



March 27, 2015

CIRCULAR: MBC (MI) 15-01

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

## Participation Reports - Quarter Ending December 31, 2014

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-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.

**Accident Year Closeout:** In accordance with the accident year close-out procedure in the Accounting & Statistical Requirements manual, accident year 2003 has been closed and no longer appears on the reports.

**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 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 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 12/31/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00228	-0-	-0-	.0001967	.0001584	.0000211
00328	-0-	-0-	.0009422	.0006007	.0000943
01225	-0-	-0-	.0019823	.0014825	.0002079
01346	.0027891	.0024153	.0005127	.0000344	.0029029
01351	.0126198	.0136665	.0210704	.0188500	.0117348
01875	.0121049	.0122258	.0010274	.0008772	.0101935
02016	.0001008	.0002148	.0182053	.0041591	.0016167
02038	-0-	-0-	.0388570	.0228500	.0038064
02041	-0-	-0-	.0024661	.0011832	.0002300
02107	-0-	-0-	.0064111	.0045898	.0006634
02112	.0001129	.0000987	.0012745	.0013695	.0002325
02128	-0-	-0-	.0010433	.0007584	.0001085
02149	-0-	-0-	.0002164	.0000870	.0000195
02150	-0-	-0-	.0164276	.0124540	.0017299
02435	.0011504	.0000233	.0002367	.0000996	.0028968
02634	-0-	-0-	.0009458	.0010519	.0001140
02781	-0-	-0-	.0008599	.0005766	.0000873
02854	-0-	-0-	.0078526	.0025651	.0006805
02892	.0022294	.0018506	.0000047	.0000189	.0020263
03340	-0-	-0-	.0010178	.0008182	.0001092
03514	.0014257	.0015797	.0000150	.0000408	.0015336
03542	.0225876	.0241121	.0018992	.0030307	.0193890
03566	.0028031	.0028592	.0019751	.0013131	.0028710
03583	.0012580	.0014515	.0017031	.0016021	.0010727
04262	-0-	-0-	.0015565	.0011822	.0001580
04287	.0004159	.0005346	.0061617	.0056583	.0012065
04314	.0011941	.0000002	-0-	-0-	.0015034
04332	.0002895	.0003762	.0311086	.0083586	.0040121
04737	-0-	-0-	.0000759	.0000305	.0000063
04754	-0-	-0-	.0000023	.0000043	.0000004
04795	-0-	-0-	.0040782	.0019882	.0003818
04796	-0-	-0-	.0454343	.0131432	.0038642
04799	-0-	-0-	.0000544	.0001385	.0000099
04893	-0-	-0-	.0008094	.0009600	.0000999
04920	-0-	-0-	.0001072	.0000785	.0000112
04962	.0000002	-0-	-0-	-0-	.0000002
04987	.0016393	.0012806	.0013121	.0048065	.0015543
05062	-0-	-0-	.0002346	.0003060	.0000302
05072	-0-	-0-	.0024652	.0020866	.0002634
05092	.0000746	.0000680	.0002950	.0000034	.0000768
05127	-0-	-0-	.0017005	.0021183	.0002149
05142	-0-	-0-	-0-	.0125470	.0005420
05268	-0-	-0-	.0021597	.0009769	.0001989
05293	.0056393	.0060476	.0000643	.0002306	.0051814
05303	-0-	-0-	.0000039	-0-	.0000003
05366	-0-	-0-	.0005296	.0005503	.0000622
05390	-0-	-0-	.0001462	.0001006	.0000149

