



March 18, 2016

CIRCULAR: MBC (MI) 16-01

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

## Participation Reports - Quarter Ending December 31, 2015

The following 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-7	Miscellaneous Income and Expenses

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

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

**Accident Year Closeout:** In accordance with the accident year close-out procedure in the Accounting & Statistical Requirements manual, accident year 2004 has been closed and no longer appears on the reports.

**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 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.

**Contact Information:** Questions concerning the reports referenced in this letter may be directed to AIPSO Plan 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 12/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00228	-0-	-0-	.0001893	.0001364	.0000201
00328	-0-	-0-	.0011296	.0008545	.0001219
01225	-0-	-0-	.0023137	.0010809	.0002201
01346	.0019153	.0016239	.0003096	.0000175	.0019174
01351	.0145407	.0149709	.0184033	.0156374	.0130975
01875	.0187468	.0180765	.0012568	.0011271	.0161062
02016	.0001337	.0001707	.0189024	.0033472	.0017078
02038	-0-	-0-	.0422817	.0224842	.0041433
02041	-0-	-0-	.0001998	.0004748	.0000358
02074	-0-	-0-	-0-	-0-	.0000002
02107	-0-	-0-	.0061182	.0038429	.0006255
02112	-0-	-0-	.0022544	.0022971	.0002688
02128	-0-	-0-	.0010888	.0008021	.0001165
02149	-0-	-0-	.0001828	.0001212	.0000190
02150	-0-	-0-	.0158807	.0124950	.0017347
02435	.0022588	.0000762	.0001619	.0001022	.0030759
02478	-0-	-0-	.0000038	.0000013	.0000003
02634	-0-	-0-	.0011328	.0012341	.0001389
02854	-0-	-0-	.0070113	.0025025	.0006329
02892	.0021685	.0018901	.0000059	.0000279	.0019399
03340	-0-	-0-	.0010673	.0007879	.0001143
03489	-0-	-0-	.0000026	.0000009	-0-
03514	.0014076	.0015662	.0000166	.0000333	.0014302
03542	.0262562	.0271663	.0019833	.0031472	.0218091
03566	.0019287	.0019086	.0019947	.0014843	.0021232
03583	.0015625	.0015796	.0020028	.0019693	.0012962
04262	-0-	-0-	.0030498	.0021405	.0003217
04287	.0004723	.0005913	.0060857	.0052788	.0012366
04314	.0028613	.0003717	.0001112	.0002347	.0051763
04332	.0003974	.0004814	.0246380	.0047096	.0025708
04729	-0-	-0-	.0000134	.0000161	.0000017
04737	-0-	-0-	.0002882	.0002834	.0000338
04754	-0-	-0-	.0000030	.0000071	.0000005
04795	-0-	-0-	.0022093	.0013199	.0002229
04796	-0-	-0-	.0480919	.0141044	.0042062
04799	-0-	-0-	.0000492	.0001050	.0000083
04893	-0-	-0-	.0009871	.0011192	.0001229
04920	-0-	-0-	.0000249	.0000215	.0000028
04987	.0015272	.0010376	.0012061	.0044689	.0013941
05062	-0-	-0-	.0001957	.0002523	.0000257
05072	-0-	-0-	.0000944	.0005696	.0000322
05092	.0001179	.0001116	.0000819	.0000030	.0000954
05127	-0-	-0-	.0034674	.0117360	.0007762
05142	-0-	-0-	-0-	.0144100	.0006357
05268	-0-	-0-	.0021154	.0008060	.0001932
05293	.0060889	.0064554	.0000596	.0002206	.0054445
05303	-0-	-0-	.0000039	-0-	.0000003

