



September 26, 2014

CIRCULAR: MBC (MI) 14-03

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

## Participation Reports - Quarter Ending June 30, 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-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 2012 calendar year data as supplied by your statistical agent. Your company may verify the calendar year data by reviewing the Display of Base Data and Resultant Participation Ratios Reports. These reports will be distributed by the end of this month. Please refer to Chapter 15 of the MAIPF Accounting and Statistical Requirements Manual for a detailed explanation of participation ratio calculation.

**Recording of Results:** For statutory accounting purposes, MAIPF experience may be recorded as either REINSURANCE ASSUMED PAID LOSSES, or BOARDS and BUREAUS EXPENSE. Members' share of MAIPF experience should not be booked as Direct Paid Losses. Regarding codification, the Insurance Division of the Michigan Office of Financial and Insurance Services has approved a request for a permitted practice.

The approval allows deviation from Statements of Statutory Accounting Principles (SSAP) 63 which, under codification, requires JUA's to report financial data in a manner differing from Michigan statute. Other changes to the MAIPF MP Reports related to codification will be announced in subsequent quarters.

Should you have any questions, please contact me by phone at 401-528-1326, by fax at 401-528-1350, or by e-mail at [Cathie.Brockway@aipso.com](mailto:Cathie.Brockway@aipso.com).

**Cathie Brockway, CPCU, AIM, ARe, AU, AIS, AMIM, ARP, ARC, AIC, AIAF**  
**Insurance Specialist – Plan Services**

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00328	-0-	-0-	.0008403	.0004372	.0000801
01225	-0-	-0-	.0024071	.0018397	.0002553
01346	.0049895	.0040857	.0009328	.0000724	.0049768
01351	.0100674	.0111781	.0210344	.0197470	.0099733
01875	.0054276	.0054071	.0004768	.0000938	.0043779
02016	.0000777	.0001711	.0162784	.0039451	.0014433
02038	-0-	-0-	.0461591	.0147729	.0040047
02041	-0-	-0-	.0038074	.0006205	.0003034
02074	-0-	-0-	-0-	-0-	.0000739
02107	-0-	-0-	.0064405	.0048482	.0006799
02112	.0002694	.0002299	.0010420	.0010844	.0003184
02128	-0-	-0-	.0011035	.0006523	.0001087
02149	-0-	-0-	.0003622	.0001977	.0000349
02150	-0-	-0-	.0160621	.0128752	.0017301
02435	.0001791	.0000024	.0001641	.0000740	.0006255
02634	-0-	-0-	.0001781	.0001525	.0000196
02781	-0-	-0-	.0013819	.0008253	.0001365
02854	-0-	-0-	.0062025	.0023775	.0005542
02892	.0017261	.0011913	.0000024	.0000111	.0015763
03340	-0-	-0-	.0008826	.0007688	.0000978
03514	.0016140	.0017259	.0000139	.0000468	.0016789
03542	.0216170	.0215335	.0018307	.0029488	.0175106
03566	.0029962	.0029001	.0018864	.0014890	.0029393
03583	.0008802	.0009824	.0014040	.0014929	.0007910
04262	-0-	-0-	.0017187	.0016806	.0001934
04287	.0003875	.0004927	.0063964	.0065924	.0012509
04314	.0001180	.0000002	-0-	-0-	.0006623
04332	.0002147	.0002797	.0289089	.0062024	.0034866
04395	-0-	-0-	-0-	-0-	.0000001
04737	.0000326	-0-	.0000198	.0000431	-0-
04795	-0-	-0-	.0039305	.0022300	.0003830
04796	-0-	-0-	.0453686	.0127543	.0038507
04799	-0-	-0-	.0000458	.0001171	.0000085
04893	-0-	-0-	.0006829	.0009016	.0000889
04920	-0-	-0-	.0000521	.0000471	.0000058
04962	.0000366	.0000006	.0000020	-0-	.0000347
04987	.0015373	.0014646	.0007648	.0046513	.0015460
05062	-0-	-0-	.0002415	.0003429	.0000326
05072	-0-	-0-	.0045883	.0042287	.0005118
05092	.0000511	.0000468	.0003128	.0000021	.0000607
05127	-0-	-0-	-0-	.0000313	.0000014
05142	-0-	-0-	-0-	.0119938	.0005263
05268	-0-	-0-	.0021434	.0009544	.0001974
05293	.0047877	.0051253	.0000551	.0002251	.0042923
05303	-0-	-0-	.0000056	-0-	.0000004
05341	-0-	-0-	.0000132	.0000255	.0000021
05366	-0-	-0-	.0002390	.0002158	.0000268

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05390	-0-	-0-	.0000264	.0000268	.0000031
05545	-0-	-0-	.0000834	.0000388	.0000077
05600	-0-	-0-	.0015977	.0001323	.0001217
05654	-0-	-0-	.0002166	.0002350	.0000208
05676	-0-	-0-	.0071279	.0051514	.0007431
05702	.0037176	.0034294	.0045746	.0051584	.0066855
05718	-0-	-0-	.0017035	.0013805	.0001841
05779	-0-	-0-	.0017219	.0006758	.0001546
05789	.0000034	.0000077	.0001910	.0002026	.0000265
05849	-0-	-0-	.0006991	.0007022	.0000815
05898	-0-	-0-	-0-	-0-	.0000893
05899	-0-	-0-	.0000170	.0000189	.0000021
05967	.0055736	.0063833	.0001453	.0005635	.0044853
05987	-0-	-0-	.0000017	.0000030	.0000003
06003	-0-	-0-	.0009686	.0018519	.0001515
06072	-0-	-0-	.0001606	.0001853	.0000198
06084	.0000643	.0000763	-0-	-0-	.0000700
06113	-0-	-0-	.0017334	.0009197	.0001402
06119	-0-	-0-	.0071812	.0076733	.0008576
06120	-0-	-0-	.0035912	.0022243	.0003581
06124	.0051825	.0051914	.0022218	.0026371	.0064520
06126	-0-	-0-	.0000012	.0000007	.0000001
06127	.0000222	.0000015	.0053715	.0033254	.0005667
06142	-0-	-0-	.0010386	.0009176	.0001155
06189	.0017614	.0023344	-0-	-0-	.0010885
06236	-0-	-0-	.0016691	.0013066	.0001784
06333	-0-	-0-	.0026433	.0004778	.0002120
06402	-0-	-0-	.0063895	.0061098	.0007316
06449	-0-	-0-	.0004068	.0001332	.0000354
06460	.0074801	.0008867	.0000003	-0-	.0064217
06656	-0-	-0-	.0003442	.0017821	.0001032
06787	.0009337	.0009926	.0002577	.0000287	.0008429
06870	-0-	-0-	.0006201	.0003528	.0000602
06909	-0-	-0-	.0021742	.0018957	.0001135
06921	-0-	-0-	.0012277	.0012231	.0001427
06928	-0-	-0-	.0007325	.0002255	.0000630
06964	-0-	-0-	.0006854	.0004252	.0000684
07031	.0641200	.0630919	.0155854	.0218967	.0623501
07032	-0-	-0-	.0000261	.0000073	.0000022
07033	-0-	-0-	.0022723	.0029295	.0002905
07035	-0-	-0-	.0010324	.0029074	.0006739
07079	.0097196	.0118206	.0001870	.0013318	.0076833
07090	-0-	-0-	.0001925	.0001271	.0000195
07093	.0189656	.0211425	.0402699	.0432037	.0206201
07129	-0-	-0-	.0066803	.0009105	.0005245
07141	.0085992	.0090194	.0005116	.0015547	.0096238
07150	.0026757	.0028602	.0000619	.0003101	.0022749