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05545	-0-	-0-	.0004211	.0002019	.0000393
05600	-0-	-0-	.0018862	.0003352	.0001513
05654	-0-	-0-	.0005159	.0003590	.0000682
05676	-0-	-0-	.0070664	.0054558	.0007484
05702	.0032559	.0030424	.0068023	.0074913	.0058911
05718	-0-	-0-	.0010600	.0008240	.0001125
05779	-0-	-0-	.0016974	.0007703	.0001564
05789	.0000033	.0000070	.0001662	.0002352	.0000311
05849	-0-	-0-	.0003248	.0002018	.0000323
05898	-0-	-0-	-0-	-0-	.0000845
05899	-0-	-0-	.0000189	.0000128	.0000019
05967	.0074425	.0086585	.0002497	.0010082	.0061354
05987	-0-	-0-	.0000007	.0000008	.0000001
06003	-0-	-0-	.0009245	.0019345	.0001506
06072	-0-	-0-	.0001493	.0001411	.0000169
06113	-0-	-0-	.0016169	.0007324	.0001258
06119	-0-	-0-	.0072635	.0081851	.0008806
06120	-0-	-0-	.0017609	.0011327	.0001767
06124	.0046225	.0038553	.0020334	.0021969	.0049144
06126	-0-	-0-	.0000012	.0000011	.0000001
06127	-0-	-0-	.0053915	.0036658	.0005496
06142	-0-	-0-	.0013872	.0011033	.0001481
06189	.0016564	.0022278	-0-	-0-	.0010618
06236	-0-	-0-	.0014327	.0011178	.0001522
06333	-0-	-0-	.0009347	.0003603	.0000832
06402	-0-	-0-	.0071130	.0070105	.0008189
06449	-0-	-0-	.0004387	.0001777	.0000395
06460	.0062900	.0009661	.0000006	-0-	.0069783
06656	-0-	-0-	.0003306	.0016209	.0000940
06787	.0007167	.0007699	.0001940	.0000257	.0006875
06870	-0-	-0-	.0004491	.0003379	.0000469
06909	-0-	-0-	.0031156	.0028402	.0002049
06921	-0-	-0-	.0007726	.0007497	.0000884
06928	-0-	-0-	.0003990	.0000527	.0000312
06964	-0-	-0-	.0008580	.0004751	.0000828
07031	.0635974	.0636947	.0187576	.0233655	.0651059
07033	-0-	-0-	.0025342	.0031835	.0003185
07035	-0-	-0-	.0008006	.0031648	.0002058
07079	.0085891	.0095782	.0002562	.0012236	.0076206
07090	-0-	-0-	.0002380	.0001421	.0000234
07093	.0171194	.0193697	.0380928	.0394437	.0184637
07129	-0-	-0-	.0076358	.0015331	.0006202
07141	.0059827	.0066031	.0004194	.0009654	.0073541
07150	.0020415	.0021996	.0001758	.0003168	.0018216
07159	.0229316	.0199212	.0000905	.0005199	.0240119
07164	-0-	-0-	.0000711	.0000769	.0000085
07195	-0-	-0-	.0004751	.0003551	.0000498

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07229	-0-	-0-	-0-	-0-	.0000003
07239	-0-	-0-	.0010175	.0001496	.0000803
07240	-0-	-0-	.0016981	.0010505	.0001686
07275	-0-	-0-	.0072278	.0792853	.0011872
07301	-0-	-0-	.0016870	.0012220	.0001752
07312	-0-	-0-	.0022454	.0004610	.0001828
07345	.0008026	.0008352	.0103070	.0079277	.0016279
07372	.0000299	.0000394	.0077513	.0086965	.0009308
07376	-0-	-0-	.0120020	.0116861	.0013756
07377	.0000978	.0000987	.0157568	.0138291	.0018185
07378	.0457773	.0516436	.0008054	.0042343	.0479245
07411	-0-	-0-	.0011444	.0016936	.0001562
07425	.0912634	.0752235	.0052172	.0100231	.0679592
07439	.0331639	.0359274	-0-	.0034823	.0247574
07461	-0-	-0-	.0000340	.0000214	.0000034
07481	-0-	-0-	.0036984	.0027759	.0003882
07497	-0-	-0-	.0000305	.0000211	.0000031
07501	-0-	-0-	.0102628	.0038127	.0009093
07527	-0-	-0-	.0003205	.0000830	.0000268
07562	-0-	-0-	.0022888	.0005984	.0001919
07581	-0-	-0-	.0007821	.0005011	.0000784
07610	.0019585	.0019088	.0000021	.0000428	.0013524
07633	-0-	-0-	.0049501	.0045155	.0005542
07667	.1732002	.1796591	.0305654	.0583748	.1727146
07673	.0003871	.0003741	.0000714	.0000061	.0003955
07707	-0-	-0-	.0000048	-0-	-0-
07744	-0-	-0-	.0000236	.0000431	.0000036
07779	-0-	-0-	.0004605	.0002358	.0000436
07803	.0056207	.0055405	.0031179	.0021474	.0051128
07807	-0-	-0-	.0011054	.0008255	.0001159
07816	-0-	-0-	.0017503	.0013643	.0001848
07836	-0-	-0-	.0036198	.0012126	.0003150
07838	.0069678	.0089936	.0259311	.0258113	.0080961
07848	.0581798	.0574730	.0262739	.0282048	.0441512
07857	.0128011	.0138322	.0078852	.0084296	.0160477
07871	-0-	-0-	.0002798	.0002604	.0000315
07889	-0-	-0-	-0-	-0-	.0000013
07926	-0-	-0-	.0144029	.0120299	.0015647
07932	-0-	-0-	.0070108	.0045098	.0007035
07952	.0041861	.0035836	.0160930	.0132941	.0049839
07960	.0123172	.0124031	.0072838	.0083140	.0116209
08006	-0-	-0-	.0020693	.0026684	.0002651
08007	-0-	-0-	.0006773	.0005505	.0000729
08026	.0241704	.0242915	.0231358	.0252177	.0220615
08030	-0-	-0-	.0003049	.0002277	.0000320
08068	.0036146	.0031384	.0014090	.0020669	.0028693
08107	-0-	-0-	.0252546	.0232099	.0028349