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05366	-0-	-0-	.0005808	.0005831	.0000690
05390	-0-	-0-	.0003370	.0001933	.0000336
05545	-0-	-0-	.0003982	.0002179	.0000393
05600	-0-	-0-	.0029884	.0002207	.0002324
05654	-0-	-0-	-0-	-0-	.0000802
05676	-0-	-0-	.0067607	.0050283	.0007257
05702	.0019868	.0018624	.0078231	.0083083	.0043071
05718	-0-	-0-	.0011195	.0008683	.0001217
05779	-0-	-0-	.0008995	.0007257	.0000991
05789	.0000051	.0000100	.0002281	.0002342	.0000335
05849	-0-	-0-	.0002389	.0001070	.0000225
05898	-0-	-0-	-0-	-0-	.0000816
05899	-0-	-0-	.0000157	.0000114	.0000017
05967	.0072603	.0082218	.0002537	.0011322	.0062356
06003	-0-	-0-	.0009941	.0024627	.0001827
06072	-0-	-0-	.0002297	.0002238	.0000270
06113	-0-	-0-	.0014322	.0005927	.0001098
06119	-0-	-0-	.0153413	.0174922	.0019150
06120	-0-	-0-	.0007031	.0007620	.0000860
06124	.0030773	.0031681	.0022106	.0022705	.0040369
06126	-0-	-0-	.0000005	.0000002	.0000001
06127	-0-	-0-	.0050111	.0039116	.0005460
06142	-0-	-0-	.0015716	.0012805	.0001735
06189	.0016160	.0021080	-0-	-0-	.0009907
06236	-0-	-0-	.0012168	.0010292	.0001361
06333	-0-	-0-	.0004655	.0002305	.0000447
06449	-0-	-0-	.0004083	.0001740	.0000381
06460	.0040384	.0008276	.0000014	-0-	.0056337
06623	-0-	-0-	.0000634	.0000346	.0000063
06656	-0-	-0-	.0003045	.0012624	.0000784
06787	.0005648	.0005872	.0001363	.0000212	.0005378
06870	-0-	-0-	.0004692	.0003919	.0000520
06909	-0-	-0-	.0031203	.0033373	.0002756
06921	-0-	-0-	.0008033	.0007493	.0000929
06928	-0-	-0-	.0001327	.0000460	.0000119
06964	-0-	-0-	.0006759	.0003213	.0000645
07031	.0604490	.0599824	.0187280	.0226379	.0657962
07033	-0-	-0-	.0029281	.0033186	.0003774
07035	-0-	-0-	.0004510	.0022443	.0001440
07079	.0082766	.0091393	.0002128	.0010753	.0068846
07090	-0-	-0-	.0001848	.0001106	.0000187
07093	.0164231	.0180261	.0359581	.0366362	.0172784
07129	-0-	-0-	.0090299	.0008131	.0007088
07141	.0049599	.0053880	.0003244	.0007705	.0056895
07150	.0014460	.0015000	.0005059	.0004565	.0013691
07164	-0-	-0-	.0000622	.0000638	.0000074
07195	-0-	-0-	.0004301	.0003003	.0000453

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07229	-0-	-0-	-0-	.0000089	.0000051
07239	-0-	-0-	.0036900	.0007140	.0003065
07240	-0-	-0-	.0019024	.0014161	.0002042
07275	-0-	-0-	.0091447	.0808932	.0013017
07301	-0-	-0-	.0024221	.0014149	.0002429
07307	.0275725	.0238783	.0007734	.0013262	.0275828
07312	-0-	-0-	.0009070	.0002730	.0000796
07345	.0005811	.0005722	.0102878	.0081627	.0015077
07372	.0005923	.0005459	.0071862	.0083711	.0013961
07376	-0-	-0-	.0133580	.0123656	.0015410
07377	.0001048	.0000976	.0148431	.0140732	.0018013
07378	.0405378	.0451083	.0006755	.0036160	.0397200
07408	-0-	-0-	.0000050	.0000036	-0-
07411	-0-	-0-	.0012068	.0016174	.0001613
07425	.0728499	.0775988	.0038743	.0098550	.0654196
07439	.0358909	.0375336	-0-	.0034715	.0270776
07461	-0-	-0-	.0000429	.0000294	.0000045
07481	-0-	-0-	.0044880	.0031941	.0004754
07497	-0-	-0-	.0000278	.0000212	.0000030
07501	-0-	-0-	.0204653	.0096692	.0019517
07527	-0-	-0-	.0001610	.0000252	.0000131
07562	-0-	-0-	.0023266	.0007521	.0002066
07581	-0-	-0-	.0006880	.0004519	.0000712
07610	.0020945	.0019417	.0000017	.0000300	.0014937
07633	-0-	-0-	.0049188	.0044045	.0005609
07667	.1702798	.1731196	.0282389	.0543798	.1666810
07673	.0002733	.0002629	.0000446	.0000037	.0002695
07744	-0-	-0-	.0000154	.0000281	.0000024
07768	-0-	-0-	.0002497	.0001649	.0000259
07779	-0-	-0-	.0006929	.0002701	.0000635
07803	.0048753	.0047530	.0042116	.0022846	.0043153
07807	-0-	-0-	.0001015	.0000560	.0000100
07816	-0-	-0-	.0016305	.0011205	.0001707
07836	-0-	-0-	.0042348	.0014678	.0003803
07838	.0080804	.0099440	.0262875	.0266905	.0087465
07848	.0602751	.0581102	.0266290	.0294243	.0446794
07857	.0101729	.0109730	.0075776	.0072961	.0135279
07871	-0-	-0-	.0002525	.0002475	.0000297
07889	-0-	-0-	-0-	-0-	.0000002
07926	-0-	-0-	.0148108	.0117031	.0016200
07932	-0-	-0-	.0087367	.0056220	.0008991
07952	.0050524	.0042185	.0143947	.0126515	.0054853
07960	.0135261	.0134659	.0068042	.0083290	.0123682
08006	-0-	-0-	.0017238	.0026293	.0002443
08007	-0-	-0-	.0007351	.0005595	.0000795
08026	.0243862	.0242848	.0215955	.0258095	.0209054
08030	-0-	-0-	.0002516	.0002087	.0000280