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07159	.0167996	.0138631	.0000787	.0003915	.0176432
07164	-0-	-0-	.0000792	.0001084	.0000077
07195	-0-	-0-	.0005621	.0004592	.0000609
07240	-0-	-0-	.0012902	.0007799	.0001278
07275	-0-	-0-	.0070928	.0771446	.0012218
07301	-0-	-0-	.0018737	.0011646	.0001870
07312	-0-	-0-	.0022134	.0005338	.0001841
07345	.0009498	.0009490	.0110371	.0083362	.0017879
07372	.0029370	.0030531	.0085180	.0095254	.0033097
07376	-0-	-0-	.0114418	.0096257	.0012523
07377	.0001090	.0001034	.0145926	.0144775	.0017766
07378	.0580499	.0630669	.0009330	.0064425	.0560840
07411	-0-	-0-	.0008715	.0006865	.0000933
07425	.0768387	.0787365	.0047121	.0112354	.0673166
07439	.0306913	.0328510	-0-	.0034152	.0225065
07461	-0-	-0-	.0002277	.0000606	.0000192
07481	-0-	-0-	.0031819	.0023072	.0003320
07497	-0-	-0-	.0000362	.0000247	.0000037
07501	-0-	-0-	.0049967	.0026043	.0004767
07527	-0-	-0-	.0001428	.0000546	.0000128
07562	-0-	-0-	.0023854	.0005907	.0001990
07581	-0-	-0-	.0007532	.0004812	.0000757
07610	.0019364	.0019381	.0000025	.0000605	.0013045
07633	-0-	-0-	.0047005	.0043344	.0005312
07667	.1726980	.1768698	.0303905	.0624108	.1673875
07673	.0006690	.0006365	.0001113	.0000008	.0006083
07707	-0-	-0-	.0000037	-0-	-0-
07744	-0-	-0-	.0000351	.0000528	.0000049
07779	-0-	-0-	.0001529	.0000439	.0000130
07803	.0044050	.0038838	.0024200	.0015613	.0043809
07807	-0-	-0-	.0008729	.0005714	.0000884
07816	-0-	-0-	.0018275	.0015574	.0002009
07836	-0-	-0-	.0011772	.0006871	.0001155
07838	.0056052	.0069516	.0166734	.0260487	.0057488
07848	.0566840	.0548601	.0261425	.0279671	.0436226
07857	.0185444	.0172094	.0084022	.0099963	.0190763
07871	-0-	-0-	.0005150	.0004540	.0000573
07889	-0-	-0-	-0-	-0-	.0000031
07926	-0-	-0-	.0166842	.0115715	.0017180
07932	-0-	-0-	.0057392	.0040581	.0005944
07952	.0035977	.0031392	.0148376	.0125726	.0043774
07960	.0073598	.0068831	.0083814	.0088368	.0073889
08006	-0-	-0-	.0018441	.0028156	.0002570
08007	-0-	-0-	.0007595	.0005603	.0000797
08026	.0248144	.0241700	.0227364	.0294707	.0230252
08030	-0-	-0-	.0003027	.0001941	.0000305
08068	.0034455	.0030305	.0015107	.0020160	.0027366

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08107	-0-	-0-	.0232256	.0236388	.0027220
08150	-0-	-0-	-0-	-0-	.0010730
08188	-0-	-0-	.0095678	.0066843	.0009856
08263	-0-	-0-	.0020443	.0017834	.0002865
08264	-0-	-0-	.0021884	.0009997	.0002026
08319	-0-	-0-	.0003554	.0001667	.0000331
08320	.0053579	.0055926	.0213316	.0188352	.0063758
08324	.0723355	.0854589	.0177627	.0192706	.0661988
08327	-0-	-0-	.0018022	.0015993	.0002009
08444	-0-	-0-	.0000102	-0-	.0000007
08917	-0-	-0-	.0000082	.0000018	.0000007
08944	-0-	-0-	.0001174	.0006467	.0000369
08997	-0-	-0-	.0007574	.0110594	.0000841
09009	-0-	-0-	-0-	-0-	.0000651
09029	-0-	-0-	.0000128	.0000098	.0000011
09065	-0-	-0-	.0083269	.0038083	.0007711
09084	.0006495	.0005747	.0001851	.0000069	.0006502
09102	.0045406	.0000867	.0009507	.0001916	.0048442
09105	-0-	-0-	.0000121	.0000154	.0000016
09107	-0-	-0-	-0-	-0-	.0001797
09134	.0001375	.0001243	-0-	-0-	.0001136
09136	.0046918	.0053574	.0000143	.0002011	.0033058
09194	-0-	-0-	.0115779	.0099844	.0012780
09267	-0-	-0-	-0-	.0000112	.0000005
09527	-0-	-0-	.0022598	.0010686	.0002204
09530	-0-	-0-	.0119988	.0017213	.0009459
09547	-0-	-0-	.0000018	-0-	.0000001
09653	-0-	-0-	.0000105	.0000017	.0000008
09657	-0-	-0-	.0000179	.0000059	.0000016
09684	-0-	-0-	-0-	-0-	.0000215
09716	-0-	-0-	.0006617	.0000669	.0000509
09805	-0-	-0-	.0038008	.0046554	.0004800
09809	-0-	-0-	.0027743	.0012915	.0002579
09812	.0001880	.0001276	.0012043	.0006478	.0001806
09814	-0-	-0-	.0000801	.0000964	.0000103
09816	-0-	-0-	.0027938	.0067870	.0005011
09818	-0-	-0-	.0160227	.0147901	.0017969
09824	.0182278	.0171453	.0134528	.0050679	.0173099
09832	-0-	-0-	.0005310	.0003748	.0000550
09834	-0-	-0-	.0028161	.0012034	.0002188
09836	.0052170	.0041451	-0-	-0-	.0059825
09838	.0002899	.0004792	.0378758	.0239012	.0045609
09869	-0-	-0-	.0011784	.0009853	.0001852
09898	-0-	-0-	-0-	-0-	.0000194
09901	-0-	-0-	.0002456	.0000510	.0000201
09965	-0-	-0-	.0000994	.0000196	.0000081
09972	-0-	-0-	.0152058	.0333129	.0025609

