0016564	.0022278	-0-	-0-	.0010629
06236	-0-	-0-	.0014244	.0011168	.0001524
06333	-0-	-0-	.0009293	.0003600	.0000832
06449	-0-	-0-	.0004362	.0001775	.0000395
06460	.0062900	.0009661	.0000006	-0-	.0069859
06656	-0-	-0-	.0003287	.0016194	.0000941
06787	.0007167	.0007699	.0001928	.0000257	.0006882
06870	-0-	-0-	.0004465	.0003376	.0000470
06909	-0-	-0-	.0030977	.0028376	.0002051
06921	-0-	-0-	.0007681	.0007490	.0000885
06928	-0-	-0-	.0003967	.0000526	.0000313
06964	-0-	-0-	.0008531	.0004746	.0000829
07031	.0635973	.0636945	.0186497	.0233442	.0651763
07033	-0-	-0-	.0025196	.0031806	.0003189
07035	-0-	-0-	.0004309	.0024145	.0001434
07079	.0085891	.0095782	.0002548	.0012225	.0076289
07090	-0-	-0-	.0002366	.0001420	.0000234
07093	.0171194	.0193696	.0378738	.0394078	.0184837
07129	-0-	-0-	.0075919	.0015317	.0006209
07141	.0059827	.0066031	.0004170	.0009645	.0073620
07150	.0020415	.0021996	.0001748	.0003165	.0018236
07164	-0-	-0-	.0000707	.0000768	.0000085
07195	-0-	-0-	.0004723	.0003547	.0000499
07229	-0-	-0-	-0-	-0-	.0000003
07239	-0-	-0-	.0010117	.0001494	.0000804
07240	-0-	-0-	.0016883	.0010495	.0001688

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07275	-0-	-0-	.0071863	.0792136	.0011885
07301	-0-	-0-	.0016773	.0012209	.0001754
07307	.0229316	.0199212	.0000900	.0005194	.0240379
07312	-0-	-0-	.0022325	.0004606	.0001830
07345	.0008025	.0008352	.0102478	.0079205	.0016297
07372	.0000299	.0000394	.0077067	.0086886	.0009318
07376	-0-	-0-	.0119330	.0116754	.0013771
07377	.0000978	.0000987	.0156662	.0138165	.0018205
07378	.0457773	.0516434	.0008008	.0042304	.0479764
07411	-0-	-0-	.0011378	.0016921	.0001564
07425	.0912634	.0752232	.0051871	.0100140	.0680327
07439	.0331639	.0359273	-0-	.0034791	.0247842
07461	-0-	-0-	.0000338	.0000214	.0000034
07481	-0-	-0-	.0036771	.0027734	.0003887
07497	-0-	-0-	.0000303	.0000211	.0000031
07501	-0-	-0-	.0102038	.0038092	.0009103
07527	-0-	-0-	.0003186	.0000829	.0000269
07562	-0-	-0-	.0022756	.0005978	.0001921
07581	-0-	-0-	.0007776	.0005006	.0000785
07610	.0019585	.0019088	.0000021	.0000427	.0013539
07633	-0-	-0-	.0049217	.0045114	.0005548
07667	.1732001	.1796581	.0303896	.0583216	.1729009
07673	.0003871	.0003741	.0000710	.0000061	.0003959
07707	-0-	-0-	.0000048	-0-	-0-
07744	-0-	-0-	.0000235	.0000431	.0000036
07779	-0-	-0-	.0004578	.0002356	.0000436
07803	.0056207	.0055405	.0031000	.0021455	.0051183
07807	-0-	-0-	.0010991	.0008247	.0001160
07816	-0-	-0-	.0017403	.0013631	.0001850
07836	-0-	-0-	.0035990	.0012115	.0003154
07838	.0069678	.0089936	.0257820	.0257878	.0081049
07848	.0581798	.0574728	.0261228	.0281791	.0441990
07857	.0128011	.0138321	.0078399	.0084219	.0160650
07871	-0-	-0-	.0002782	.0002602	.0000316
07889	-0-	-0-	-0-	-0-	.0000013
07926	-0-	-0-	.0143200	.0120189	.0015663
07932	-0-	-0-	.0069705	.0045057	.0007042
07952	.0041861	.0035836	.0160005	.0132820	.0049893
07960	.0123172	.0124030	.0072419	.0083064	.0116335
08006	-0-	-0-	.0020574	.0026660	.0002654
08007	-0-	-0-	.0006734	.0005500	.0000730
08026	.0241704	.0242914	.0230028	.0251948	.0220854
08030	-0-	-0-	.0003031	.0002275	.0000320
08068	.0036146	.0031384	.0014009	.0020650	.0028724
08107	-0-	-0-	.0251094	.0231887	.0028380
08188	-0-	-0-	.0094288	.0061378	.0009531
08263	-0-	-0-	.0023124	.0020262	.0003307

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08264	-0-	-0-	.0028314	.0014506	.0002696
08319	-0-	-0-	.0002598	.0000939	.0000230
08320	.0048955	.0052992	.0221880	.0204710	.0060388
08324	.0595041	.0729545	.0184048	.0187404	.0587705
08327	-0-	-0-	.0018707	.0015396	.0002033
08917	-0-	-0-	.0000067	-0-	.0000005
08944	-0-	-0-	.0000080	.0000513	.0000028
08997	-0-	-0-	.0009320	.0108762	.0001031
09029	-0-	-0-	-0-	.0000002	-0-
09065	-0-	-0-	.0074685	.0044755	.0007393
09084	.0004827	.0004329	.0001299	.0000101	.0005101
09102	-0-	-0-	.0023641	.0000880	-0-
09105	-0-	-0-	.0000143	.0000164	.0000018
09134	.0001082	.0001029	-0-	-0-	.0000890
09136	.0051315	.0059308	.0000121	.0001699	.0033464
09145	-0-	-0-	.0000022	.0000023	-0-
09194	-0-	-0-	.0127832	.0104958	.0013881
09527	-0-	-0-	.0030562	.0017309	.0003046
09530	-0-	-0-	.0130527	.0016498	.0010249
09547	-0-	-0-	.0000029	-0-	.0000002
09653	-0-	-0-	.0000095	.0000115	.0000012
09657	-0-	-0-	.0000143	.0000114	.0000015
09716	-0-	-0-	.0005264	.0000202	.0000393
09805	-0-	-0-	.0028452	.0032934	.0003504
09809	-0-	-0-	.0029661	.0010275	.0002612
09812	.0002017	.0001353	.0010705	.0007694	.0001847
09816	-0-	-0-	.0028181	.0094945	.0006168
09818	-0-	-0-	.0137046	.0122221	.0015115
09824	.0144391	.0135328	.0083295	.0058812	.0141548
09832	-0-	-0-	.0010067	.0004165	.0000916
09834	-0-	-0-	.0018258	.0008645	.0001708
09836	.0033548	.0030608	-0-	-0-	.0037035
09838	.0003302	.0005276	.0377823	.0218302	.0040235
09840	-0-	-0-	-0-	-0-	.0000004
09869	-0-	-0-	.0008542	.0002145	.0001881
09901	-0-	-0-	.0002065	.0000288	.0000163
09965	-0-	-0-	.0000016	-0-	.0000001
09972	.0004377	.0008796	.0052685	.0275436	.0018045
09980	-0-	-0-	.0000725	.0000755	.0000086
09989	-0-	-0-	.0003957	.0007665	.0000657
10016	-0-	-0-	.0000089	.0000354	.0000022
10029	-0-	-0-	.0004780	.0002892	.0000474
10076	-0-	-0-	.0010875	.0006008	.0001055
10087	-0-	-0-	.0043729	.0053076	.0005492
10122	-0-	-0-	.0000942	.0000507	.0000091
10123	-0-	-0-	.0001439	.0001129	.0000154
10125	-0-	-0-	-0-	-0-	.0000007