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08068	.0038374	.0032122	.0013274	.0020322	.0029853
08076	-0-	-0-	.0000047	.0000013	.0000004
08107	-0-	-0-	.0255984	.0233965	.0029398
08188	-0-	-0-	.0095384	.0065508	.0009991
08263	-0-	-0-	.0026328	.0023351	.0003784
08264	-0-	-0-	.0038609	.0019107	.0003720
08319	-0-	-0-	.0000138	-0-	.0000010
08320	.0046435	.0048823	.0219890	.0213868	.0057640
08324	.0576249	.0712400	.0164897	.0168591	.0552267
08327	-0-	-0-	.0018175	.0015551	.0002040
08917	-0-	-0-	.0000331	-0-	.0000025
08997	-0-	-0-	.0009176	.0102839	.0000970
09065	-0-	-0-	.0085271	.0050149	.0008567
09084	.0003839	.0003295	.0000924	.0000056	.0003974
09102	.0000002	-0-	.0024757	.0002160	.0001940
09105	-0-	-0-	.0000255	.0000273	.0000031
09134	.0000953	.0000853	-0-	-0-	.0000773
09136	.0068416	.0077167	.0000165	.0002072	.0043206
09145	-0-	-0-	.0000060	.0000053	-0-
09194	-0-	-0-	.0122398	.0099625	.0013516
09527	-0-	-0-	.0069814	.0034746	.0006083
09530	-0-	-0-	.0143107	.0021224	.0011601
09547	-0-	-0-	.0000051	-0-	.0000004
09653	-0-	-0-	.0000168	.0000300	.0000026
09657	-0-	-0-	-0-	-0-	.0000018
09716	-0-	-0-	.0004262	.0000115	.0000323
09805	-0-	-0-	.0016942	.0021517	.0002212
09809	-0-	-0-	.0025893	.0011441	.0002434
09812	.0002079	.0001276	.0007282	.0007592	.0001703
09816	-0-	-0-	.0034274	.0131880	.0008372
09818	-0-	-0-	.0120946	.0109618	.0013674
09824	.0116105	.0098031	.0115030	.0050307	.0117223
09832	-0-	-0-	.0005961	.0003566	.0000602
09834	-0-	-0-	.0003770	.0002786	.0000404
09836	.0022881	.0021636	-0-	-0-	.0023362
09838	.0003470	.0005412	.0334288	.0212479	.0037496
09869	-0-	-0-	.0006730	.0031434	.0001888
09901	-0-	-0-	.0005238	.0000398	.0000408
09965	-0-	-0-	.0000364	-0-	.0000027
09972	.0005766	.0007716	.0066895	.0240550	.0017894
09980	-0-	-0-	.0001458	.0001605	.0000180
09989	-0-	-0-	.0004033	.0009090	.0000735
10016	-0-	-0-	.0000278	.0000198	.0000029
10029	-0-	-0-	.0001919	.0001235	.0000197
10076	-0-	-0-	.0002605	.0001120	.0000244
10087	-0-	-0-	.0040045	.0059597	.0005613
10122	-0-	-0-	.0002075	.0000926	.0000196