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2014

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
09989	-0-	-0-	.0001888	.0001024	.0000182
10029	-0-	-0-	.0004421	.0011619	.0000830
10076	-0-	-0-	.0008616	.0004015	.0000801
10087	-0-	-0-	.0048126	.0068629	.0006502
10122	-0-	-0-	.0000009	-0-	.0000001
10123	-0-	-0-	.0002090	.0001991	.0000239
10136	.0011104	.0006869	-0-	-0-	.0012644
10315	-0-	-0-	.0000399	.0000197	.0000038
10318	-0-	-0-	-0-	.0000455	.0000020
10394	-0-	-0-	.0005481	.0001958	.0000484
10509	-0-	-0-	.0007195	.0003508	.0000676
10533	-0-	-0-	.0000758	.0000466	.0000075
10558	-0-	-0-	-0-	-0-	.0000002
10559	-0-	-0-	-0-	-0-	.0001080
10587	-0-	-0-	.0000231	.0000090	.0000021
10721	.0006706	.0007399	.0000323	.0001628	.0006665
10726	-0-	-0-	.0013024	.0006482	.0001229
10886	.0191476	.0188475	.0026543	.0030962	.0157400
10993	-0-	-0-	.0007419	.0008433	.0000908
11035	.0002197	.0001669	-0-	-0-	.0002102
11047	.0942815	.1030114	.0340046	.0490616	.0790923
11088	.0082060	.0077165	.0025130	.0012082	.0065343
11110	-0-	-0-	.0011234	.0009483	.0001231
11148	-0-	-0-	.0006357	-0-	.0000369
11156	-0-	-0-	.0044913	.0039355	.0004985
11159	-0-	-0-	-0-	-0-	.0000021
11162	.0097810	.0044143	.0125400	.0135230	.0061956
11258	-0-	-0-	-0-	.0007579	.0000333
11262	-0-	-0-	.0027864	-0-	.0001617
11373	-0-	-0-	-0-	-0-	.0000010
11410	-0-	.0000011	-0-	-0-	.0000016
11411	.0097055	.0071610	-0-	-0-	.0110812
11448	-0-	-0-	.0000607	.0003889	-0-
11454	.0000592	.0000188	-0-	-0-	.0000088
11491	-0-	-0-	-0-	-0-	.0000014
11500	-0-	-0-	-0-	-0-	.0000108
11615	-0-	-0-	.0024436	.0011805	.0002198
27249	.0278393	.0222469	.0932482	.0836726	.0396140
27429	-0-	-0-	.0007725	.0018931	.0001391
27515	.0088284	.0084541	.0084624	.0083883	.0090778
27521	.0008057	.0004339	.0000036	.0000083	.0008693
27568	.0352844	.0305238	.0154874	.0196627	.0367893
27942	.0004619	.0002348	-0-	-0-	.0004550
42506	-0-	-0-	.0015224	.0001938	.0001189

AIPSO

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

REPORT: MP - 1

QUARTER ENDING:  
FISCAL YEAR 2014  
PRIVATE PASSENGER

06/30/2014

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

DATE: 09/09/2014  
PAGE: 3452

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	55902 75516	8907701 9039119	259775 288027 547802 9586921
ACCIDENT YEAR 2004	1796	7286448 7288244	1888- 442- 2330- 7285914
ACCIDENT YEAR 2005		60801 60801	119- 119- 60682
ACCIDENT YEAR 2006		1863 1863	1863
ACCIDENT YEAR 2007		54079 54079	54079
ACCIDENT YEAR 2008			600- 600- 600-
ACCIDENT YEAR 2010		46603 46603	46603
ACCIDENT YEAR 2011		3142 3142	3142
ACCIDENT YEAR 2012	24107	142 24249	24249
ACCIDENT YEAR 2013	29999 21583	1086325 1137907	7947- 1113 6834- 1131073
ACCIDENT YEAR 2014	53933	368298 422231	270329 287356 557685 979916
LOSSES O/S TOTAL (PRIOR)	842506 33466	885496852 886372824	47510 44167 91677 886464501
ACCIDENT YEAR 2004	89107	870230911 870320018	870320018
ACCIDENT YEAR 2005	2497	7256293 7258790	7258790
ACCIDENT YEAR 2006		2312130 2312130	2312130
ACCIDENT YEAR 2007	20002	412274 432276	432276
ACCIDENT YEAR 2008	24999	80497 105496	105496
ACCIDENT YEAR 2009	8000	4998 12998	12998
ACCIDENT YEAR 2010	19879	654979 674858	674858
ACCIDENT YEAR 2011	220-	52486 52266	52266
ACCIDENT YEAR 2012	39233 2400	781957 823590	2717- 2717- 820873
ACCIDENT YEAR 2013	533636 18536	3446982 3999154	10703- 3430 7273- 3991881
ACCIDENT YEAR 2014	105373 12530	263345 381248	60930 40737 101667 482915
LOSSES O/S TOTAL (CURR)	1020404 36059	868821600 869878063	8766- 32662 23896 869901959
ACCIDENT YEAR 2004	89107	852466835 852555942	852555942
ACCIDENT YEAR 2005	2497	4493253 4495750	4495750
ACCIDENT YEAR 2006		2310673 2310673	2310673
ACCIDENT YEAR 2007	20002	411808 431810	431810
ACCIDENT YEAR 2008	24999	79999 104998	104998
ACCIDENT YEAR 2009	1494	14997 16491	16491
ACCIDENT YEAR 2010	49-	632044 631995	631995
ACCIDENT YEAR 2011	2307	39379 41686	41686
ACCIDENT YEAR 2012	30165 2400	767206 799771	1523- 1523- 798248
ACCIDENT YEAR 2013	619669 10450	6508467 7138586	34011- 34011- 7104575
ACCIDENT YEAR 2014	230213 23209	1096939 1350361	26768 32662 59430 1409791

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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 O/S IBNR TOT (PRIOR)		622759	37577	10818644	11478980		13891	34822	48713	11527693
ACCIDENT YEAR 2004				5760029	5760029					5760029
ACCIDENT YEAR 2005				277587	277587					277587
ACCIDENT YEAR 2006				183033	183033					183033
ACCIDENT YEAR 2007				458250	458250					458250
ACCIDENT YEAR 2008				212637	212637					212637
ACCIDENT YEAR 2009				95155	95155		88		88	95243
ACCIDENT YEAR 2010	1082-			175413	174331		5588-		5588-	168743
ACCIDENT YEAR 2011	14306			147643	161949		5079-	61	5018-	156931
ACCIDENT YEAR 2012	56518		477	191469	248464		746-	114	632-	247832
ACCIDENT YEAR 2013	391284		13069	2453558	2857911		10353-	6615	3738-	2854173
ACCIDENT YEAR 2014	161733		24031	863870	1049634		35569	28032	63601	1113235
LOSSES O/S IBNR TOT (CURR)		836996	57926	14586845	15481767		1323-	20115	18792	15500559
ACCIDENT YEAR 2004				8320101	8320101					8320101
ACCIDENT YEAR 2005				242631	242631					242631
ACCIDENT YEAR 2006				164129	164129					164129
ACCIDENT YEAR 2007				509559	509559					509559
ACCIDENT YEAR 2008				228236	228236					228236
ACCIDENT YEAR 2009				106231	106231		57		57	106288
ACCIDENT YEAR 2010	1393-			176187	174794		3685-		3685-	171109
ACCIDENT YEAR 2011	10228			127717	137945		3055-	40	3015-	134930
ACCIDENT YEAR 2012	58224		275	192657	251156		365-	94	271-	250885
ACCIDENT YEAR 2013	402636		10947	2710050	3123633		7564-	435	7129-	3116504
ACCIDENT YEAR 2014	367301		46704	1809347	2223352		13289	19546	32835	2256187
ANTICIPATED SALV (PRIOR)					67681				145643	213324
ACCIDENT YEAR 2010					6434				5722	12156
ACCIDENT YEAR 2011					921				5335	6256
ACCIDENT YEAR 2012					4250				6744	10994
ACCIDENT YEAR 2013					48654				67344	115998
ACCIDENT YEAR 2014					7422				60498	67920
ANTICIPATED SALV (CURR)					103323				157603	260926
ACCIDENT YEAR 2010					6448				3796	10244
ACCIDENT YEAR 2011					825				3253	4078
ACCIDENT YEAR 2012					4262				5041	9303
ACCIDENT YEAR 2013					71484				52079	123563
ACCIDENT YEAR 2014					20304				93434	113738