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 9/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10136	.0080616	.0054329	-0-	-0-	.0102373
10270	-0-	-0-	.0000009	.0000016	.0000001
10278	-0-	-0-	.0000504	.0000185	.0000045
10315	-0-	-0-	.0000313	.0000088	.0000027
10318	-0-	-0-	-0-	.0002234	.0000097
10394	-0-	-0-	.0002072	.0001213	.0000204
10413	-0-	-0-	.0000286	.0000391	.0000038
10509	-0-	-0-	.0009834	.0004916	.0000931
10533	-0-	-0-	.0001679	.0001311	.0000179
10558	-0-	-0-	-0-	-0-	.0000001
10587	-0-	-0-	.0000146	.0000094	.0000015
10721	.0005742	.0006371	.0000280	.0001443	.0005671
10726	-0-	-0-	.0015863	.0009119	.0000690
10886	.0176764	.0177349	.0027416	.0036120	.0150377
10887	-0-	.0000040	-0-	-0-	.0000073
10993	-0-	-0-	.0010490	.0009530	.0001179
11047	.0948342	.1045666	.0338072	.0492675	.0787196
11088	.0093440	.0087780	.0027496	.0072168	.0073794
11110	-0-	-0-	.0010681	.0008507	.0001148
11148	-0-	-0-	.0001359	-0-	.0000381
11156	-0-	-0-	.0045558	.0033740	.0004789
11159	-0-	-0-	-0-	-0-	.0000020
11162	.0134290	.0058792	.0121176	.0127037	.0054039
11258	-0-	-0-	.0000218	.0009915	.0000445
11262	-0-	-0-	.0029053	-0-	.0002104
11303	-0-	-0-	.0010230	-0-	.0000747
11373	-0-	-0-	-0-	-0-	.0000017
11411	.0036121	.0027253	-0-	-0-	.0048919
11448	-0-	-0-	.0000490	.0003404	.0000183
11454	.0000137	.0000161	-0-	-0-	.0000132
11491	-0-	-0-	.0000198	-0-	.0000012
11500	-0-	-0-	-0-	-0-	.0000122
11608	-0-	-0-	.0001501	-0-	.0000088
11615	-0-	-0-	.0027146	.0011973	.0002393
27249	.0290381	.0227463	.0805148	.0746604	.0390303
27429	-0-	-0-	.0011900	.0012537	.0001412
27515	.0071442	.0068045	.0137648	.0125745	.0084273
27521	.0009539	.0004797	.0000112	.0000225	.0012363
27568	.0388755	.0365026	.0163394	.0229604	.0390741
27942	.0003359	.0001752	-0-	-0-	.0003234
42506	-0-	-0-	.0012128	.0003490	.0001037

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2015  
 PRIVATE PASSENGER

09/30/2015

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

REPORT: MP - 1  
 DATE: 12/03/2015  
 PAGE: 3475

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	1463740	38839	7518878	9021457	158453	147987	306440	9327897	
ACCIDENT YEAR 2005	1357693		5658273	7015966	719-		719-	7015247	
ACCIDENT YEAR 2006			1791	1791				1791	
ACCIDENT YEAR 2007	16999		70295	87294				87294	
ACCIDENT YEAR 2012			101048	101048				101048	
ACCIDENT YEAR 2013	49547		547501	597048	1-		1-	597047	
ACCIDENT YEAR 2014	39501	14751	350127	404379	51	2497	2548	406927	
ACCIDENT YEAR 2015		24088	789843	813931	159122	145490	304612	1118543	
LOSSES O/S TOTAL (PRIOR)	948660	12565	1014825227	1015786452	13378-	30338	16960	1015803412	
ACCIDENT YEAR 2005	89105		997009451	997098556				997098556	
ACCIDENT YEAR 2006			3116384	3116384				3116384	
ACCIDENT YEAR 2007	20002		393228	413230				413230	
ACCIDENT YEAR 2008			256412	256412				256412	
ACCIDENT YEAR 2010			486316	486316				486316	
ACCIDENT YEAR 2011	4745		823568	828313				828313	
ACCIDENT YEAR 2012	16874	2401	570526	589801	1306-		1306-	588495	
ACCIDENT YEAR 2013	227518	3696	8794318	9025532				9025532	
ACCIDENT YEAR 2014	387085	1999	1989790	2378874	17042-		17042-	2361832	
ACCIDENT YEAR 2015	203331	4469	1385234	1593034	4970	30338	35308	1628342	
LOSSES O/S TOTAL (CURR)	970978	24701	1012844001	1013839680	3107-	34107	31000	1013870680	
ACCIDENT YEAR 2005	89105		995964804	996053909				996053909	
ACCIDENT YEAR 2006			2303017	2303017				2303017	
ACCIDENT YEAR 2007			396358	396358				396358	
ACCIDENT YEAR 2008			180798	180798				180798	
ACCIDENT YEAR 2010			478723	478723				478723	
ACCIDENT YEAR 2011	7314		31980	39294				39294	
ACCIDENT YEAR 2012	17124	2401	460518	480043	1372-		1372-	478671	
ACCIDENT YEAR 2013	176942	998	8253118	8431058				8431058	
ACCIDENT YEAR 2014	325284		2498762	2824046	36165-	7654	28511-	2795535	
ACCIDENT YEAR 2015	355209	21302	2275923	2652434	34430	26453	60883	2713317	