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10123	-0-	-0-	.0002818	.0002311	.0000312
10125	-0-	-0-	-0-	-0-	.0000001
10136	.0094736	.0065982	-0-	-0-	.0124487
10270	-0-	-0-	.0000010	.0000007	.0000001
10278	-0-	-0-	.0000057	.0000036	.0000006
10315	-0-	-0-	.0000298	.0000086	.0000026
10318	-0-	-0-	-0-	.0006206	.0000274
10394	-0-	-0-	.0002067	.0001663	.0000227
10413	-0-	-0-	.0001014	.0000897	.0000115
10509	-0-	-0-	.0011132	.0006380	.0001111
10533	-0-	-0-	.0003873	.0003376	.0000438
10587	-0-	-0-	.0000123	.0000094	.0000013
10721	.0004606	.0004979	.0000226	.0001183	.0004830
10726	-0-	-0-	.0008064	.0004145	.0000784
10886	.0171138	.0169193	.0028995	.0035513	.0141534
10887	-0-	.0000624	-0-	-0-	.0000768
10993	-0-	-0-	.0011959	.0010904	.0001372
11047	.0986670	.1053018	.0328222	.0471311	.0795695
11088	.0113396	.0102526	.0031597	.0078722	.0085263
11110	-0-	-0-	.0008381	.0007046	.0000935
11148	-0-	-0-	-0-	-0-	.0000425
11156	-0-	-0-	.0052361	.0029382	.0005359
11162	.0130693	.0055785	.0113991	.0119733	.0050388
11258	-0-	-0-	.0001090	.0012385	.0000628
11262	-0-	-0-	-0-	-0-	.0001681
11303	-0-	-0-	.0006663	-0-	.0000497
11373	-0-	-0-	-0-	-0-	.0000024
11411	.0030253	.0022785	-0-	-0-	.0040642
11448	-0-	-0-	.0000447	.0003867	.0000204
11454	.0000375	.0000400	.0000015	.0000403	.0000389
11480	-0-	-0-	.0011404	.0004483	.0001048
11491	-0-	-0-	-0-	-0-	.0000008
11615	-0-	-0-	.0028284	.0013397	.0002615
27249	.0329732	.0246153	.0730697	.0653956	.0410451
27429	-0-	-0-	.0011506	.0012685	.0001417
27515	.0055382	.0050013	.0160241	.0133179	.0071295
27521	.0005316	.0002362	.0000057	.0000155	.0013764
27568	.0494198	.0463037	.0168645	.0236438	.0479589
27942	.0002612	.0001340	-0-	-0-	.0002413
42506	-0-	-0-	.0015910	.0003093	.0001322

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 1

QUARTER ENDING: 12/31/2015  
FISCAL YEAR 2016  
PRIVATE PASSENGER

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

DATE: 03/08/2016  
PAGE: 1

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	230335	28450	9336692	9595477	275233	125265	400498	9995975
ACCIDENT YEAR 2005	31684		6939874	6971558	1083-	2949	1866	6973424
ACCIDENT YEAR 2006			1865	1865				1865
ACCIDENT YEAR 2007			50684	50684				50684
ACCIDENT YEAR 2008			2376	2376				2376
ACCIDENT YEAR 2010			85403	85403				85403
ACCIDENT YEAR 2011	20001			20001				20001
ACCIDENT YEAR 2012			43846	43846				43846
ACCIDENT YEAR 2013	83001		553061	636062				636062
ACCIDENT YEAR 2014	38748		373818	412566	3535	655-	2880	415446
ACCIDENT YEAR 2015	56901	28450	1285765	1371116	272781	122971	395752	1766868
LOSSES O/S TOTAL (PRIOR)	970975	24701	1012843995	1013839671	3112-	34102	30990	1013870661
ACCIDENT YEAR 2005	89098		995964796	996053894				996053894
ACCIDENT YEAR 2006			2303019	2303019				2303019
ACCIDENT YEAR 2007			396359	396359				396359
ACCIDENT YEAR 2008			180790	180790				180790
ACCIDENT YEAR 2010			478716	478716				478716
ACCIDENT YEAR 2011	7316		31986	39302				39302
ACCIDENT YEAR 2012	17128	2395	460520	480043	1378-		1378-	478665
ACCIDENT YEAR 2013	176941	999	8253122	8431062				8431062
ACCIDENT YEAR 2014	325288		2498764	2824052	36166-	7651	28515-	2795537
ACCIDENT YEAR 2015	355204	21307	2275923	2652434	34432	26451	60883	2713317
LOSSES O/S TOTAL (CURR)	1002108	42022	976970057	978014187	13149	18022	31171	978045358
ACCIDENT YEAR 2005	89098		960164604	960253702				960253702
ACCIDENT YEAR 2006			2305125	2305125				2305125
ACCIDENT YEAR 2007			254979	254979				254979
ACCIDENT YEAR 2008			119408	119408				119408
ACCIDENT YEAR 2010			393313	393313				393313
ACCIDENT YEAR 2011	4939		31986	36925				36925
ACCIDENT YEAR 2012	2882-	2395	475152	474665	188		188	474853
ACCIDENT YEAR 2013	129727	999	7629815	7760541				7760541
ACCIDENT YEAR 2014	317365		2900125	3217490	56094-	7651	48443-	3169047
ACCIDENT YEAR 2015	463861	38628	2695550	3198039	69055	10371	79426	3277465