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08188	-0-	-0-	.0094834	.0061434	.0009521
08263	-0-	-0-	.0023258	.0020281	.0003303
08264	-0-	-0-	.0028478	.0014520	.0002693
08319	-0-	-0-	.0002613	.0000940	.0000230
08320	.0048955	.0052992	.0223164	.0204897	.0060323
08324	.0595041	.0729548	.0185113	.0187574	.0587070
08327	-0-	-0-	.0018815	.0015411	.0002031
08917	-0-	-0-	.0000067	-0-	.0000005
08944	-0-	-0-	.0000080	.0000513	.0000028
08997	-0-	-0-	.0009373	.0108861	.0001030
09065	-0-	-0-	.0075117	.0044796	.0007385
09084	.0004827	.0004329	.0001306	.0000101	.0005095
09102	-0-	-0-	.0023778	.0000880	-0-
09105	-0-	-0-	.0000144	.0000164	.0000018
09134	.0001082	.0001029	-0-	-0-	.0000889
09136	.0051315	.0059309	.0000122	.0001701	.0033428
09145	-0-	-0-	.0000023	.0000023	-0-
09194	-0-	-0-	.0128571	.0105054	.0013866
09527	-0-	-0-	.0030739	.0017325	.0003043
09530	-0-	-0-	.0131282	.0016513	.0010238
09547	-0-	-0-	.0000029	-0-	.0000002
09653	-0-	-0-	.0000096	.0000115	.0000012
09657	-0-	-0-	.0000144	.0000114	.0000015
09716	-0-	-0-	.0005295	.0000202	.0000393
09805	-0-	-0-	.0028616	.0032964	.0003500
09809	-0-	-0-	.0029833	.0010284	.0002609
09812	.0002013	.0001353	.0010767	.0007701	.0001845
09816	-0-	-0-	.0028344	.0095032	.0006166
09818	-0-	-0-	.0137839	.0122333	.0015099
09824	.0144391	.0135329	.0083777	.0058865	.0141395
09832	-0-	-0-	.0010126	.0004168	.0000915
09834	-0-	-0-	.0018363	.0008653	.0001706
09836	.0033548	.0030608	-0-	-0-	.0036995
09838	.0003302	.0005276	.0380009	.0218501	.0040192
09840	-0-	-0-	-0-	-0-	.0000004
09869	-0-	-0-	.0008591	.0002147	.0001879
09901	-0-	-0-	.0002076	.0000288	.0000163
09965	-0-	-0-	.0000016	-0-	.0000001
09972	.0004377	.0008796	.0052990	.0275687	.0018025
09980	-0-	-0-	.0000729	.0000756	.0000086
09989	-0-	-0-	.0000309	.0000192	.0000031
10016	-0-	-0-	.0000089	.0000354	.0000022
10029	-0-	-0-	.0004807	.0002895	.0000474
10076	-0-	-0-	.0010938	.0006014	.0001053
10087	-0-	-0-	.0043982	.0053124	.0005486
10122	-0-	-0-	.0000948	.0000508	.0000091
10123	-0-	-0-	.0001447	.0001130	.0000154