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2015  
 PRIVATE PASSENGER

09/30/2015

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

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES O/S IBNR TOT (PRIOR)	1062664 31815	15120583 16215062	85613- 26479 59134- 16155928
ACCIDENT YEAR 2005		6534288 6534288	6534288
ACCIDENT YEAR 2006		157798 157798	157798
ACCIDENT YEAR 2007		537983 537983	537983
ACCIDENT YEAR 2008		97407 97407	97407
ACCIDENT YEAR 2009		113760 113760	113760
ACCIDENT YEAR 2010		187553 187553	187602
ACCIDENT YEAR 2011	462-	148852 148390	145934
ACCIDENT YEAR 2012	22188 7	225021 247216	247114
ACCIDENT YEAR 2013	153150 473	3056544 3210167	3161278
ACCIDENT YEAR 2014	566067 8616	2676882 3251565	3214783
ACCIDENT YEAR 2015	321721 22719	1384495 1728935	1757981
LOSSES O/S IBNR TOT (CURR)	1225105 53239	16427918 17706262	45146- 50190 5044 17711306
ACCIDENT YEAR 2005		6457172 6457172	6457172
ACCIDENT YEAR 2006		139667 139667	139667
ACCIDENT YEAR 2007		553102 553102	553102
ACCIDENT YEAR 2008		147475 147475	147475
ACCIDENT YEAR 2009	95	106573 106668	106668
ACCIDENT YEAR 2010	9	162322 162331	162361
ACCIDENT YEAR 2011	620-	140525 139905	138120
ACCIDENT YEAR 2012	21892 3	245976 267871	267792
ACCIDENT YEAR 2013	167298 274	3061687 3229259	3180272
ACCIDENT YEAR 2014	446092 2126	3010601 3458819	3429393
ACCIDENT YEAR 2015	590339 50836	2402818 3043993	3129284
ANTICIPATED SALV (PRIOR)		135036	205144 340180
ACCIDENT YEAR 2011		3244	2544 5788
ACCIDENT YEAR 2012		4446	4369 8815
ACCIDENT YEAR 2013		72023	49315 121338
ACCIDENT YEAR 2014		33750	88440 122190
ACCIDENT YEAR 2015		21573	60476 82049
ANTICIPATED SALV (CURR)		145105	215945 361050
ACCIDENT YEAR 2011		842	1857 2699
ACCIDENT YEAR 2012		4479	4364 8843
ACCIDENT YEAR 2013		63120	49303 112423
ACCIDENT YEAR 2014		39066	83540 122606
ACCIDENT YEAR 2015		37598	76881 114479



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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		364170	149134	1945046	2458350	376208	119959	496167	2954517
UNEARNED PREMIUMS (PRIOR)		499486	207878	2752435	3459799	438220	125110	563330	4023129
UNEARNED PREMIUMS (CURR)		424857	175344	2291822	2892023	399256	121898	521154	3413177
PREMIUMS EARNED		438799	181668	2405659	3026126	415172	123171	538343	3564469
COMMISSIONS WRITTEN		35665	14787	190547	240999	36937	11837	48774	289773
OPERATING SERVICE FEES		52468	21689	287219	361376	55849	16591	72440	433816
LOSSES INCURRED TOTAL		1648499	72399	6844987	8565885	209191	175467	384658	8950543
ACCIDENT YEAR 2005		1357693		4536510	5894203	719-		719-	5893484
ACCIDENT YEAR 2006				829707-	829707-				829707-
ACCIDENT YEAR 2007		3003-		88544	85541				85541
ACCIDENT YEAR 2008				25546-	25546-				25546-
ACCIDENT YEAR 2009		95		7187-	7092-				7092-
ACCIDENT YEAR 2010		9		32824-	32815-	19-		19-	32834-
ACCIDENT YEAR 2011		2411		799915-	797504-	671		671	796833-
ACCIDENT YEAR 2012		46-	4-	11995	11945	31-	12-	43-	11902
ACCIDENT YEAR 2013		13119	2897-	11444	21666	80-	19-	99-	21567
ACCIDENT YEAR 2014		142275-	6262	1192818	1056805	16611-	15046	1565-	1055240
ACCIDENT YEAR 2015		420496	69038	2698855	3188389	225980	160452	386432	3574821
CLAIM SERVICE FEES TOTAL		60115	24892	329588	414595	41518	12319	53837	468432
ACCIDENT YEAR 2014		43174	3173	325046	371393	2416-	1245	1171-	370222
ACCIDENT YEAR 2015		16941	21719	4542	43202	43934	11074	55008	98210
NET UNDERWRITING RESULTS		1357948-	47901	5246682-	6556729-	71677	93043-	21366-	6578095-
MISCELLANEOUS EXPENSES					575110			116076	691186
CHARGE OFFS					178274			35982	214256
INVESTMENT INCOME					30154			6091	36245
NET MISC EXPENSE OR INCOME					723230			145967	869197
NET RESULTS OF OPERATIONS					7279959-			167333-	7447292-

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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
LOSSES PAID TOTAL	1113842 308132	354642 1776616	144431 8025 152456 1929072
ACCIDENT YEAR 2004	1	4 5	5
ACCIDENT YEAR 2005		127361 127361	890- 890- 126471
ACCIDENT YEAR 2008		23324 23324	23324
ACCIDENT YEAR 2009			
ACCIDENT YEAR 2010			
ACCIDENT YEAR 2011			
ACCIDENT YEAR 2012	1	29443 29444	29444
ACCIDENT YEAR 2013	73347	110291 183638	183638
ACCIDENT YEAR 2014	1009581 54172	41129 1104882	5938- 5938- 1098944
ACCIDENT YEAR 2015	30913 253959	23090 307962	145321 13963 159284 467246
LOSSES O/S TOTAL (PRIOR)	5039738 1440304	8781775 15261817	107201 3482 110683 15372500
ACCIDENT YEAR 2005		7491772 7491772	7491772
ACCIDENT YEAR 2006		42535 42535	42535
ACCIDENT YEAR 2007			13478
ACCIDENT YEAR 2008		16142 16142	16142
ACCIDENT YEAR 2009	9995	9995 9995	9995
ACCIDENT YEAR 2010		1499 1499	1499
ACCIDENT YEAR 2011	514421	68380 582801	582801
ACCIDENT YEAR 2012	230006 5053	301741 536800	536800
ACCIDENT YEAR 2013	634392 4997	577961 1217350	1217350
ACCIDENT YEAR 2014	2546422 131875	203418 2881715	7185- 7185- 2874530
ACCIDENT YEAR 2015	1104502 1284901	78327 2467730	114386 3482 117868 2585598
LOSSES O/S TOTAL (CURR)	5384149 1439898	9223758 16047805	185642 185642 16233447
ACCIDENT YEAR 2005		7604091 7604091	7604091
ACCIDENT YEAR 2006		42535 42535	42535
ACCIDENT YEAR 2007	17501 13478	30979 30979	30979
ACCIDENT YEAR 2009	9995	9995 9995	9995
ACCIDENT YEAR 2010		1499 1499	1499
ACCIDENT YEAR 2011	522062	61998 584060	584060
ACCIDENT YEAR 2012	239447 5053	268811 513311	513311
ACCIDENT YEAR 2013	469613 4997	482982 957592	957592
ACCIDENT YEAR 2014	1500644 24156	194606 1719406	1719406
ACCIDENT YEAR 2015	2624887 1392214	567236 4584337	185642 185642 4769979