AIPSO  
 QUARTER ENDING: 12/31/2015  
 FISCAL YEAR 2016  
 PRIVATE PASSENGER

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)	1225123 53240	16427919 17706282	45149- 50190 5041 17711323
ACCIDENT YEAR 2005		6457174 6457174	6457174
ACCIDENT YEAR 2006		139665 139665	139665
ACCIDENT YEAR 2007		553099 553099	553099
ACCIDENT YEAR 2008		147473 147473	147473
ACCIDENT YEAR 2009	96	106572 106668	106668
ACCIDENT YEAR 2010	9	162323 162332	33 33 162365
ACCIDENT YEAR 2011	614-	140526 139912	1787- 1787- 138125
ACCIDENT YEAR 2012	21896 3	245973 267872	106- 23 83- 267789
ACCIDENT YEAR 2013	167301 277	3061691 3229269	49053- 68 48985- 3180284
ACCIDENT YEAR 2014	446097 2125	3010605 3458827	41727- 12301 29426- 3429401
ACCIDENT YEAR 2015	590338 50835	2402818 3043991	47491 37798 85289 3129280
LOSSES O/S IBNR TOT (CURR)	1198900 54562	15942641 17196103	53121 18986 72107 17268210
ACCIDENT YEAR 2005		6105616 6105616	6105616
ACCIDENT YEAR 2006		129605 129605	129605
ACCIDENT YEAR 2007		597540 597540	597540
ACCIDENT YEAR 2008		84350 84350	84350
ACCIDENT YEAR 2009	96	106937 107033	107033
ACCIDENT YEAR 2010	9	162006 162015	21 21 162036
ACCIDENT YEAR 2011	199-	139711 139512	1111- 1111- 138401
ACCIDENT YEAR 2012	21698	276020 297718	5- 12 7 297725
ACCIDENT YEAR 2013	146018 137	2840418 2986573	31874- 55 31819- 2954754
ACCIDENT YEAR 2014	412005 1234	2846635 3259874	2665- 103 2562- 3257312
ACCIDENT YEAR 2015	619273 53191	2653803 3326267	88755 18816 107571 3433838
ANTICIPATED SALV (PRIOR)		145105	215947 361052
ACCIDENT YEAR 2011		842	1853 2695
ACCIDENT YEAR 2012		4486	4365 8851
ACCIDENT YEAR 2013		63115	49301 112416
ACCIDENT YEAR 2014		39066	83545 122611
ACCIDENT YEAR 2015		37596	76883 114479
ANTICIPATED SALV (CURR)		157578	188770 346348
ACCIDENT YEAR 2011		296	1172 1468
ACCIDENT YEAR 2012		4686	2675 7361
ACCIDENT YEAR 2013		62003	32077 94080
ACCIDENT YEAR 2014		41948	62121 104069
ACCIDENT YEAR 2015		48645	90725 139370



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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****				***** PHYSICAL DAMAGE *****			***** ALL COV *****		
	* R *	BI	PD	PIP	TOTAL	* R *	COLL		O/T COLL	TOTAL *
PREMIUMS WRITTEN		400245	166550	2168733	2735528		386629	117446	504075	3239603
UNEARNED PREMIUMS (PRIOR)		424858	175345	2291816	2892019		399254	121900	521154	3413173
UNEARNED PREMIUMS (CURR)		406114	168661	2196755	2771530		396813	121597	518410	3289940
PREMIUMS EARNED		418989	173234	2263794	2856017		389070	117749	506819	3362836
COMMISSIONS WRITTEN		39624	16612	214313	270549		38152	11603	49755	320304
OPERATING SERVICE FEES		58988	24394	318739	402121		56535	17062	73597	475718
LOSSES INCURRED TOTAL		235245	47093	27022524-	26740186-		389764	77981	467745	26272441-
ACCIDENT YEAR 2005		31684		29211876-	29180192-		1083-	2949	1866	29178326-
ACCIDENT YEAR 2006				6089-	6089-					6089-
ACCIDENT YEAR 2007				46255-	46255-					46255-
ACCIDENT YEAR 2008				122129-	122129-					122129-
ACCIDENT YEAR 2009				365	365					365
ACCIDENT YEAR 2010				317-	317-		12-		12-	329-
ACCIDENT YEAR 2011		18039		815-	17224		676		676	17900
ACCIDENT YEAR 2012		20208-	3-	88525	68314		1667	11-	1656	69970
ACCIDENT YEAR 2013		14504	140-	291519-	277155-		17179	13-	17166	259989-
ACCIDENT YEAR 2014		3267-	891-	611209	607051		22669	12853-	9816	616867
ACCIDENT YEAR 2015		194493	48127	1956377	2198997		348668	87909	436577	2635574
CLAIM SERVICE FEES TOTAL		57401	23728	310141	391270		38909	11767	50676	441946
ACCIDENT YEAR 2015		30488	903	308088	339479		10151-	730	9421-	330058
ACCIDENT YEAR 2016		26913	22825	2053	51791		49060	11037	60097	111888
NET UNDERWRITING RESULTS		27731	61407	28443125	28532263		134290-	664-	134954-	28397309
MISCELLANEOUS EXPENSES					44257				8158	52415
CHARGE OFFS					137413				25317	162730
INVESTMENT INCOME					47582				8767	56349
NET MISC EXPENSE OR INCOME					134088				24708	158796
NET RESULTS OF OPERATIONS					28398175				159662-	28238513