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 12/31/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10125	-0-	-0-	-0-	-0-	.0000007
10136	.0080616	.0054329	-0-	-0-	.0102262
10270	-0-	-0-	.0000009	.0000016	.0000001
10278	-0-	-0-	.0000507	.0000185	.0000045
10315	-0-	-0-	.0000315	.0000088	.0000027
10318	-0-	-0-	-0-	.0002236	.0000097
10394	-0-	-0-	.0002084	.0001214	.0000204
10413	-0-	-0-	.0000287	.0000392	.0000038
10509	-0-	-0-	.0009891	.0004921	.0000930
10533	-0-	-0-	.0001688	.0001313	.0000179
10558	-0-	-0-	-0-	-0-	.0000001
10587	-0-	-0-	.0000147	.0000094	.0000015
10721	.0005742	.0006371	.0000282	.0001444	.0005665
10726	-0-	-0-	-0-	-0-	.0000690
10886	.0176764	.0177350	.0027575	.0036153	.0150214
10887	-0-	-0-	-0-	-0-	.0000073
10993	-0-	-0-	.0010551	.0009539	.0001178
11047	.0948343	.1045670	.0340027	.0493124	.0786346
11088	.0093440	.0087780	.0027655	.0072234	.0073714
11110	-0-	-0-	.0010742	.0008515	.0001147
11148	-0-	-0-	.0001367	-0-	.0000380
11156	-0-	-0-	.0045822	.0033771	.0004783
11159	-0-	-0-	-0-	-0-	.0000020
11162	.0134290	.0058792	.0121877	.0127153	.0053981
11258	-0-	-0-	.0000219	.0009924	.0000445
11262	-0-	-0-	-0-	-0-	.0002102
11303	-0-	-0-	-0-	-0-	.0000747
11373	-0-	-0-	-0-	-0-	.0000017
11411	.0036121	.0027253	-0-	-0-	.0048866
11448	-0-	-0-	.0000493	.0003407	.0000183
11454	.0000137	.0000161	-0-	-0-	.0000132
11491	-0-	-0-	-0-	-0-	.0000012
11500	-0-	-0-	-0-	-0-	.0000121
11608	-0-	-0-	-0-	-0-	.0000088
11615	-0-	-0-	.0027303	.0011984	.0002390
27249	.0290381	.0227464	.0809801	.0747285	.0389881
27429	-0-	-0-	.0011969	.0012548	.0001410
27515	.0071442	.0068046	.0138444	.0125859	.0084182
27521	.0009539	.0004797	.0000112	.0000225	.0012349
27568	.0388755	.0365027	.0164339	.0229814	.0390319
27942	.0003359	.0001752	-0-	-0-	.0003230
42506	-0-	-0-	.0012198	.0003493	.0001036

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 1

QUARTER ENDING: 12/31/2014  
FISCAL YEAR 2015  
PRIVATE PASSENGER

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

DATE: 03/16/2015  
PAGE: 1

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	711154 36281	7651137 8398572	278419 184208 462627 8861199
ACCIDENT YEAR 2004	527658	6460770	1897- 6988428 1897- 6986531
ACCIDENT YEAR 2005		53140	156- 53140 156- 52984
ACCIDENT YEAR 2006		790	790 790
ACCIDENT YEAR 2007		21506	21506 21506
ACCIDENT YEAR 2010		77	77 77
ACCIDENT YEAR 2011		3974	3974 3974
ACCIDENT YEAR 2012	6998	169581	176579 176579
ACCIDENT YEAR 2013	176498 2253	402009	580760 570065
ACCIDENT YEAR 2014	34028	539290	573318 289618 185757 475375 1048693
LOSSES O/S TOTAL (PRIOR)	1186106 23201	967330808 968540115	2155- 50103 47948 968588063
ACCIDENT YEAR 2004	89105	949765300	949854405 949854405
ACCIDENT YEAR 2005		1134558	1134558 1134558
ACCIDENT YEAR 2006		5535957	5535957 5535957
ACCIDENT YEAR 2007	20002	1193184	1213186 1213186
ACCIDENT YEAR 2008	25001	624591	649592 649592
ACCIDENT YEAR 2009		15002	15002 15002
ACCIDENT YEAR 2010	4934-	622776	617842 617842
ACCIDENT YEAR 2011	2315	36240	38555 38555
ACCIDENT YEAR 2012	34002 2401	856138	892541 1776- 890765
ACCIDENT YEAR 2013	700558 3696	6235137	6939391 6939391
ACCIDENT YEAR 2014	320057 17104	1311925	1649086 379- 50103 49724 1698810
LOSSES O/S TOTAL (CURR)	958921 26551	1011366895 1012352367	71285- 25925 45360- 1012307007
ACCIDENT YEAR 2004	89105	994574564	994663669 994663669
ACCIDENT YEAR 2005		1075734	1075734 1075734
ACCIDENT YEAR 2006		5775726	5775726 5775726
ACCIDENT YEAR 2007	20002	685823	705825 705825
ACCIDENT YEAR 2008		109866	109866 109866
ACCIDENT YEAR 2010	1325-	574031	572706 572706
ACCIDENT YEAR 2011	246-	824725	824479 824479
ACCIDENT YEAR 2012	31679 2401	690039	724119 1100- 723019
ACCIDENT YEAR 2013	490222 3696	5622652	6116570 39266- 6077304
ACCIDENT YEAR 2014	329484 20454	1433735	1783673 30919- 25925 4994- 1778679