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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					
LOSSES O/S IBNR TOT (PRIOR)	9932051	525595	11942893	22400539	29215	31666	60881	22461420
ACCIDENT YEAR 2005	1		5604476	5604477	3374		3374	5607851
ACCIDENT YEAR 2006	15		392907	392922	1015		1015	393937
ACCIDENT YEAR 2007	23		366795	366818	1121		1121	367939
ACCIDENT YEAR 2008	18		268671	268689	764		764	269453
ACCIDENT YEAR 2009	33648		226624	260272	679		679	260951
ACCIDENT YEAR 2010	51196		188678	239874	418		418	240292
ACCIDENT YEAR 2011	74059	819	168055	242933	1062-		1062-	241871
ACCIDENT YEAR 2012	102153	990	201193	304336	7703-		7703-	296633
ACCIDENT YEAR 2013	1109672	18679	729271	1857622	11431-		11431-	1846191
ACCIDENT YEAR 2014	4574101	106960	1633033	6314094	10866-	961	9905-	6304189
ACCIDENT YEAR 2015	3987165	398147	2163190	6548502	52906	30705	83611	6632113
LOSSES O/S IBNR TOT (CURR)	9846751	586595	11315317	21748663	116256	28713	144969	21893632
ACCIDENT YEAR 2005	1		5770640	5770641	3083		3083	5773724
ACCIDENT YEAR 2006	8		405163	405171	1028		1028	406199
ACCIDENT YEAR 2007	20		377568	377588	1176		1176	378764
ACCIDENT YEAR 2008	15		276543	276558	800		800	277358
ACCIDENT YEAR 2009	7790		233769	241559	708		708	242267
ACCIDENT YEAR 2010	23476		194308	217784	271		271	218055
ACCIDENT YEAR 2011	27592	819	173016	201427	426-		426-	201001
ACCIDENT YEAR 2012	47544	672	206813	255029	7924-		7924-	247105
ACCIDENT YEAR 2013	693369	17548	749076	1459993	7964-		7964-	1452029
ACCIDENT YEAR 2014	3349594	79261	1087266	4516121	17870-	791	17079-	4499042
ACCIDENT YEAR 2015	5697342	488295	1841155	8026792	143374	27922	171296	8198088
ANTICIPATED SALV (PRIOR)				223211			88128	311339
ACCIDENT YEAR 2011				14986			1261	16247
ACCIDENT YEAR 2012				23492			8587	32079
ACCIDENT YEAR 2013				53321			12737	66058
ACCIDENT YEAR 2014				74784			24707	99491
ACCIDENT YEAR 2015				56628			40836	97464
ANTICIPATED SALV (CURR)				216785			87895	304680
ACCIDENT YEAR 2011				14033			568	14601
ACCIDENT YEAR 2012				23270			8573	31843
ACCIDENT YEAR 2013				41364			9080	50444
ACCIDENT YEAR 2014				51951			19898	71849
ACCIDENT YEAR 2015				86167			49776	135943

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
PREMIUMS WRITTEN	5313249	62745	1233802	6609796	163681	62592	226273	6836069
UNEARNED PREMIUMS (PRIOR)	6612515	101150	1587472	8301137	291383	90140	381523	8682660
UNEARNED PREMIUMS (CURR)	7981934	108812	1928376	10019122	305047	104733	409780	10428902
PREMIUMS EARNED	3943830	55083	892898	4891811	150017	47999	198016	5089827
COMMISSIONS WRITTEN	309323	3464	74754	387541	9331	3677	13008	400549
OPERATING SERVICE FEES	823553	9736	191238	1024527	28306	10832	39138	1063665
LOSSES INCURRED TOTAL	1372953	368726	169049	1910728	309913	1590	311503	2222231
ACCIDENT YEAR 2004		1	4	5				5
ACCIDENT YEAR 2005			405844	405844	1181-		1181-	404663
ACCIDENT YEAR 2006	7-		12256	12249	13		13	12262
ACCIDENT YEAR 2007	17498		10773	28271	55		55	28326
ACCIDENT YEAR 2008	3-		15054	15051	36		36	15087
ACCIDENT YEAR 2009	25858-		7145	18713-	29		29	18684-
ACCIDENT YEAR 2010	27720-		5630	22090-	147-		147-	22237-
ACCIDENT YEAR 2011	38826-		1421-	40247-	636		636	39611-
ACCIDENT YEAR 2012	45167-	318-	2133	43352-	221-		221-	43573-
ACCIDENT YEAR 2013	507735-	1131-	35117	473749-	3467		3467	470282-
ACCIDENT YEAR 2014	1260704-	81246-	513450-	1855400-	181	6108-	5927-	1861327-
ACCIDENT YEAR 2015	3261475	451420	189964	3902859	307045	7698	314743	4217602
CLAIM SERVICE FEES TOTAL	489047	6819	110709	606575	15305	4890	20195	626770
ACCIDENT YEAR 2014	104564	1142	96160	201866	1922-	1274-	3196-	198670
ACCIDENT YEAR 2015	384483	5677	14549	404709	17227	6164	23391	428100
PREMIUM DEFICIENCY (PRIOR)	243956	3729	58571	306256	10745	3324	14069	320325
PREMIUM DEFICIENCY (CURR)	54847	745	13240	68832	2090	717	2807	71639
NET UNDERWRITING RESULTS	1138063	330678-	392479	1199864	204183-	29617	174566-	1025298
MISCELLANEOUS EXPENSES				643332			22023	665355
CHARGE OFFS				20927			721	21648
INVESTMENT INCOME				139899			4793	144692
NET MISC EXPENSE OR INCOME				524360			17951	542311
NET RESULTS OF OPERATIONS				675504			192517-	482987

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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	2577582	346971	7873520	10798073	302884 156012 458896 11256969
LOSSES O/S TOTAL (PRIOR)	5988398	1452869	1023607002	1031048269	93823 33820 127643 1031175912
LOSSES O/S TOTAL (CURR)	6355127	1464599	1022067759	1029887485	182535 34107 216642 1030104127
LOSSES O/S IBNR TOT (PRIOR)	10994715	557410	27063476	38615601	56398- 58145 1747 38617348
LOSSES O/S IBNR TOT (CURR)	11071856	639834	27743235	39454925	71110 78903 150013 39604938
ANTICIPATED SALV (PRIOR)				358247	293272 651519
ANTICIPATED SALV (CURR)				361890	303840 665730