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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	824753 1284007	768654 2877414	170011 8448 178459 3055873
ACCIDENT YEAR 2005		121991 121991	349- 349- 121642
ACCIDENT YEAR 2006		641- 641-	641-
ACCIDENT YEAR 2009	14994	14994	14994
ACCIDENT YEAR 2011	32002	32002	32002
ACCIDENT YEAR 2012	59998	8887 68885	68885
ACCIDENT YEAR 2013	112208 2254	117184 231646	231646
ACCIDENT YEAR 2014	254555 41663	13162 309380	309380
ACCIDENT YEAR 2015	350996 1240090	508071 2099157	170360 8448 178808 2277965
LOSSES O/S TOTAL (PRIOR)	5384159 1439883	9223756 16047798	185653 185653 16233451
ACCIDENT YEAR 2005		7604101 7604101	7604101
ACCIDENT YEAR 2006		42532	42532
ACCIDENT YEAR 2007	17496 13467	30963	30963
ACCIDENT YEAR 2009	9992	9992	9992
ACCIDENT YEAR 2010		1489 1489	1489
ACCIDENT YEAR 2011	522059	61996 584055	584055
ACCIDENT YEAR 2012	239451 5056	268802 513309	513309
ACCIDENT YEAR 2013	469613 4994	482991 957598	957598
ACCIDENT YEAR 2014	1500655 24151	194606 1719412	1719412
ACCIDENT YEAR 2015	2624893 1392215	567239 4584347	185653 185653 4770000
LOSSES O/S TOTAL (CURR)	7716862 387720	9230616 17335198	31617 31617 17366815
ACCIDENT YEAR 2005		7505968 7505968	7505968
ACCIDENT YEAR 2006		42532	42532
ACCIDENT YEAR 2007	17496 13467	30963	30963
ACCIDENT YEAR 2010		1489 1489	1489
ACCIDENT YEAR 2011	640712	55994 696706	696706
ACCIDENT YEAR 2012	202501 5056	260021 467578	467578
ACCIDENT YEAR 2013	580226 4994	279093 864313	864313
ACCIDENT YEAR 2014	1352155 11553	313400 1677108	1677108
ACCIDENT YEAR 2015	4923772 352650	772119 6048541	31617 31617 6080158