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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		590211	253262	3644661	4488134	523524	143385	666909	5155043
UNEARNED PREMIUMS (PRIOR)		546811	239974	3510257	4297042	450689	129859	580548	4877590
UNEARNED PREMIUMS (CURR)		515137	222293	3220689	3958119	430307	119248	549555	4507674
PREMIUMS EARNED		621885	270943	3934229	4827057	543906	153996	697902	5524959
COMMISSIONS WRITTEN		58510	25481	361378	445369	52241	14411	66652	512021
OPERATING SERVICE FEES		85031	37047	537677	659755	75873	21501	97374	757129
LOSSES INCURRED TOTAL		448037	98458	3999350-	3452855-	188285	261815	450100	3002755-
ACCIDENT YEAR 2004		1796		7917556-	7915760-	1888-	442-	2330-	7918090-
ACCIDENT YEAR 2005				2737195-	2737195-	119-		119-	2737314-
ACCIDENT YEAR 2006				18498-	18498-				18498-
ACCIDENT YEAR 2007				104922	104922				104922
ACCIDENT YEAR 2008				15101	15101	600-		600-	14501
ACCIDENT YEAR 2009		6506-		21075	14569	31-		31-	14538
ACCIDENT YEAR 2010		20239-		24442	4203	1903		1903	6106
ACCIDENT YEAR 2011		1551-		29891-	31442-	2024	21-	2003	29439-
ACCIDENT YEAR 2012		16745	202-	13421-	3122	1575	20-	1555	4677
ACCIDENT YEAR 2013		127384	11375	4404302	4543061	28466-	8497-	36963-	4506098
ACCIDENT YEAR 2014		330408	87285	2147369	2565062	213887	270795	484682	3049744
CLAIM SERVICE FEES TOTAL		84574	36851	535057	656482	53296	15096	68392	724874
ACCIDENT YEAR 2013		37094	2788	530904	570786	11678	1753-	9925	580711
ACCIDENT YEAR 2014		47480	34063	4153	85696	41618	16849	58467	144163
NET UNDERWRITING RESULTS		54267-	73106	6499467	6518306	174211	158827-	15384	6533690
MISCELLANEOUS EXPENSES					142644			21202	163846
CHARGE OFFS					357404			53107	410511
INVESTMENT INCOME					48587			7218	55805
NET MISC EXPENSE OR INCOME					451461			67091	518552
NET RESULTS OF OPERATIONS					6066845			51707-	6015138

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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	75972 378443	1013011 1467426	30440 48843 79283 1546709
ACCIDENT YEAR 2003		3 3	4 4 7
ACCIDENT YEAR 2004	45-	172223 172178	294- 294- 171884
ACCIDENT YEAR 2005		5807 5807	74- 74- 5733
ACCIDENT YEAR 2008		57508 57508	
ACCIDENT YEAR 2009	3-		3- 3-
ACCIDENT YEAR 2010	1		1 1
ACCIDENT YEAR 2011	11-		11- 11-
ACCIDENT YEAR 2012	44995 4873	59845 109713	
ACCIDENT YEAR 2013	24991 80107	705548 810646	4899 2933 7832 818478
ACCIDENT YEAR 2014	5999 293508	12077 311584	25905 45910 71815 383399
LOSSES O/S TOTAL (PRIOR)	3273662 461145	11546151 15280958	4970 2970 7940 1528898
ACCIDENT YEAR 2004		8185720 8185720	
ACCIDENT YEAR 2005		1314483 1314483	
ACCIDENT YEAR 2006		170062 170062	
ACCIDENT YEAR 2007	943		943 943
ACCIDENT YEAR 2008		11863 11863	
ACCIDENT YEAR 2009		46016 46016	
ACCIDENT YEAR 2010	191547		191547 191547
ACCIDENT YEAR 2011	554636	219667 774303	
ACCIDENT YEAR 2012	815519 17555	248975 1082049	
ACCIDENT YEAR 2013	1115302 148043	1294255 2557600	4680- 86 4594- 2553006
ACCIDENT YEAR 2014	596658 294604	55110 946372	9650 2884 12534 958906
LOSSES O/S TOTAL (CURR)	5790459 503915	10933004 17227378	11833 596 12429 17239807
ACCIDENT YEAR 2004		7957377 7957377	
ACCIDENT YEAR 2005		1308666 1308666	
ACCIDENT YEAR 2006		170062 170062	
ACCIDENT YEAR 2007	336		336 336
ACCIDENT YEAR 2008		31551 31551	
ACCIDENT YEAR 2009	9996		9996 9996
ACCIDENT YEAR 2010	191602		191602 191602
ACCIDENT YEAR 2011	805421	151171 956592	
ACCIDENT YEAR 2012	847464 17555	189118 1054137	
ACCIDENT YEAR 2013	2675695 119014	1030753 3825462	3575- 3575- 3821887
ACCIDENT YEAR 2014	1260281 367010	94306 1721597	15408 596 16004 1737601

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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)	5647189 341901	10852430 16841520	36910 8039 44949 16886469
ACCIDENT YEAR 2004	14	7357220 7357234	4544 4544 7361778
ACCIDENT YEAR 2005	1	607227 607228	1641 1641 608869
ACCIDENT YEAR 2006	40	565147 565187	1282 1282 566469
ACCIDENT YEAR 2007	51	220741 220792	1376 1376 222168
ACCIDENT YEAR 2008	10150	149420 159570	926 926 160496
ACCIDENT YEAR 2009	16784	142673 159457	1216 1216 160673
ACCIDENT YEAR 2010	44193 2664	104489 151346	1223- 1223- 150123
ACCIDENT YEAR 2011	153718 3851	56965 214534	3676- 3676- 210858
ACCIDENT YEAR 2012	606479 7881	192830 807190	8754- 8754- 798436
ACCIDENT YEAR 2013	3111671 106420	719551 3937642	7042- 875 6167- 3931475
ACCIDENT YEAR 2014	1704088 221085	736167 2661340	46620 7164 53784 2715124
LOSSES O/S IBNR TOT (CURR)	6010018 284718	11227512 17522248	51485 10522 62007 17584255
ACCIDENT YEAR 2004	11	7152343 7152354	4134 4134 7156488
ACCIDENT YEAR 2005	1	590892 590893	1561 1561 592454
ACCIDENT YEAR 2006	36	578296 578332	1253 1253 579585
ACCIDENT YEAR 2007	42	272201 272243	1343 1343 273586
ACCIDENT YEAR 2008	10145	174817 184962	906 906 185868
ACCIDENT YEAR 2009	16783	144952 161735	1134 1134 162869
ACCIDENT YEAR 2010	44656 824	112044 157524	1244- 1244- 156280
ACCIDENT YEAR 2011	70580 3720	36112 110412	2380- 2380- 108032
ACCIDENT YEAR 2012	565720 7790	122059 695569	7107- 7107- 688462
ACCIDENT YEAR 2013	2867897 62941	675528 3606366	5219- 633 4586- 3601780
ACCIDENT YEAR 2014	2434147 209443	1368268 4011858	57104 9889 66993 4078851
ANTICIPATED SALV (PRIOR)		129465	44188 173653
ACCIDENT YEAR 2010		6164	1827 7991
ACCIDENT YEAR 2011		13228	4043 17271
ACCIDENT YEAR 2012		21798	10469 32267
ACCIDENT YEAR 2013		58379	15678 74057
ACCIDENT YEAR 2014		29896	12171 42067
ANTICIPATED SALV (CURR)		160447	45093 205540
ACCIDENT YEAR 2010		6180	1822 8002
ACCIDENT YEAR 2011		13467	2640 16107
ACCIDENT YEAR 2012		21641	8625 30266
ACCIDENT YEAR 2013		72475	12720 85195
ACCIDENT YEAR 2014		46684	19286 65970