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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	5677419	211879	3178848	9068146	539889	182551	722440	9790586
UNEARNED PREMIUMS (PRIOR)	7112001	309028	4339907	11760936	729603	215250	944853	12705789
UNEARNED PREMIUMS (CURR)	8406791	284156	4220198	12911145	704303	226631	930934	13842079
PREMIUMS EARNED	4382629	236751	3298557	7917937	565189	171170	736359	8654296
COMMISSIONS WRITTEN	344988	18251	265301	628540	46268	15514	61782	690322
OPERATING SERVICE FEES	876021	31425	478457	1385903	84155	27423	111578	1497481
LOSSES INCURRED TOTAL	3021452	441125	7014036	10476613	519104	177057	696161	11172774
CLAIM SERVICE FEES TOTAL	549162	31711	440297	1021170	56823	17209	74032	1095202
PREMIUM DEFICIENCY (PRIOR)	243956	3729	58571	306256	10745	3324	14069	320325
PREMIUM DEFICIENCY (CURR)	54847	745	13240	68832	2090	717	2807	71639
NET UNDERWRITING RESULTS	219885-	282777-	4854203-	5356865-	132506-	63426-	195932-	5552797-
MISCELLANEOUS EXPENSES				1218442			138099	1356541
CHARGE OFFS				199201			36703	235904
INVESTMENT INCOME				170053			10884	180937
NET MISC EXPENSE OR INCOME				1247590			163918	1411508
NET RESULTS OF OPERATIONS				6604455-			359850-	6964305-

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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	2702763 237447	32226806 35167016	876168 583850 1460018 36627034
ACCIDENT YEAR 2004	616758	1009121589 1009738347	1897- 1897- 1009736450
ACCIDENT YEAR 2005	1467243	983130074- 981662831-	5205- 245- 5450- 981668281-
ACCIDENT YEAR 2006		19246 19246	
ACCIDENT YEAR 2007	16999	91270 108269	
ACCIDENT YEAR 2008		137000 137000	511- 511- 136489
ACCIDENT YEAR 2010		59249 59249	
ACCIDENT YEAR 2011		3974 3974	
ACCIDENT YEAR 2012	6998	373515 380513	656- 656- 379857
ACCIDENT YEAR 2013	457250	2006841 2499714	7752- 1117- 8869- 2490845
ACCIDENT YEAR 2014	137515	147735 1789458	317078 247595 564673 2639381
ACCIDENT YEAR 2015		54089 1754738	574455 338273 912728 2721555
LOSSES O/S TOTAL (PRIOR)	1186107 23201	967330814 968540122	2155- 50103 47948 968588070
ACCIDENT YEAR 2004	89105	949765301 949854406	
ACCIDENT YEAR 2005		1134558 1134558	
ACCIDENT YEAR 2006		5535957 5535957	
ACCIDENT YEAR 2007	20002	1193184 1213186	
ACCIDENT YEAR 2008	25001	624591 649592	
ACCIDENT YEAR 2009		15002 15002	
ACCIDENT YEAR 2010	4934-	622777 617843	
ACCIDENT YEAR 2011	2315	36240 38555	
ACCIDENT YEAR 2012	34002	2401 856139	1776- 1776- 890766
ACCIDENT YEAR 2013	700558	3696 6235139	
ACCIDENT YEAR 2014	320058	17104 1311926	379- 50103 49724 1698812
LOSSES O/S TOTAL (CURR)	970978 24701	1012844001 1013839680	3107- 34107 31000 1013870680
ACCIDENT YEAR 2005	89105	995964804 996053909	
ACCIDENT YEAR 2006		2303017 2303017	
ACCIDENT YEAR 2007		396358 396358	
ACCIDENT YEAR 2008		180798 180798	
ACCIDENT YEAR 2010		478723 478723	
ACCIDENT YEAR 2011	7314	31980 39294	
ACCIDENT YEAR 2012	17124	2401 460518	1372- 1372- 478671
ACCIDENT YEAR 2013	176942	998 8253118	
ACCIDENT YEAR 2014	325284	2498762 2824046	36165- 7654 28511- 2795535
ACCIDENT YEAR 2015	355209	21302 2275923	34430 26453 60883 2713317

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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)	819866 58385	15691196 16569447	66632- 21443 45189- 16524258
ACCIDENT YEAR 2004		8184028 8184028	8184028
ACCIDENT YEAR 2005		212386 212386	212386
ACCIDENT YEAR 2006		146322 146322	146322
ACCIDENT YEAR 2007		511479 511479	511479
ACCIDENT YEAR 2008		227244 227244	227244
ACCIDENT YEAR 2009		90757 90757	90787
ACCIDENT YEAR 2010	1571-	198246 196675	194851
ACCIDENT YEAR 2011	10111	111064 121175	118080
ACCIDENT YEAR 2012	60052 142	244388 304582	304381
ACCIDENT YEAR 2013	307380 8077	2894536 3209993	3150491
ACCIDENT YEAR 2014	443894 50166	2870746 3364806	3384209
LOSSES O/S IBNR TOT (CURR)	1225105 53239	16427918 17706262	45146- 50190 5044 17711306
ACCIDENT YEAR 2005		6457172 6457172	6457172
ACCIDENT YEAR 2006		139667 139667	139667
ACCIDENT YEAR 2007		553102 553102	553102
ACCIDENT YEAR 2008		147475 147475	147475
ACCIDENT YEAR 2009	95	106573 106668	106668
ACCIDENT YEAR 2010	9	162322 162331	162361
ACCIDENT YEAR 2011	620-	140525 139905	138120
ACCIDENT YEAR 2012	21892 3	245976 267871	267792
ACCIDENT YEAR 2013	167298 274	3061687 3229259	3180272
ACCIDENT YEAR 2014	446092 2126	3010601 3458819	3429393
ACCIDENT YEAR 2015	590339 50836	2402818 3043993	3129284
ANTICIPATED SALV (PRIOR)		114008	175164 289172
ACCIDENT YEAR 2010		6502	1892 8394
ACCIDENT YEAR 2011		777	3244 4021
ACCIDENT YEAR 2012		4689	5025 9714
ACCIDENT YEAR 2013		73677	60343 134020
ACCIDENT YEAR 2014		28363	104660 133023
ANTICIPATED SALV (CURR)		145105	215945 361050
ACCIDENT YEAR 2011		842	1857 2699
ACCIDENT YEAR 2012		4479	4364 8843
ACCIDENT YEAR 2013		63120	49303 112423
ACCIDENT YEAR 2014		39066	83540 122606
ACCIDENT YEAR 2015		37598	76881 114479