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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)	9846730 586599	11315305 21748634	116278 28713 144991 21893625
ACCIDENT YEAR 2005		5770644 5770644	3083 3083 5773727
ACCIDENT YEAR 2006	7	405151 405158	1021 1021 406179
ACCIDENT YEAR 2007	20	377564 377584	1187 1187 378771
ACCIDENT YEAR 2008	15	276552 276567	805 805 277372
ACCIDENT YEAR 2009	7787	233770 241557	712 712 242269
ACCIDENT YEAR 2010	23477	194305 217782	272 272 218054
ACCIDENT YEAR 2011	27588 824	173019 201431	424- 424- 201007
ACCIDENT YEAR 2012	47532 666	206798 254996	7924- 7924- 247072
ACCIDENT YEAR 2013	693376 17546	749072 1459994	7960- 7960- 1452034
ACCIDENT YEAR 2014	3349591 79267	1087267 4516125	17871- 791 17080- 4499045
ACCIDENT YEAR 2015	5697337 488296	1841163 8026796	143377 27922 171299 8198095
LOSSES O/S IBNR TOT (CURR)	11552543 404696	10342892 22300131	24550 7889 32439 22332570
ACCIDENT YEAR 2005		5022304 5022304	2733 2733 5025037
ACCIDENT YEAR 2006	44	354901 354945	938 938 355883
ACCIDENT YEAR 2007	100	332769 332869	1132 1132 334001
ACCIDENT YEAR 2008	118	244581 244699	767 767 245466
ACCIDENT YEAR 2009	202	206604 206806	681 681 207487
ACCIDENT YEAR 2010	11546	170300 181846	262 262 182108
ACCIDENT YEAR 2011	23082 113	153234 176429	88- 88- 176341
ACCIDENT YEAR 2012	78021 858	199763 278642	6133- 6133- 272509
ACCIDENT YEAR 2013	430143 4093	550020 984256	6165- 6165- 978091
ACCIDENT YEAR 2014	2546691 42778	803301 3392770	16150- 16150- 3376620
ACCIDENT YEAR 2015	8462596 356854	2305115 11124565	46573 7889 54462 11179027
ANTICIPATED SALV (PRIOR)		216791	87894 304685
ACCIDENT YEAR 2011		14040	565 14605
ACCIDENT YEAR 2012		23268	8568 31836
ACCIDENT YEAR 2013		41370	9084 50454
ACCIDENT YEAR 2014		51952	19898 71850
ACCIDENT YEAR 2015		86161	49779 135940
ANTICIPATED SALV (CURR)		197505	74893 272398
ACCIDENT YEAR 2011		11636	216 11852
ACCIDENT YEAR 2012		11971	6754 18725
ACCIDENT YEAR 2013		31067	7266 38333
ACCIDENT YEAR 2014		37920	18147 56067
ACCIDENT YEAR 2015		104911	42510 147421

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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	5114544	34253	793479	5942276	103727	31991	135718	6077994
UNEARNED PREMIUMS (PRIOR)	7981937	108814	1928379	10019130	305051	104731	409782	10428912
UNEARNED PREMIUMS (CURR)	8547245	88608	1714764	10350617	253295	84844	338139	10688756
PREMIUMS EARNED	4549236	54459	1007094	5610789	155483	51878	207361	5818150
COMMISSIONS WRITTEN	295661	2106	49152	346919	5509	1886	7395	354314
OPERATING SERVICE FEES	792747	5308	122984	921039	17942	5532	23474	944513
LOSSES INCURRED TOTAL	4863269	49941	196899-	4716311	75753-	12376-	88129-	4628182
ACCIDENT YEAR 2005			724482-	724482-	699-		699-	725181-
ACCIDENT YEAR 2006	37		50891-	50854-	83-		83-	50937-
ACCIDENT YEAR 2007	80		44795-	44715-	55-		55-	44770-
ACCIDENT YEAR 2008	103		31971-	31868-	38-		38-	31906-
ACCIDENT YEAR 2009	2583-		27166-	29749-	31-		31-	29780-
ACCIDENT YEAR 2010	11931-		24005-	35936-	10-		10-	35946-
ACCIDENT YEAR 2011	146149	711-	25787-	119651	336		336	119987
ACCIDENT YEAR 2012	53537	192	6929-	46800	1791		1791	48591
ACCIDENT YEAR 2013	40412-	11199-	285766-	337377-	1795		1795	335582-
ACCIDENT YEAR 2014	696845-	7424-	152010-	856279-	1721	791-	930	855349-
ACCIDENT YEAR 2015	5415134	69083	1176903	6661120	80480-	11585-	92065-	6569055
CLAIM SERVICE FEES TOTAL	564092	6745	124880	695717	15875	5289	21164	716881
ACCIDENT YEAR 2015	178452	406	102872	281730	1556-		1556-	280174
ACCIDENT YEAR 2016	385640	6339	22008	413987	17431	5289	22720	436707
PREMIUM DEFICIENCY (PRIOR)	54840	746	13236	68822	2094	716	2810	71632
PREMIUM DEFICIENCY (CURR)	238006	2468	47742	288216	7051	2363	9414	297630
NET UNDERWRITING RESULTS	2149699-	11363-	872471	1288591-	186953	49900	236853	1051738-
MISCELLANEOUS EXPENSES				6861			150	7011
CHARGE OFFS				14417			318	14735
INVESTMENT INCOME				93076			2124	95200
NET MISC EXPENSE OR INCOME				71798-			1656-	73454-
NET RESULTS OF OPERATIONS				1216793-			238509	978284-

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ALL CLASSIFICATIONS COMBINED