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 1

QUARTER ENDING: 12/31/2014  
FISCAL YEAR 2015  
PRIVATE PASSENGER

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

DATE: 03/16/2015  
PAGE: 2

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)	819865 58385	15691195 16569445	66632- 21443 45189- 16524256
ACCIDENT YEAR 2004		8184027 8184027	8184027
ACCIDENT YEAR 2005		212386 212386	212386
ACCIDENT YEAR 2006		146321 146321	146321
ACCIDENT YEAR 2007		511480 511480	511480
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	244388 304582	304381
ACCIDENT YEAR 2013	307380	2894537 3209994	3150492
ACCIDENT YEAR 2014	443893	2870745 3364804	3384207
LOSSES O/S IBNR TOT (CURR)	967957 57079	15476757 16501793	26419- 13458 12961- 16488832
ACCIDENT YEAR 2004		8086253 8086253	8086253
ACCIDENT YEAR 2005		198674 198674	198674
ACCIDENT YEAR 2006		140558 140558	140558
ACCIDENT YEAR 2007		481379 481379	481379
ACCIDENT YEAR 2008		222844 222844	222844
ACCIDENT YEAR 2009		101474 101474	101492
ACCIDENT YEAR 2010	453-	195985 195532	194659
ACCIDENT YEAR 2011	10311	106199 116510	113382
ACCIDENT YEAR 2012	59851	244055 303986	303890
ACCIDENT YEAR 2013	299246	2679951 2986753	2979340
ACCIDENT YEAR 2014	599002	3019385 3667830	3666361
ANTICIPATED SALV (PRIOR)		114008	175166 289174
ACCIDENT YEAR 2010		6502	1892 8394
ACCIDENT YEAR 2011		777	3244 4021
ACCIDENT YEAR 2012		4689	5025 9714
ACCIDENT YEAR 2013		73677	60344 134021
ACCIDENT YEAR 2014		28363	104661 133024
ANTICIPATED SALV (CURR)		112787	188629 301416
ACCIDENT YEAR 2010		1777	922 2699
ACCIDENT YEAR 2011		3138	3237 6375
ACCIDENT YEAR 2012		4711	4181 8892
ACCIDENT YEAR 2013		69720	49822 119542
ACCIDENT YEAR 2014		33441	130467 163908



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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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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		302489	127273	1880908	2310670	284551	84149	368700	2679370
UNEARNED PREMIUMS (PRIOR)		453278	193526	2850053	3496857	402470	116025	518495	4015352
UNEARNED PREMIUMS (CURR)		377137	159851	2356320	2893308	346715	100695	447410	3340718
PREMIUMS EARNED		378630	160948	2374641	2914219	340306	99479	439785	3354004
COMMISSIONS WRITTEN		29933	12734	186049	228716	28078	8414	36492	265208
OPERATING SERVICE FEES		44142	18762	276761	339665	41689	12143	53832	393497
LOSSES INCURRED TOTAL		632061	38325	51472786	52143172	249502	152045	401547	52544719
ACCIDENT YEAR 2004		527658		51172260	51699918	1897-		1897-	51698021
ACCIDENT YEAR 2005				19396-	19396-	156-		156-	19552-
ACCIDENT YEAR 2006				234796	234796				234796
ACCIDENT YEAR 2007				515956-	515956-				515956-
ACCIDENT YEAR 2008		25001-		519125-	544126-				544126-
ACCIDENT YEAR 2009				4285-	4285-	12-		12-	4297-
ACCIDENT YEAR 2010		4727		50929-	46202-	951		951	45251-
ACCIDENT YEAR 2011		2361-		787594	785233	25-	8-	33-	785200
ACCIDENT YEAR 2012		4474	62-	3149	7561	797	16-	781	8342
ACCIDENT YEAR 2013		41972-	1732	425062-	465302-	3763	1635-	2128	463174-
ACCIDENT YEAR 2014		164536	36655	809740	1010931	246081	153704	399785	1410716
CLAIM SERVICE FEES TOTAL		51496	21887	322952	396335	33352	9755	43107	439442
ACCIDENT YEAR 2014		33372	2918	321389	357679	11662-	56-	11718-	345961
ACCIDENT YEAR 2015		18124	18969	1563	38656	45014	9811	54825	93481
NET UNDERWRITING RESULTS		379002-	69240	49883907-	50193669-	12315-	82878-	95193-	50288862-
MISCELLANEOUS EXPENSES					43862			6998	50860
CHARGE OFFS					142883			22800	165683
INVESTMENT INCOME					59713			9530	69243
NET MISC EXPENSE OR INCOME					127032			20268	147300
NET RESULTS OF OPERATIONS					50320701-			115461-	50436162-