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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	1651439 685125	9216014 11552578	1552125 459471 2011596 13564174
UNEARNED PREMIUMS (PRIOR)	453277 193526	2850054 3496857	402472 116025 518497 4015354
UNEARNED PREMIUMS (CURR)	424857 175344	2291822 2892023	399256 121898 521154 3413177
PREMIUMS EARNED	1679859 703307	9774246 12157412	1555341 453598 2008939 14166351
COMMISSIONS WRITTEN	162816 68182	909098 1140096	153080 45597 198677 1338773
OPERATING SERVICE FEES	234914 98276	1365038 1698228	227384 66310 293694 1991922
LOSSES INCURRED TOTAL	2892873 233801	78476715 81603389	896702 596601 1493303 83096692
ACCIDENT YEAR 2004	527653	51172260 51699913	1897- 1897- 51698016
ACCIDENT YEAR 2005	1556348	17944958 19501306	5205- 245- 5450- 19495856
ACCIDENT YEAR 2006		3220349- 3220349-	
ACCIDENT YEAR 2007	3003-	663933- 666936-	
ACCIDENT YEAR 2008	25001-	386562- 411563-	511- 511- 412074-
ACCIDENT YEAR 2009	95	814 909	30- 30- 879
ACCIDENT YEAR 2010	6514	120729- 114215-	1854 1854 112361-
ACCIDENT YEAR 2011	5732-	29175 23443	1330 24753
ACCIDENT YEAR 2012	48040-	20518- 68697-	564 694- 130- 68827-
ACCIDENT YEAR 2013	206448-	25122 4191971	4010645 1223- 1646 4012291
ACCIDENT YEAR 2014	144939	82591 3116149	3343679 241351 196258 437609 3781288
ACCIDENT YEAR 2015	945548	126227 6433479	7505254 656377 402525 1058902 8564156
CLAIM SERVICE FEES TOTAL	229764 96195	1336700 1662659	154855 45163 200018 1862677
ACCIDENT YEAR 2014	185417 57695	1328596 1571708	32083 17952 50035 1621743
ACCIDENT YEAR 2015	44347 38500	8104 90951	122772 27211 149983 240934
NET UNDERWRITING RESULTS	1840508- 206853	72313305- 73946960-	123320 300073- 176753- 74123713-
MISCELLANEOUS EXPENSES			721987 140512 862499
CHARGE OFFS			602773 106120 708893
INVESTMENT INCOME			226868 39028 265896
NET MISC EXPENSE OR INCOME			1097892 207604 1305496
NET RESULTS OF OPERATIONS			75044852- 384357- 75429209-

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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	4658996 1696989	1362973 7718958	438418 24862 463280 8182238
ACCIDENT YEAR 2004	1 90-	12733762 12733673	2682 2682 12736355
ACCIDENT YEAR 2005	1- 133-	12147153- 12147287-	4726- 4726- 12152013-
ACCIDENT YEAR 2008		44284- 44284-	44284- 44284-
ACCIDENT YEAR 2009		834- 834-	834- 834-
ACCIDENT YEAR 2010	123822	123822	123822 123822
ACCIDENT YEAR 2011	133001-	91303 41698-	41698- 41698-
ACCIDENT YEAR 2012	441495	55407 496902	496902 496902
ACCIDENT YEAR 2013	2889799 54536	390894 3335229	2229 1293 3522 3338751
ACCIDENT YEAR 2014	1305968 1007700	259715 2573383	133204 2544 135748 2709131
ACCIDENT YEAR 2015	30913 634976	24163 690052	305029 21025 326054 1016106
LOSSES O/S TOTAL (PRIOR)	5251771 477760	9761476 15491007	13982 1992 15974 15506981
ACCIDENT YEAR 2004		7864584 7864584	7864584 7864584
ACCIDENT YEAR 2005		495058 495058	495058 495058
ACCIDENT YEAR 2006		170060 170060	170060 170060
ACCIDENT YEAR 2007	13478	13478	13478 13478
ACCIDENT YEAR 2008		27400 27400	27400 27400
ACCIDENT YEAR 2009	9995	9995	9995 9995
ACCIDENT YEAR 2010	91875	91875	91875 91875
ACCIDENT YEAR 2011	408550	140629 549179	549179 549179
ACCIDENT YEAR 2012	766513 15549	330823 1112885	1112885 1112885
ACCIDENT YEAR 2013	2518477 82108	661729 3262314	4475- 4475- 3257839
ACCIDENT YEAR 2014	1456361 366625	71193 1894179	18457 1992 20449 1914628
LOSSES O/S TOTAL (CURR)	5384149 1439898	9223758 16047805	185642 185642 16233447
ACCIDENT YEAR 2005		7604091 7604091	7604091 7604091
ACCIDENT YEAR 2006		42535 42535	42535 42535
ACCIDENT YEAR 2007	17501 13478	30979	30979 30979
ACCIDENT YEAR 2009	9995	9995	9995 9995
ACCIDENT YEAR 2010		1499 1499	1499 1499
ACCIDENT YEAR 2011	522062	61998 584060	584060 584060
ACCIDENT YEAR 2012	239447 5053	268811 513311	513311 513311
ACCIDENT YEAR 2013	469613 4997	482982 957592	957592 957592
ACCIDENT YEAR 2014	1500644 24156	194606 1719406	1719406 1719406
ACCIDENT YEAR 2015	2624887 1392214	567236 4584337	185642 185642 4769979