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****		***** PHYSICAL DAMAGE *****		***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *					TOTAL
LOSSES PAID TOTAL	1055088	1312457	10105346	12472891	445244 133713 578957 13051848
LOSSES O/S TOTAL (PRIOR)	6355134	1464584	1022067751	1029887469	182541 34102 216643 1030104112
LOSSES O/S TOTAL (CURR)	8718970	429742	986200673	995349385	44766 18022 62788 995412173
LOSSES O/S IBNR TOT (PRIOR)	11071853	639839	27743224	39454916	71129 78903 150032 39604948
LOSSES O/S IBNR TOT (CURR)	12751443	459258	26285533	39496234	77671 26875 104546 39600780
ANTICIPATED SALV (PRIOR)				361896	303841 665737
ANTICIPATED SALV (CURR)				355083	263663 618746

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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	5514789	200803	2962212	8677804	490356	149437	639793	9317597
UNEARNED PREMIUMS (PRIOR)	8406795	284159	4220195	12911149	704305	226631	930936	13842085
UNEARNED PREMIUMS (CURR)	8953359	257269	3911519	13122147	650108	206441	856549	13978696
PREMIUMS EARNED	4968225	227693	3270888	8466806	544553	169627	714180	9180986
COMMISSIONS WRITTEN	335285	18718	263465	617468	43661	13489	57150	674618
OPERATING SERVICE FEES	851735	29702	441723	1323160	74477	22594	97071	1420231
LOSSES INCURRED TOTAL	5098514	97034	27219423-	22023875-	314011	65605	379616	21644259-
CLAIM SERVICE FEES TOTAL	621493	30473	435021	1086987	54784	17056	71840	1158827
PREMIUM DEFICIENCY (PRIOR)	54840	746	13236	68822	2094	716	2810	71632
PREMIUM DEFICIENCY (CURR)	238006	2468	47742	288216	7051	2363	9414	297630
NET UNDERWRITING RESULTS	2121968-	50044	29315596	27243672	52663	49236	101899	27345571
MISCELLANEOUS EXPENSES				51118			8308	59426
CHARGE OFFS				151830			25635	177465
INVESTMENT INCOME				140658			10891	151549
NET MISC EXPENSE OR INCOME				62290			23052	85342

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
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MEMBERS PARTICIPATION REPORT

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PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	366389-							366389-
2005		6565893	990514788	954964139	5859878	5789688	29054946-	29054946
2006			2026480	2030334	42000	35482	2664-	2664
2007			114999	15001	39816	139144	670-	670
2008			32609	34178	51699	50643	513	513-
2009					55549	56796	1247	1247-
2010		85403	478716	393313	51468	53407	1939	1939-
2011					45040	46493	1453	1453-
2012			210453	210453	49709	51091	1382	1382-
2013		167668	6063089	5896483	964876	1125680	161866	161866-
2014					49619	47826	1793-	1793
2015		4097	387563	487283	116118	150526	138225	138225-
TOTAL	366389-	6823061	999828697	964031184	7325772	7546776	28753448-	28387059

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ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	822687							822687
2005		115029	7213162	7121722	5598361	4952298	622474-	622474
2006			42532	42532	386200	282852	103348-	103348
2007					360942	269136	91806-	91806
2008					256707	189744	66963-	66963
2009					216399	160276	56123-	56123
2010					169506	128142	41364-	41364
2011					151016	114197	36819-	36819
2012		3960	260175	260021	164117	136980	23331-	23331
2013		27932	138649	110716	528275	413778	114498-	114498
2014					413924	237814	176110-	176110
2015					469928	644816	174888-	174888-
TOTAL	822687	146921	7654518	7534991	8715375	7530033	1157948-	1980635



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ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	456298							456298
2005		6680922	997727950	962085861	11458239	10741986	29677420-	29677420
2006			2069012	2072866	428200	318334	106012-	106012
2007			114999	15001	400758	408280	92476-	92476
2008			32609	34178	308406	240387	66450-	66450
2009					271948	217072	54876-	54876
2010		85403	478716	393313	220974	181549	39425-	39425
2011					196056	160690	35366-	35366
2012		3960	470628	470474	213826	188071	21949-	21949
2013		195600	6201738	6007199	1493151	1539458	47368	47368-
2014					463543	285640	177903-	177903
2015		4097	387563	487283	586046	795342	313113	313113-
TOTAL	456298	6969982	1007483215	971566175	16041147	15076809	29911396-	30367694

## MEMBERS PARTICIPATION REPORT

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## MISCELLANEOUS INCOME AND EXPENSES

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QUARTER ENDING DEC 31, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$595-
MAIPF MISCELLANEOUS EXPENSES .....	\$752,257
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$752,852

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.