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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	362140	433401	321219	1116760		110926	4956	115882	1232642	
ACCIDENT YEAR 2004		91-	210371	210280		289-		289-	209991	
ACCIDENT YEAR 2005			1266	1266					1266	
ACCIDENT YEAR 2008			521-	521-					521-	
ACCIDENT YEAR 2009			836-	836-					836-	
ACCIDENT YEAR 2010	123820			123820					123820	
ACCIDENT YEAR 2011	132995-			132995-					132995-	
ACCIDENT YEAR 2012	58495		10769	69264					69264	
ACCIDENT YEAR 2013	180500	31166	78393	290059		2203		2203	292262	
ACCIDENT YEAR 2014	132320	402326	21777	556423		109012	4956	113968	670391	
LOSSES O/S TOTAL (PRIOR)	5251770	477756	9761464	15490990		13978	1991	15969	15506959	
ACCIDENT YEAR 2004			7864582	7864582					7864582	
ACCIDENT YEAR 2005			495062	495062					495062	
ACCIDENT YEAR 2006			170058	170058					170058	
ACCIDENT YEAR 2007		13472		13472					13472	
ACCIDENT YEAR 2008			27410	27410					27410	
ACCIDENT YEAR 2009	9999			9999					9999	
ACCIDENT YEAR 2010	91877			91877					91877	
ACCIDENT YEAR 2011	408548		140619	549167					549167	
ACCIDENT YEAR 2012	766513	15550	330821	1112884					1112884	
ACCIDENT YEAR 2013	2518476	82107	661720	3262303		4476-		4476-	3257827	
ACCIDENT YEAR 2014	1456357	366627	71192	1894176		18454	1991	20445	1914621	
LOSSES O/S TOTAL (CURR)	5355532	523190	9433809	15312531		28386	1638	30024	15342555	
ACCIDENT YEAR 2004			7635262	7635262					7635262	
ACCIDENT YEAR 2005			493790	493790					493790	
ACCIDENT YEAR 2006			42530	42530					42530	
ACCIDENT YEAR 2007		13472		13472					13472	
ACCIDENT YEAR 2008			27099	27099					27099	
ACCIDENT YEAR 2009	9999			9999					9999	
ACCIDENT YEAR 2011	407757		83860	491617					491617	
ACCIDENT YEAR 2012	664640	20057	316947	1001644					1001644	
ACCIDENT YEAR 2013	2688936	49560	613517	3352013					3352013	
ACCIDENT YEAR 2014	1584200	440101	220804	2245105		28386	1638	30024	2275129	

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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)	7117304 363161	10040822 17521287	98134 27872 126006 17647293
ACCIDENT YEAR 2004	11	6153422 6153433	3362 3362 6156795
ACCIDENT YEAR 2005		571645 571645	1294 1294 572939
ACCIDENT YEAR 2006	27	428620 428647	1089 1089 429736
ACCIDENT YEAR 2007	36	122748 122784	1180 1180 123964
ACCIDENT YEAR 2008	10147	63935 74082	802 802 74884
ACCIDENT YEAR 2009	42561	53344 95905	708 708 96613
ACCIDENT YEAR 2010	44598 814	38537 83949	1278- 1278- 82671
ACCIDENT YEAR 2011	88994 3718	25323 118035	2400- 2400- 115635
ACCIDENT YEAR 2012	498711 5515	111171 615397	7145- 7145- 608252
ACCIDENT YEAR 2013	2292035 46315	704798 3043148	3402- 576 2826- 3040322
ACCIDENT YEAR 2014	4140184 306799	1767279 6214262	103924 27296 131220 6345482
LOSSES O/S IBNR TOT (CURR)	7911005 493428	10965639 19370072	69747 10041 79788 19449860
ACCIDENT YEAR 2004	1	4888109 4888110	2982 2982 4891092
ACCIDENT YEAR 2005		485148 485148	1216 1216 486364
ACCIDENT YEAR 2006	33	462053 462086	1068 1068 463154
ACCIDENT YEAR 2007	27	410639 410666	1160 1160 411826
ACCIDENT YEAR 2008	25	300792 300817	785 785 301602
ACCIDENT YEAR 2009	33647	260218 293865	695 695 294560
ACCIDENT YEAR 2010	45517 322	208652 254491	626- 626- 253865
ACCIDENT YEAR 2011	69977 3692	184484 258153	2402- 2402- 255751
ACCIDENT YEAR 2012	320332 3310	242528 566170	7162- 7162- 559008
ACCIDENT YEAR 2013	1627613 45052	1046685 2719350	11143- 11143- 2708207
ACCIDENT YEAR 2014	5813833 441052	2476331 8731216	83174 10041 93215 8824431
ANTICIPATED SALV (PRIOR)		177649	62920 240569
ACCIDENT YEAR 2010		5970	1831 7801
ACCIDENT YEAR 2011		13908	2646 16554
ACCIDENT YEAR 2012		25596	8625 34221
ACCIDENT YEAR 2013		63059	12778 75837
ACCIDENT YEAR 2014		69116	37040 106156
ANTICIPATED SALV (CURR)		199321	74880 274201
ACCIDENT YEAR 2010		3016	1143 4159
ACCIDENT YEAR 2011		11052	2646 13698
ACCIDENT YEAR 2012		25140	8623 33763
ACCIDENT YEAR 2013		63516	12653 76169
ACCIDENT YEAR 2014		96597	49815 146412