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	3406032 67698	762745 4236475	135392 67255 202647 4439122
UNEARNED PREMIUMS (PRIOR)	4382529 66467	954087 5403083	172987 46366 219353 5622436
UNEARNED PREMIUMS (CURR)	5275921 90176	1158632 6524729	209720 78816 288536 6813265
PREMIUMS EARNED	2512640 43989	558200 3114829	98659 34805 133464 3248293
COMMISSIONS WRITTEN	196583 2945	44386 243914	8103 3916 12019 255933
OPERATING SERVICE FEES	544965 10821	122035 677821	24914 12368 37282 715103
LOSSES INCURRED TOTAL	2955598 364030	774946 4094574	51878 48952 100830 4195404
ACCIDENT YEAR 2003		3 3	4 4 7
ACCIDENT YEAR 2004	3- 45-	260997- 261045-	704- 704- 261749-
ACCIDENT YEAR 2005		16345- 16345-	154- 154- 16499-
ACCIDENT YEAR 2006	4-	13149 13145	29- 29- 13116
ACCIDENT YEAR 2007	9- 607-	51460 50844	33- 33- 50811
ACCIDENT YEAR 2008	5-	102593 102588	20- 20- 102568
ACCIDENT YEAR 2009	9992	43737- 33745-	82- 82- 33827-
ACCIDENT YEAR 2010	519 1840-	7555 6234	21- 21- 6213
ACCIDENT YEAR 2011	167636 131-	89349- 78156	1296 1296 79452
ACCIDENT YEAR 2012	36181 4782	70783- 29820-	1647 1647 28173-
ACCIDENT YEAR 2013	1341610 7599	398023 1747232	7827 2605 10432 1757664
ACCIDENT YEAR 2014	1399681 354272	683374 2437327	42147 46347 88494 2525821
CLAIM SERVICE FEES TOTAL	309062 5411	68656 383129	9475 3346 12821 395950
ACCIDENT YEAR 2013	205654 1476	60790 267920	1718 138- 1580 269500
ACCIDENT YEAR 2014	103408 3935	7866 115209	7757 3484 11241 126450
PREMIUM DEFICIENCY (PRIOR)	248483 3770	54091 306344	9809 2630 12439 318783
PREMIUM DEFICIENCY (CURR)	445434 7608	97814 550856	17706 6642 24348 575204
NET UNDERWRITING RESULTS	1690519- 343056-	495546- 2529121-	3608- 37789- 41397- 2570518-
MISCELLANEOUS EXPENSES		17795	857 18652
CHARGE OFFS		9455	463 9918
INVESTMENT INCOME		68499	3273 71772
NET MISC EXPENSE OR INCOME		41249-	1953- 43202-
NET RESULTS OF OPERATIONS		2487872-	39444- 2527316-

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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	131874	453959	9920712	10506545		290215	336870	627085	11133630
LOSSES O/S TOTAL (PRIOR)	4116168	494611	897043003	901653782		52480	47137	99617	901753399
LOSSES O/S TOTAL (CURR)	6810863	539974	879754604	887105441		3067	33258	36325	887141766
LOSSES O/S IBNR TOT (PRIOR)	6269948	379478	21671074	28320500		50801	42861	93662	28414162
LOSSES O/S IBNR TOT (CURR)	6847014	342644	25814357	33004015		50162	30637	80799	33084814
ANTICIPATED SALV (PRIOR)				197146				189831	386977
ANTICIPATED SALV (CURR)				263770				202696	466466

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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	3996243	320960	4407406	8724609	658916	210640	869556	9594165
UNEARNED PREMIUMS (PRIOR)	4929340	306441	4464344	9700125	623676	176225	799901	10500026
UNEARNED PREMIUMS (CURR)	5791058	312469	4379321	10482848	640027	198064	838091	11320939
PREMIUMS EARNED	3134525	314932	4492429	7941886	642565	188801	831366	8773252
COMMISSIONS WRITTEN	255093	28426	405764	689283	60344	18327	78671	767954
OPERATING SERVICE FEES	629996	47868	659712	1337576	100787	33869	134656	1472232
LOSSES INCURRED TOTAL	3403635	462488	3224404-	641719	240163	310767	550930	1192649
CLAIM SERVICE FEES TOTAL	393636	42262	603713	1039611	62771	18442	81213	1120824
PREMIUM DEFICIENCY (PRIOR)	248483	3770	54091	306344	9809	2630	12439	318783
PREMIUM DEFICIENCY (CURR)	445434	7608	97814	550856	17706	6642	24348	575204
NET UNDERWRITING RESULTS	1744786-	269950-	6003921	3989185	170603	196616-	26013-	3963172
MISCELLANEOUS EXPENSES				160439			22059	182498
CHARGE OFFS				366859			53570	420429
INVESTMENT INCOME				117086			10491	127577
NET MISC EXPENSE OR INCOME				410212			65138	475350
NET RESULTS OF OPERATIONS				3578973			91151-	3487822