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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)	7117303 363172	10040834 17521309	98139 27868 126007 17647316
ACCIDENT YEAR 2004	11	6153413 6153424	3362 3362 6156786
ACCIDENT YEAR 2005		571646 571646	1294 1294 572940
ACCIDENT YEAR 2006	28	428623 428651	1090 1090 429741
ACCIDENT YEAR 2007	37	122756 122793	1181 1181 123974
ACCIDENT YEAR 2008	10144	63937 74081	802 802 74883
ACCIDENT YEAR 2009	42556	53344 95900	709 709 96609
ACCIDENT YEAR 2010	44598	813 38542 83953	1279- 1279- 82674
ACCIDENT YEAR 2011	88997 3720	25327 118044	2399- 2399- 115645
ACCIDENT YEAR 2012	498714 5521	111168 615403	7146- 7146- 608257
ACCIDENT YEAR 2013	2292031 46323	704806 3043160	3402- 573 2829- 3040331
ACCIDENT YEAR 2014	4140187 306795	1767272 6214254	103927 27295 131222 6345476
LOSSES O/S IBNR TOT (CURR)	9846751 586595	11315317 21748663	116256 28713 144969 21893632
ACCIDENT YEAR 2005	1	5770640 5770641	3083 3083 5773724
ACCIDENT YEAR 2006	8	405163 405171	1028 1028 406199
ACCIDENT YEAR 2007	20	377568 377588	1176 1176 378764
ACCIDENT YEAR 2008	15	276543 276558	800 800 277358
ACCIDENT YEAR 2009	7790	233769 241559	708 708 242267
ACCIDENT YEAR 2010	23476	194308 217784	271 271 218055
ACCIDENT YEAR 2011	27592 819	173016 201427	426- 426- 201001
ACCIDENT YEAR 2012	47544 672	206813 255029	7924- 7924- 247105
ACCIDENT YEAR 2013	693369 17548	749076 1459993	7964- 7964- 1452029
ACCIDENT YEAR 2014	3349594 79261	1087266 4516121	17870- 791 17079- 4499042
ACCIDENT YEAR 2015	5697342 488295	1841155 8026792	143374 27922 171296 8198088
ANTICIPATED SALV (PRIOR)			177645 62917 240562
ACCIDENT YEAR 2010			5966 1832 7798
ACCIDENT YEAR 2011			13903 2644 16547
ACCIDENT YEAR 2012			25588 8622 34210
ACCIDENT YEAR 2013			63064 12779 75843
ACCIDENT YEAR 2014			69124 37040 106164
ANTICIPATED SALV (CURR)			216785 87895 304680
ACCIDENT YEAR 2011			14033 568 14601
ACCIDENT YEAR 2012			23270 8573 31843
ACCIDENT YEAR 2013			41364 9080 50444
ACCIDENT YEAR 2014			51951 19898 71849
ACCIDENT YEAR 2015			86167 49776 135943

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	16374773 207693	3707017 20289483	594272 186903 781175 21070658
UNEARNED PREMIUMS (PRIOR)	5537845 100492	1433261 7071598	287105 107618 394723 7466321
UNEARNED PREMIUMS (CURR)	7981934 108812	1928376 10019122	305047 104733 409780 10428902
PREMIUMS EARNED	13930684 199373	3211902 17341959	576330 189788 766118 18108077
COMMISSIONS WRITTEN	983340 12577	230488 1226405	35366 11836 47202 1273607
OPERATING SERVICE FEES	2556211 32413	578460 3167084	104093 32626 136719 3303803
LOSSES INCURRED TOTAL	7520822 2882550	2099738 12503110	628195 23715 651910 13155020
ACCIDENT YEAR 2004	10- 90-	1284235- 1284335-	680- 680- 1285015-
ACCIDENT YEAR 2005	133-	160874 160741	2937- 2937- 157804
ACCIDENT YEAR 2006	20-	150985- 151005-	62- 62- 151067-
ACCIDENT YEAR 2007	17484	254812 272296	5- 5- 272291
ACCIDENT YEAR 2008	10129-	140922 130793	2- 2- 130791
ACCIDENT YEAR 2009	34766-	179591 144825	1- 1- 144824
ACCIDENT YEAR 2010	10825 813-	157265 167277	1550 1550 168827
ACCIDENT YEAR 2011	80894- 2901-	160361 76566	1973 1973 78539
ACCIDENT YEAR 2012	536741- 15345-	89040 463046-	778- 778- 463824-
ACCIDENT YEAR 2013	757727- 51350-	256417 552660-	2142 720 2862 549798-
ACCIDENT YEAR 2014	559658 437697	296878- 700477	7050- 25952- 33002- 667475
ACCIDENT YEAR 2015	8353142 2515485	2432554 13301181	634045 48947 682992 13984173
CLAIM SERVICE FEES TOTAL	1724247 24666	397531 2146444	57875 19056 76931 2223375
ACCIDENT YEAR 2014	1000118 8004	353382 1361504	8302 1649 9951 1371455
ACCIDENT YEAR 2015	724129 16662	44149 784940	49573 17407 66980 851920
PREMIUM DEFICIENCY (PRIOR)	328675 5953	85070 419698	17030 6388 23418 443116
PREMIUM DEFICIENCY (CURR)	54847 745	13240 68832	2090 717 2807 71639
NET UNDERWRITING RESULTS	1419892 2747625-	22485- 1350218-	234259- 108226 126033- 1476251-
MISCELLANEOUS EXPENSES		660366	22716 683082
CHARGE OFFS		50401	1836 52237
INVESTMENT INCOME		394353	13653 408006
NET MISC EXPENSE OR INCOME		316414	10899 327313
NET RESULTS OF OPERATIONS		1666632-	136932- 1803564-

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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	* * * * *
LOSSES PAID TOTAL		7361759	1934436	33589779	42885974		1314586	608712	1923298	44809272
LOSSES O/S TOTAL (PRIOR)		6437878	500961	977092290	984031129		11827	52095	63922	984095051
LOSSES O/S TOTAL (CURR)		6355127	1464599	1022067759	1029887485		182535	34107	216642	1030104127
LOSSES O/S IBNR TOT (PRIOR)		7937169	421557	25732030	34090756		31507	49311	80818	34171574
LOSSES O/S IBNR TOT (CURR)		11071856	639834	27743235	39454925		71110	78903	150013	39604938
ANTICIPATED SALV (PRIOR)					291653				238081	529734
ANTICIPATED SALV (CURR)					361890				303840	665730