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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	3624048	43256	774058	4441362	117654	26321	143975	4585337
UNEARNED PREMIUMS (PRIOR)	5537852	100492	1433257	7071601	287098	107621	394719	7466320
UNEARNED PREMIUMS (CURR)	5993300	96130	1470096	7559526	253800	84212	338012	7897538
PREMIUMS EARNED	3168600	47618	737219	3953437	150952	49730	200682	4154119
COMMISSIONS WRITTEN	211761	2420	41260	255441	6297	1455	7752	263193
OPERATING SERVICE FEES	579844	6920	123847	710611	21649	4842	26491	737102
LOSSES INCURRED TOTAL	1259603	609102	918381	2787086	96947	13228-	83719	2870805
ACCIDENT YEAR 2004	10-	91-	1284262-	1284363-	669-		669-	1285032-
ACCIDENT YEAR 2005			86503-	86503-	78-		78-	86581-
ACCIDENT YEAR 2006	6		94095-	94089-	21-		21-	94110-
ACCIDENT YEAR 2007	9-		287891	287882	20-		20-	287862
ACCIDENT YEAR 2008	10122-		236025	225903	17-		17-	225886
ACCIDENT YEAR 2009	8914-		206038	197124	13-		13-	197111
ACCIDENT YEAR 2010	32862	492-	170115	202485	652		652	203137
ACCIDENT YEAR 2011	152803-	26-	102402	50427-	2-		2-	50429-
ACCIDENT YEAR 2012	221757-	2302	128252	91203-	17-		17-	91220-
ACCIDENT YEAR 2013	313462-	2644-	372077	55971	1062-	576-	1638-	54333
ACCIDENT YEAR 2014	1933812	610053	880441	3424306	98194	12652-	85542	3509848
CLAIM SERVICE FEES TOTAL	389728	5850	90673	486251	14484	4774	19258	505509
ACCIDENT YEAR 2014	174389	675	78776	253840	794-		794-	253046
ACCIDENT YEAR 2015	215339	5175	11897	232411	15278	4774	20052	252463
PREMIUM DEFICIENCY (PRIOR)	328679	5965	85069	419713	17031	6386	23417	443130
PREMIUM DEFICIENCY (CURR)	76904	1227	18862	96993	3252	1073	4325	101318
NET UNDERWRITING RESULTS	979439	571936-	370735-	36768	25354	57200	82554	119322
MISCELLANEOUS EXPENSES				4196			126	4322
CHARGE OFFS				724			16	740
INVESTMENT INCOME				100575			3254	103829
NET MISC EXPENSE OR INCOME				95655-			3112-	98767-
NET RESULTS OF OPERATIONS				132423			85666	218089

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** L I A B I L I T Y *****				***** PHYSICAL DAMAGE *****		*****	ALL COV
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
LOSSES PAID TOTAL	1073294	469682	7972356	9515332	389345	189164	578509	10093841
LOSSES O/S TOTAL (PRIOR)	6437876	500957	977092272	984031105	11823	52094	63917	984095022
LOSSES O/S TOTAL (CURR)	6314453	549741	1020800704	1027664898	42899-	27563	15336-	1027649562
LOSSES O/S IBNR TOT (PRIOR)	7937169	421546	25732017	34090732	31502	49315	80817	34171549
LOSSES O/S IBNR TOT (CURR)	8878962	550507	26442396	35871865	43328	23499	66827	35938692
ANTICIPATED SALV (PRIOR)				291657			238086	529743
ANTICIPATED SALV (CURR)				312108			263509	575617