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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	76395-	161126	24209371 24294102 1066628 631135 1697763 25991865
ACCIDENT YEAR 2003	169043		856847881 857016924 340 511- 171- 857016753
ACCIDENT YEAR 2004	329430-		836479191- 836808621- 5032- 16 5016- 836813637-
ACCIDENT YEAR 2005	5610-		178079 172469 354- 354- 172115
ACCIDENT YEAR 2006			36140 36140 600- 600- 39401
ACCIDENT YEAR 2007			6550- 6550- 4 4 80509
ACCIDENT YEAR 2008			40001 40001 600- 600- 39401
ACCIDENT YEAR 2010	8000	281	72224 80505 4 4 80509
ACCIDENT YEAR 2011			10344 10344 10344
ACCIDENT YEAR 2012	30599	494	86216 117309 117309
ACCIDENT YEAR 2013	51003	94903	3022004 3167910 501415 265562 766977 3934887
ACCIDENT YEAR 2014		65448	402223 467671 570855 366068 936923 1404594
LOSSES O/S TOTAL (PRIOR)	457607	21537	834361386 834840530 5297- 39899 34602 834875132
ACCIDENT YEAR 2003	89107		825327514 825416621 2122836 2122836 2122836
ACCIDENT YEAR 2004			2122836 2122836 1753331 1753331 1753331
ACCIDENT YEAR 2005	2497		1750834 1753331 2353338 2353338 2353338
ACCIDENT YEAR 2006	2497		2350841 2353338 434031 434031 434031
ACCIDENT YEAR 2007	20002		414029 434031 99994 99994 99994
ACCIDENT YEAR 2008	24999		74995 99994 10474 10474 10474
ACCIDENT YEAR 2009	7727		2747 10474 652471 652471 652471
ACCIDENT YEAR 2010	36536		615935 652471 61772 61772 61772
ACCIDENT YEAR 2011	2077		59695 61772 2220- 2220- 282640
ACCIDENT YEAR 2012	37886	3750	243224 284860 2220- 2220- 282640
ACCIDENT YEAR 2013	234279	17787	1398736 1650802 3077- 39899 36822 1687624
LOSSES O/S TOTAL (CURR)	1020404	36059	868821600 869878063 8766- 32662 23896 869901959
ACCIDENT YEAR 2004	89107		852466835 852555942 852555942 852555942 852555942
ACCIDENT YEAR 2005	2497		4493253 4495750 4495750 4495750 4495750
ACCIDENT YEAR 2006			2310673 2310673 2310673 2310673 2310673
ACCIDENT YEAR 2007	20002		411808 431810 431810 431810 431810
ACCIDENT YEAR 2008	24999		79999 104998 104998 104998 104998
ACCIDENT YEAR 2009	1494		14997 16491 16491 16491 16491
ACCIDENT YEAR 2010	49-		632044 631995 631995 631995 631995
ACCIDENT YEAR 2011	2307		39379 41686 41686 41686 41686
ACCIDENT YEAR 2012	30165	2400	767206 799771 1523- 1523- 798248
ACCIDENT YEAR 2013	619669	10450	6508467 7138586 34011- 34011- 7104575
ACCIDENT YEAR 2014	230213	23209	1096939 1350361 26768 32662 59430 1409791

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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)	407199 54036	13732515 14193750	20673- 7074 13599- 14180151
ACCIDENT YEAR 2003	160382	9859065 10019447	10019447
ACCIDENT YEAR 2004		319318 319318	319318
ACCIDENT YEAR 2005		219824 219824	219824
ACCIDENT YEAR 2006		178852 178852	178852
ACCIDENT YEAR 2007		308137 308137	308137
ACCIDENT YEAR 2008	2747	144392 147139	147174
ACCIDENT YEAR 2009	1736-	72484 70748	59182
ACCIDENT YEAR 2010	2156-	187246 185090	177608
ACCIDENT YEAR 2011	16773 176	164469 181418	176437
ACCIDENT YEAR 2012	49205 3181	359451 411837	411037
ACCIDENT YEAR 2013	181984 50679	1919277 2151940	2163135
LOSSES O/S IBNR TOT (CURR)	836996 57926	14586845 15481767	1323- 20115 18792 15500559
ACCIDENT YEAR 2004		8320101 8320101	8320101
ACCIDENT YEAR 2005		242631 242631	242631
ACCIDENT YEAR 2006		164129 164129	164129
ACCIDENT YEAR 2007		509559 509559	509559
ACCIDENT YEAR 2008		228236 228236	228236
ACCIDENT YEAR 2009		106231 106231	106288
ACCIDENT YEAR 2010	1393-	176187 174794	171109
ACCIDENT YEAR 2011	10228	127717 137945	134930
ACCIDENT YEAR 2012	58224 275	192657 251156	250885
ACCIDENT YEAR 2013	402636 10947	2710050 3123633	3116504
ACCIDENT YEAR 2014	367301 46704	1809347 2223352	2256187
ANTICIPATED SALV (PRIOR)		43066	106340 149406
ACCIDENT YEAR 2009		2108	11643 13751
ACCIDENT YEAR 2010		10866	7655 18521
ACCIDENT YEAR 2011		1649	5337 6986
ACCIDENT YEAR 2012		4747	6771 11518
ACCIDENT YEAR 2013		23696	74934 98630
ANTICIPATED SALV (CURR)		103323	157603 260926
ACCIDENT YEAR 2010		6448	3796 10244
ACCIDENT YEAR 2011		825	3253 4078
ACCIDENT YEAR 2012		4262	5041 9303
ACCIDENT YEAR 2013		71484	52079 123563
ACCIDENT YEAR 2014		20304	93434 113738



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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	1774398 783145	11339454 13896997	1529024 448649 1977673 15874670
UNEARNED PREMIUMS (PRIOR)	402469 187085	2640506 3230060	356078 121060 477138 3707198
UNEARNED PREMIUMS (CURR)	515137 222293	3220689 3958119	430307 119248 549555 4507674
PREMIUMS EARNED	1661730 747937	10759271 13168938	1454795 450461 1905256 15074194
COMMISSIONS WRITTEN	173709 77621	1110157 1361487	150462 44638 195100 1556587
OPERATING SERVICE FEES	255984 115387	1659158 2030529	219448 68119 287567 2318096
LOSSES INCURRED TOTAL	916199 179538	59523915 60619652	1082509 636939 1719448 62339100
ACCIDENT YEAR 2003	80446-	21661302 21580856	340 511- 171- 21580685
ACCIDENT YEAR 2004	240323-	21865591 21625268	5032- 16 5016- 21620252
ACCIDENT YEAR 2005	5610-	2943305 2937695	354- 354- 2937341
ACCIDENT YEAR 2006	2497-	18751- 21248-	21248-
ACCIDENT YEAR 2007		192651 192651	192651
ACCIDENT YEAR 2008	2747-	128849 126102	635- 635- 125467
ACCIDENT YEAR 2009	4497-	45997 41500	11623 11623 53123
ACCIDENT YEAR 2010	27822- 281	77274 49733	3826 25- 3801 53534
ACCIDENT YEAR 2011	6315- 176-	46724- 53215-	2000 34- 1966 51249-
ACCIDENT YEAR 2012	31897 3762-	443404 471539	1336 110- 1226 472765
ACCIDENT YEAR 2013	657045 47834	8922508 9627387	458493 219327 677820 10305207
ACCIDENT YEAR 2014	597514 135361	3308509 4041384	610912 418276 1029188 5070572
CLAIM SERVICE FEES TOTAL	225995 101721	1463259 1790975	142567 44145 186712 1977687
ACCIDENT YEAR 2013	150175 47752	1457926 1655853	60130 17145 77275 1733128
ACCIDENT YEAR 2014	75820 53969	5333 135122	82437 27000 109437 244559
NET UNDERWRITING RESULTS	89843 273670	52997218- 52633705-	140191- 343380- 483571- 53117276-
MISCELLANEOUS EXPENSES		236245	34343 270588
CHARGE OFFS		987739	140632 1128371
INVESTMENT INCOME		126865	18130 144995
NET MISC EXPENSE OR INCOME		1097119	156845 1253964
NET RESULTS OF OPERATIONS		53730824-	640416- 54371240-