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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	18026212	892818	12923031	31842061	2146397	646374	2792771	34634832
UNEARNED PREMIUMS (PRIOR)	5991122	294018	4283315	10568455	689577	223643	913220	11481675
UNEARNED PREMIUMS (CURR)	8406791	284156	4220198	12911145	704303	226631	930934	13842079
PREMIUMS EARNED	15610543	902680	12986148	29499371	2131671	643386	2775057	32274428
COMMISSIONS WRITTEN	1146156	80759	1139586	2366501	188446	57433	245879	2612380
OPERATING SERVICE FEES	2791125	130689	1943498	4865312	331477	98936	430413	5295725
LOSSES INCURRED TOTAL	10413695	3116351	80576453	94106499	1524897	620316	2145213	96251712
CLAIM SERVICE FEES TOTAL	1954011	120861	1734231	3809103	212730	64219	276949	4086052
PREMIUM DEFICIENCY (PRIOR)	328675	5953	85070	419698	17030	6388	23418	443116
PREMIUM DEFICIENCY (CURR)	54847	745	13240	68832	2090	717	2807	71639
NET UNDERWRITING RESULTS	420616-	2540772-	72335790-	75297178-	110939-	191847-	302786-	75599964-
MISCELLANEOUS EXPENSES				1382353			163228	1545581
CHARGE OFFS				653174			107956	761130
INVESTMENT INCOME				621221			52681	673902
NET MISC EXPENSE OR INCOME				1414306			218503	1632809
NET RESULTS OF OPERATIONS				76711484-			521289-	77232773-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	329265							329265
2005		5729479	991253800	990514788	5929107	5859877	4921237	4921237-
2006			2838168	2026486	56531	42000	826213-	826213
2007			114999	114999	47206	39819	7387-	7387
2008			29839	32610	60797	51700	6326-	6326
2009					62292	55551	6741-	6741
2010			478723	478723	57386	51472	5914-	5914
2011			792469		51259	45039	798689-	798689
2012			210455	210455	55736	49708	6028-	6028
2013		202785	6286783	6063091	97691	964874	846276	846276-
2014					53090	49615	3475-	3475
2015		33374	843291	387562	82262	116120	388497-	388497
TOTAL	329265	5965638	1002848527	999828714	6553357	7325775	3718243	3388978-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	75560							75560
2004		2					2	2-
2005		126587	7099933	7213161	5428290	5598366	409891	409891-
2006			42535	42535	373981	386202	12221	12221-
2007					339190	360935	21745	21745-
2008					249283	256710	7427	7427-
2009					210520	216391	5871	5871-
2010					164791	169503	4712	4712-
2011					146852	151023	4171	4171-
2012		169	260348	260183	159338	164113	4779	4779-
2013		17174	155814	138638	365231	528281	163048	163048-
2014					969097	413927	555170-	555170
2015					1038193	469930	568263-	568263
TOTAL	75560	143932	7558630	7654517	9444766	8715381	489566-	565126



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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	404825							404825
2004		2					2	2-
2005		5856066	998353733	997727949	11357397	11458243	5331128	5331128-
2006			2880703	2069021	430512	428202	813992-	813992
2007			114999	114999	386396	400754	14358	14358-
2008			29839	32610	310080	308410	1101	1101-
2009					272812	271942	870-	870
2010			478723	478723	222177	220975	1202-	1202
2011			792469		198111	196062	794518-	794518
2012		169	470803	470638	215074	213821	1249-	1249
2013		219959	6442597	6201729	462922	1493155	1009324	1009324-
2014					1022187	463542	558645-	558645
2015		33374	843291	387562	1120455	586050	956760-	956760
TOTAL	404825	6109570	1010407157	1007483231	15998123	16041156	3228677	2823852-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1513840							1513840
2004		994121093	943986110		7561520		42573463	42573463-
2005		968926632-	1134558	990514788	44047	5859877	26269428	26269428-
2006		12955	5253443	2026486	39982	42000	3211984-	3211984
2007		26406	907464	114999	61312	39819	787552-	787552
2008			544586	32610	63204	51700	523480-	523480
2009					55003	55551	548	548-
2010		40773	520001	478723	53941	51472	2974-	2974
2011					49141	45039	4102-	4102
2012			208994	210455	45370	49708	5799	5799-
2013		415409	2952739	6063091	94541	964874	4396094	4396094-
2014					62753	49615	13138-	13138
2015		137969		387562		116120	641651	641651-
TOTAL	1513840	25827973	955507895	999828714	8130814	7325775	69343753	67829913-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	419800							419800
2004		11936437	7452995		6032350		1548908-	1548908
2005		11354332-	495058	7213161	555106	5598366	407031	407031-
2006			170059	42535	413565	386202	154887-	154887
2007					98442	360935	262493	262493-
2008					45990	256710	210720	210720-
2009					23321	216391	193070	193070-
2010					16661	169503	152842	152842-
2011						151023	151023	151023-
2012		71036	261000	260183		164113	234332	234332-
2013		31857-	111292	138638	179131	528281	344639	344639-
2014					631185	413927	217258-	217258
2015						469930	469930	469930-
TOTAL	419800	621284	8490404	7654517	7995751	8715381	505027	85227-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1933640							1933640
2004		1006057530	951439105		13593870		41024555	41024555-
2005		980280964-	1629616	997727949	599153	11458243	26676459	26676459-
2006		12955	5423502	2069021	453547	428202	3366871-	3366871
2007		26406	907464	114999	159754	400754	525059-	525059
2008			544586	32610	109194	308410	312760-	312760
2009					78324	271942	193618	193618-
2010		40773	520001	478723	70602	220975	149868	149868-
2011					49141	196062	146921	146921-
2012		71036	469994	470638	45370	213821	240131	240131-
2013		383552	3064031	6201729	273672	1493155	4740733	4740733-
2014					693938	463542	230396-	230396
2015		137969		387562		586050	1111581	1111581-
TOTAL	1933640	26449257	963998299	1007483231	16126565	16041156	69848780	67915140-

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12/03/2015

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING SEP 30, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$7
MAIPF MISCELLANEOUS EXPENSES .....	\$460,155
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$460,148

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

12/03/2015

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU SEP 30, 2015

## ALL COMPANIES COMBINED

A	MAIPF MISCELLANEOUS INCOME .....	\$5,704
B	MAIPF MISCELLANEOUS EXPENSES.....	\$2,173,126
C	NET MISCELLANEOUS INCOME/EXPENSE (B - A).....	\$2,167,422
D	PRIOR YEAR BUDGET.....	\$2,300,000
E	TRUE UP AMOUNT (D - C).....	\$132,578
F	CURRENT YEAR BUDGET.....	\$2,400,000
G	ASSESSED AMOUNT (F - E).....	\$2,267,422

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 09/30/2015

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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	8	533	36	67	28092674	17158
2006	1-			1-	25424	6178
2007		1			178130	69861
2008	1	1	5		137000	
2010			1		59249	
2011				1	3974	
2012	1		7	1	380513	
2013	18	67	86	23	2511353	11639
2014	150	109	90	78	2080805	6097
2015	273	152	46	47	1808945	118
TOTAL	450	863	271	216	35278067	111051

## 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					1294	8641
2008						511
2012						656
2013					2352	11221
2014	87		87	33	634412	69739
2015	241	23	168	35	953502	40774
TOTAL	328	23	255	68	1591560	131542

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
 ANNUAL CLAIM COUNT AND SALVAGE AND SUBROGATION REPORT  
 FISCAL YEAR ENDING 09/30/2015

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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		6	2		587095	709
2008					44284-	
2009					834-	
2010					123822	
2011					58297	99995
2012					496902	
2013	3	14	21	1	3335229	
2014	217	53	160	64	2576674	3291
2015	325	130	104	53	738227	48175
TOTAL	545	203	287	118	7871128	152170

## 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					18-	2026
2013					3522	
2014	18		11	3	143672	7924
2015	66	6	26	5	327681	1627
TOTAL	84	6	37	8	474857	11577