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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	3926537	170529	2654966	6752032	402205	110470	512675	7264707
UNEARNED PREMIUMS (PRIOR)	5991130	294018	4283310	10568458	689568	223646	913214	11481672
UNEARNED PREMIUMS (CURR)	6370437	255981	3826416	10452834	600515	184907	785422	11238256
PREMIUMS EARNED	3547230	208566	3111860	6867656	491258	149209	640467	7508123
COMMISSIONS WRITTEN	241694	15154	227309	484157	34375	9869	44244	528401
OPERATING SERVICE FEES	623986	25682	400608	1050276	63338	16985	80323	1130599
LOSSES INCURRED TOTAL	1891664	647427	52391167	54930258	346449	138817	485266	55415524
CLAIM SERVICE FEES TOTAL	441224	27737	413625	882586	47836	14529	62365	944951
PREMIUM DEFICIENCY (PRIOR)	328679	5965	85069	419713	17031	6386	23417	443130
PREMIUM DEFICIENCY (CURR)	76904	1227	18862	96993	3252	1073	4325	101318
NET UNDERWRITING RESULTS	600437	502696-	50254642-	50156901-	13039	25678-	12639-	50169540-
MISCELLANEOUS EXPENSES				48058			7124	55182
CHARGE OFFS				143607			22816	166423
INVESTMENT INCOME				160288			12784	173072
NET MISC EXPENSE OR INCOME				31377			17156	48533
NET RESULTS OF OPERATIONS				50188278-			29795-	50218073-

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY  
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QUARTER ENDING: 12/31/2014

PRIVATE PASSENGER

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	526039							526039
2004		5706426	943986109	980838740	7561521	7575940	42573476	42573476-
2005		51841	1134558	1075734	44047	33612	17418-	17418
2006			5253442	4956280	39982	36052	301092-	301092
2007			907464	407534	61312	55928	505314-	505314
2008			544587	29863	63204	59443	518485-	518485
2009					55003	52623	2380-	2380
2010		77	520001	519921	53941	51291	2653-	2653
2011				792469	49141	46486	789814-	789814-
2012			208994	210002	45371	49942	5579	5579-
2013		41886	2952739	2954275	94541	91060	39941	39941-
2014					62753	75991	13238	13238-
TOTAL	526039	5800230	955507894	991784818	8130816	8128368	42074706	41548667-

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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
	193122							193122
2004		209089	7452996	7240339	6032355	4487017	1548906-	1548906
2005		1266	495062	493790	555097	436168	118935-	118935
2006			170058	42530	413566	417525	123569-	123569
2007					98443	360348	261905	261905-
2008					45987	263849	217862	217862-
2009					23327	218838	195511	195511-
2010					16660	174996	158336	158336-
2011						148857	148857	148857-
2012		70212	260984	260984		190333	260545	260545-
2013		70212-	111289	114059	179128	573973	327403	327403-
2014					631183	1223682	592499	592499-
TOTAL	193122	210355	8490389	8151702	7995746	8495586	371508	178386-



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ALL CLASSIFICATIONS COMBINED

ALL CARRIERS COMBINED

ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	719161							719161
2004		5915515	951439105	988079079	13593876	12062957	41024570	41024570-
2005		53107	1629620	1569524	599144	469780	136353-	136353
2006			5423500	4998810	453548	453577	424661-	424661
2007			907464	407534	159755	416276	243409-	243409
2008			544587	29863	109191	323292	300623-	300623
2009					78330	271461	193131	193131-
2010		77	520001	519921	70601	226287	155683	155683-
2011				792469	49141	195343	938671	938671-
2012		70212	469978	470986	45371	240275	266124	266124-
2013		28326-	3064028	3068334	273669	665033	367344	367344-
2014					693936	1299673	605737	605737-
TOTAL	719161	6010585	963998283	999936520	16126562	16623954	42446214	41727053-

## MEMBERS PARTICIPATION REPORT

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## MISCELLANEOUS INCOME AND EXPENSES

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QUARTER ENDING DEC 31, 2014

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	
MAIPF MISCELLANEOUS EXPENSES .....	\$710,804
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$710,804

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.