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* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	3662622 1018700	1856629 6537951	118844 80648 199492 6737443
ACCIDENT YEAR 2003	3 40-	15656626 15656589	4265 4265 15660854
ACCIDENT YEAR 2004	3- 134-	15276592- 15276729-	4648- 4648- 15281377-
ACCIDENT YEAR 2005		37226 37226	211- 211- 37015
ACCIDENT YEAR 2006		460 460	460
ACCIDENT YEAR 2008		97886 97886	97886
ACCIDENT YEAR 2009	79995	79995	79995
ACCIDENT YEAR 2010	214998	214998	214998
ACCIDENT YEAR 2011	529492	4412 533904	533904
ACCIDENT YEAR 2012	2653426 24939	90786- 2587579	2587579
ACCIDENT YEAR 2013	178712 602857	1413379 2194948	41718 29828 71546 2266494
ACCIDENT YEAR 2014	5999 391078	14018 411095	77720 50820 128540 539635
LOSSES O/S TOTAL (PRIOR)	4719371 279801	9664030 14663202	10220 5597 15817 14679019
ACCIDENT YEAR 2003		7129911 7129911	7129911
ACCIDENT YEAR 2004		13418 13418	13418
ACCIDENT YEAR 2005		1345898 1345898	1345898
ACCIDENT YEAR 2006		170537 170537	170537
ACCIDENT YEAR 2007	943	943	943
ACCIDENT YEAR 2008		33365 33365	33365
ACCIDENT YEAR 2009	2374-	46016 43642	43642
ACCIDENT YEAR 2010	447034 488	89 447611	447611
ACCIDENT YEAR 2011	806275	171518 977793	977793
ACCIDENT YEAR 2012	2782799 17694	276372 3076865	3076865
ACCIDENT YEAR 2013	685637 260676	476906 1423219	10220 5597 15817 1439036
LOSSES O/S TOTAL (CURR)	5790459 503915	10933004 17227378	11833 596 12429 17239807
ACCIDENT YEAR 2004		7957377 7957377	7957377
ACCIDENT YEAR 2005		1308666 1308666	1308666
ACCIDENT YEAR 2006		170062 170062	170062
ACCIDENT YEAR 2007	336	336	336
ACCIDENT YEAR 2008		31551 31551	31551
ACCIDENT YEAR 2009	9996	9996	9996
ACCIDENT YEAR 2010	191602	191602	191602
ACCIDENT YEAR 2011	805421	151171 956592	956592
ACCIDENT YEAR 2012	847464 17555	189118 1054137	1054137
ACCIDENT YEAR 2013	2675695 119014	1030753 3825462	3575- 3575- 3821887
ACCIDENT YEAR 2014	1260281 367010	94306 1721597	15408 596 16004 1737601

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* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES O/S IBNR TOT (PRIOR)	4175806 216095	9587408 13979309	26574 6514 33088 14012397
ACCIDENT YEAR 2003	3	5355086	5355089 4304 4304 5359393
ACCIDENT YEAR 2004	10	518355	518365 1863 1863 520228
ACCIDENT YEAR 2005	1	564303	564304 1879 1879 566183
ACCIDENT YEAR 2006	52	503974	504026 1469 1469 505495
ACCIDENT YEAR 2007	16378	447277	463655 1574 1574 465229
ACCIDENT YEAR 2008	22730	318253	340983 1053 1053 342036
ACCIDENT YEAR 2009	4605 1052	287928	293585 9030- 9030- 284555
ACCIDENT YEAR 2010	77328 2560	209714	289602 3848- 3848- 285754
ACCIDENT YEAR 2011	416549 8652	238049	663250 5018- 5018- 658232
ACCIDENT YEAR 2012	1169642 12519	356738	1538899 11453- 176 11277- 1527622
ACCIDENT YEAR 2013	2468508 191312	787731	3447551 43781 6338 50119 3497670
LOSSES O/S IBNR TOT (CURR)	6010018 284718	11227512 17522248	51485 10522 62007 17584255
ACCIDENT YEAR 2004	11	7152343	7152354 4134 4134 7156488
ACCIDENT YEAR 2005	1	590892	590893 1561 1561 592454
ACCIDENT YEAR 2006	36	578296	578332 1253 1253 579585
ACCIDENT YEAR 2007	42	272201	272243 1343 1343 273586
ACCIDENT YEAR 2008	10145	174817	184962 906 906 185868
ACCIDENT YEAR 2009	16783	144952	161735 1134 1134 162869
ACCIDENT YEAR 2010	44656 824	112044	157524 1244- 1244- 156280
ACCIDENT YEAR 2011	70580 3720	36112	110412 2380- 2380- 108032
ACCIDENT YEAR 2012	565720 7790	122059	695569 7107- 7107- 688462
ACCIDENT YEAR 2013	2867897 62941	675528	3606366 5219- 633 4586- 3601780
ACCIDENT YEAR 2014	2434147 209443	1368268	4011858 57104 9889 66993 4078851
ANTICIPATED SALV (PRIOR)			112541 51761 164302
ACCIDENT YEAR 2009			18383 10555 28938
ACCIDENT YEAR 2010			13945 4583 18528
ACCIDENT YEAR 2011			23025 5423 28448
ACCIDENT YEAR 2012			23071 14241 37312
ACCIDENT YEAR 2013			34117 16959 51076
ANTICIPATED SALV (CURR)			160447 45093 205540
ACCIDENT YEAR 2010			6180 1822 8002
ACCIDENT YEAR 2011			13467 2640 16107
ACCIDENT YEAR 2012			21641 8625 30266
ACCIDENT YEAR 2013			72475 12720 85195
ACCIDENT YEAR 2014			46684 19286 65970

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	8412847 133452	1961141 10507440	305655 114393 420048 10927488
UNEARNED PREMIUMS (PRIOR)	3682677 77428	833610 4593715	129370 41126 170496 4764211
UNEARNED PREMIUMS (CURR)	5275921 90176	1158632 6524729	209720 78816 288536 6813265
PREMIUMS EARNED	6819603 120704	1636119 8576426	225305 76703 302008 8878434
COMMISSIONS WRITTEN	514132 7445	118742 640319	18072 6740 24812 665131
OPERATING SERVICE FEES	1338507 21228	311319 1671054	55765 20851 76616 1747670
LOSSES INCURRED TOTAL	6567922 1311437	4765707 12645066	145368 79655 225023 12870089
ACCIDENT YEAR 2003	40-	3171629 3171589	39- 39- 3171550
ACCIDENT YEAR 2004	2- 134-	698645- 698781-	2377- 2377- 701158-
ACCIDENT YEAR 2005		26583 26583	529- 529- 26054
ACCIDENT YEAR 2006	16-	74307 74291	216- 216- 74075
ACCIDENT YEAR 2007	16336- 607-	175076- 192019-	231- 231- 192250-
ACCIDENT YEAR 2008	12585-	47364- 59949-	147- 147- 60096-
ACCIDENT YEAR 2009	104543 1052-	188992- 85501-	10164 10164 75337-
ACCIDENT YEAR 2010	73106- 2224-	97759- 173089-	2604 2604 170485-
ACCIDENT YEAR 2011	182669 4932-	217872- 40135-	2638 2638 37497-
ACCIDENT YEAR 2012	114169 20071	412719- 278479-	4346 176- 4170 274309-
ACCIDENT YEAR 2013	2568159 332824	1855023 4756006	21077- 18526 2551- 4753455
ACCIDENT YEAR 2014	3700427 967531	1476592 6144550	150232 61305 211537 6356087
CLAIM SERVICE FEES TOTAL	840922 14876	201821 1057619	21300 7241 28541 1086160
ACCIDENT YEAR 2013	639684 6916	189418 836018	3727 2398 6125 842143
ACCIDENT YEAR 2014	201238 7960	12403 221601	17573 4843 22416 244017
PREMIUM DEFICIENCY (CURR)	445434 7608	97814 550856	17706 6642 24348 575204
NET UNDERWRITING RESULTS	2887314- 1241890-	3859284- 7988488-	32906- 44426- 77332- 8065820-
MISCELLANEOUS EXPENSES		24856	1094 25950
CHARGE OFFS		175344	8352 183696
INVESTMENT INCOME		193647	7962 201609
NET MISC EXPENSE OR INCOME		6553	1484 8037
NET RESULTS OF OPERATIONS		7995041-	78816- 8073857-

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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	3586227	1179826	26066000	30832053	1185472	711783	1897255	32729308
LOSSES O/S TOTAL (PRIOR)	5176978	301338	844025416	849503732	4923	45496	50419	849554151
LOSSES O/S TOTAL (CURR)	6810863	539974	879754604	887105441	3067	33258	36325	887141766
LOSSES O/S IBNR TOT (PRIOR)	4583005	270131	23319923	28173059	5901	13588	19489	28192548
LOSSES O/S IBNR TOT (CURR)	6847014	342644	25814357	33004015	50162	30637	80799	33084814
ANTICIPATED SALV (PRIOR)				155607			158101	313708
ANTICIPATED SALV (CURR)				263770			202696	466466

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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	10187245	916597	13300595	24404437	1834679	563042	2397721	26802158
UNEARNED PREMIUMS (PRIOR)	4085146	264513	3474116	7823775	485448	162186	647634	8471409
UNEARNED PREMIUMS (CURR)	5791058	312469	4379321	10482848	640027	198064	838091	11320939
PREMIUMS EARNED	8481333	868641	12395390	21745364	1680100	527164	2207264	23952628
COMMISSIONS WRITTEN	687841	85066	1228899	2001806	168534	51378	219912	2221718
OPERATING SERVICE FEES	1594491	136615	1970477	3701583	275213	88970	364183	4065766
LOSSES INCURRED TOTAL	7484121	1490975	64289622	73264718	1227877	716594	1944471	75209189
CLAIM SERVICE FEES TOTAL	1066917	116597	1665080	2848594	163867	51386	215253	3063847
PREMIUM DEFICIENCY (CURR)	445434	7608	97814	550856	17706	6642	24348	575204
NET UNDERWRITING RESULTS	2797471-	968220-	56856502-	60622193-	173097-	387806-	560903-	61183096-
MISCELLANEOUS EXPENSES				261101			35437	296538
CHARGE OFFS				1163083			148984	1312067
INVESTMENT INCOME				320512			26092	346604
NET MISC EXPENSE OR INCOME				1103672			158329	1262001
NET RESULTS OF OPERATIONS				61725865-			719232-	62445097-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	252629							252629
2004		6664963	862296007	849367844	5173741	7582444	3854497-	3854497
2005		41232	7185171	1154541	93830	67895	6015333-	6015333
2006		18505	2024879	2321984	67965	54113	301758	301758-
2007			60040	111575	82038	77437	46934	46934-
2008					85040	79168	5872-	5872
2009					75362	83876	8514	8514-
2010		36	526710	526671	73753	67670	6086-	6086
2011					72209	62341	9868-	9868
2012			208820	1001285	38446	41029	795048	795048-
2013		315478	81135	3069595	50250	85550	3339238	3339238-
2014					22021	52900	30879	30879-
TOTAL	252629	7040214	872382762	857553495	5834655	8254423	5369285-	5621914

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	46181							46181
2003		4					4	4-
2004		164337	7828838	7507205	6807205	6644664	319837-	319837
2005		5807	1314483	1308666	554012	542330	11692-	11692
2006			170062	170062	502330	519687	17357-	17357-
2007					165027	220205	55178	55178-
2008					107962	136606	28644	28644-
2009					102682	98061	4621-	4621
2010					74825	77880	3055	3055-
2011					13062		13062-	13062
2012					12444		12444-	12444
2013		70216	356196	397285	85562	176296	202039	202039-
2014					257296	452950	195654	195654-
TOTAL	46181	240364	9669579	9383218	8682407	8868679	140275	94094-



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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	298810							298810
2003		4					4	4-
2004		6829300	870124845	856875049	11980946	14227108	4174334-	4174334
2005		47039	8499654	2463207	647842	610225	6027025-	6027025
2006		18505	2194941	2492046	570295	573800	319115	319115-
2007			60040	111575	247065	297642	102112	102112-
2008					193002	215774	22772	22772-
2009					178044	181937	3893	3893-
2010		36	526710	526671	148578	145550	3031-	3031
2011					85271	62341	22930-	22930
2012			208820	1001285	50890	41029	782604	782604-
2013		385694	437331	3466880	135812	261846	3541277	3541277-
2014					279317	505850	226533	226533-
TOTAL	298810	7280578	882052341	866936713	14517062	17123102	5229010-	5527820

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1638675							1638675
2003		849832130	817989629		9120002		22722499	22722499-
2004		830055281-	1916284	849367844	55704	7582444	24923019	24923019-
2005		195630	1679711	1154541	46425	67895	308070-	308070
2006		18505	2057287	2321984	61324	54113	275991	275991-
2007			49520	111575	68537	77437	70955	70955-
2008					66450	79168	12718	12718-
2009					58103	83876	25773	25773-
2010		2076	526925	526671	57995	67670	11497	11497-
2011					49710	62341	12631	12631-
2012				1001285	36356	41029	1005958	1005958-
2013		315478		3069595	53422	85550	3417201	3417201-
2014						52900	52900	52900-
TOTAL	1638675	20308538	824219356	857553495	9674028	8254423	52223072	50584397-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	198201							198201
2003		14465482	6754035		5117321		2594126	2594126-
2004		14098192-	13418	7507205	468670	6644664	428411-	428411
2005		37226	1345898	1308666	515350	542330	26974	26974-
2006		460	170537	170062	459490	519687	60182	60182-
2007					407818	220205	187613-	187613
2008					289202	136606	152596-	152596
2009					263547	98061	165486-	165486
2010					191924	77880	114044-	114044
2011					175844		175844-	175844
2012					212035		212035-	212035
2013		70216		397285	443220	176296	200577	200577-
2014						452950	452950	452950-
TOTAL	198201	475192	8283888	9383218	8544421	8868679	1898780	1700579-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1836876							1836876
2003		864297612	824743664		14237323		25316625	25316625-
2004		844153473-	1929702	856875049	524374	14227108	24494608	24494608-
2005		232856	3025609	2463207	561775	610225	281096-	281096
2006		18965	2227824	2492046	520814	573800	336173	336173-
2007			49520	111575	476355	297642	116658-	116658
2008					355652	215774	139878-	139878
2009					321650	181937	139713-	139713
2010		2076	526925	526671	249919	145550	102547-	102547
2011					225554	62341	163213-	163213
2012				1001285	248391	41029	793923	793923-
2013		385694		3466880	496642	261846	3617778	3617778-
2014						505850	505850	505850-
TOTAL	1836876	20783730	832503244	866936713	18218449	17123102	54121852	52284976-

## MEMBERS PARTICIPATION REPORT

09/09/2014

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING JUN 30, 2014

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	
MAIPF MISCELLANEOUS EXPENSES .....	\$551,177
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$551,177

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

09/09/2014

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU JUN 30, 2014

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$2,547
MAIPF MISCELLANEOUS EXPENSES .....	\$1,809,183
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$1,806,636

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.