



October 2, 2015

CIRCULAR: MBC (MI) 15-03

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

Participation Reports - Quarter Ending June 30, 2015

The reports display the results of operations for the (1) Michigan Automobile Insurance Placement Facility, and (2) Business ceded to the MCCA. Specifically, these reports are included:

Report No.	Description
-	Display of Participation Ratios
MP-1	Member's Participation – Quarter
MP-2	Member's Participation – Fiscal
MP-7	Miscellaneous Income and Expenses

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

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

Ratio Calculation: Participation ratios are based upon 2013 calendar year data as supplied by your statistical agent. Your company may verify the calendar year data by reviewing the Display of Base Data and Resultant Participation Ratios Reports, distributed under separate cover. Please refer to Chapter 15 of the MAIPF Accounting and Statistical Requirements Manual for a detailed explanation of 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 6/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00228	-0-	-0-	.0001955	.0001583	.0000211
00328	-0-	-0-	.0009368	.0006002	.0000943
01225	-0-	-0-	.0019709	.0014811	.0002079
01346	.0027891	.0024152	.0005097	.0000344	.0029029
01351	.0126198	.0136662	.0209492	.0188328	.0117348
01875	.0121049	.0122255	.0010214	.0008764	.0101935
02016	.0001008	.0002148	.0181006	.0041553	.0016167
02038	-0-	-0-	.0386336	.0228291	.0038064
02041	-0-	-0-	.0024519	.0011821	.0002300
02107	-0-	-0-	.0063742	.0045857	.0006634
02112	.0001129	.0000987	.0012672	.0013682	.0002325
02128	-0-	-0-	.0010373	.0007577	.0001085
02149	-0-	-0-	.0002152	.0000869	.0000195
02150	-0-	-0-	.0163332	.0124426	.0017299
02435	.0011504	.0000233	.0002353	.0000995	.0028968
02634	-0-	-0-	.0009404	.0010509	.0001140
02781	-0-	-0-	.0008549	.0005761	.0000873
02854	-0-	-0-	.0078074	.0025628	.0006805
02892	.0022294	.0018505	.0000047	.0000188	.0020263
03340	-0-	-0-	.0010119	.0008174	.0001092
03514	.0014257	.0015796	.0000149	.0000408	.0015336
03542	.0225876	.0241115	.0018883	.0030280	.0193890
03566	.0028031	.0028591	.0019637	.0013119	.0028710
03583	.0012580	.0014515	.0016933	.0016007	.0010727
04262	-0-	-0-	.0015476	.0011811	.0001580
04287	.0004159	.0005346	.0061262	.0056532	.0012065
04314	.0011941	.0000002	-0-	-0-	.0015034
04332	.0002895	.0003762	.0309297	.0083510	.0040121
04737	-0-	-0-	.0000754	.0000305	.0000063
04754	-0-	-0-	.0000023	.0000043	.0000004
04795	-0-	-0-	.0040547	.0019864	.0003818
04796	-0-	-0-	.0451730	.0131312	.0038642
04799	-0-	-0-	.0000541	.0001383	.0000099
04893	-0-	-0-	.0008047	.0009591	.0000999
04920	-0-	-0-	.0001066	.0000784	.0000112
04962	.0000002	-0-	-0-	-0-	.0000002
04987	.0016393	.0012806	.0013045	.0048021	.0015543
05062	-0-	-0-	.0002333	.0003057	.0000302
05072	-0-	-0-	.0024510	.0020847	.0002634
05092	.0000746	.0000680	.0002933	.0000034	.0000768
05127	-0-	-0-	.0016908	.0021164	.0002149
05142	-0-	-0-	-0-	.0125355	.0005420
05268	-0-	-0-	.0021473	.0009760	.0001989
05293	.0056393	.0060474	.0000640	.0002304	.0051814
05303	-0-	-0-	.0000039	-0-	.0000003
05366	-0-	-0-	.0005266	.0005498	.0000622
05390	-0-	-0-	.0001453	.0001005	.0000149

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05545	-0-	-0-	.0004187	.0002017	.0000393
05600	-0-	-0-	.0018753	.0003349	.0001513
05654	-0-	-0-	.0005129	.0003587	.0000682
05676	-0-	-0-	.0070258	.0054508	.0007484
05702	.0032559	.0030424	.0067632	.0074845	.0058911
05718	-0-	-0-	.0010539	.0008232	.0001125
05779	-0-	-0-	.0016876	.0007696	.0001564
05789	.0000033	.0000070	.0002322	.0002350	.0000311
05849	-0-	-0-	.0003229	.0002016	.0000323
05898	-0-	-0-	-0-	-0-	.0000845
05899	-0-	-0-	.0000188	.0000128	.0000019
05967	.0074425	.0086583	.0002482	.0010073	.0061354
05987	-0-	-0-	.0000007	.0000008	.0000001
06003	-0-	-0-	.0009192	.0019327	.0001506
06072	-0-	-0-	.0001485	.0001410	.0000169
06113	-0-	-0-	.0016076	.0007317	.0001258
06119	-0-	-0-	.0072217	.0081776	.0008806
06120	-0-	-0-	.0017508	.0011316	.0001767
06124	.0046225	.0038553	.0020217	.0021949	.0049144
06126	-0-	-0-	.0000012	.0000011	.0000001
06127	-0-	-0-	.0053605	.0036625	.0005496
06142	-0-	-0-	.0013792	.0011023	.0001481
06189	.0016564	.0022278	-0-	-0-	.0010618
06236	-0-	-0-	.0014244	.0011168	.0001522
06333	-0-	-0-	.0009293	.0003600	.0000832
06402	-0-	-0-	.0070721	.0070041	.0008189
06449	-0-	-0-	.0004362	.0001775	.0000395
06460	.0062900	.0009660	.0000006	-0-	.0069783
06656	-0-	-0-	.0003287	.0016194	.0000940
06787	.0007167	.0007699	.0001928	.0000257	.0006875
06870	-0-	-0-	.0004465	.0003376	.0000469
06909	-0-	-0-	.0030977	.0028376	.0002049
06921	-0-	-0-	.0007681	.0007490	.0000884
06928	-0-	-0-	.0003967	.0000526	.0000312
06964	-0-	-0-	.0008531	.0004746	.0000828
07031	.0635973	.0636932	.0186497	.0233442	.0651059
07033	-0-	-0-	.0025196	.0031806	.0003185
07035	-0-	-0-	.0004309	.0024145	.0001432
07079	.0085891	.0095780	.0002548	.0012225	.0076206
07090	-0-	-0-	.0002366	.0001420	.0000234
07093	.0171194	.0193692	.0378737	.0394077	.0184637
07129	-0-	-0-	.0075919	.0015317	.0006202
07141	.0059827	.0066030	.0004170	.0009645	.0073541
07150	.0020415	.0021996	.0001748	.0003165	.0018216
07164	-0-	-0-	.0000707	.0000768	.0000085
07195	-0-	-0-	.0004723	.0003547	.0000498
07229	-0-	-0-	-0-	-0-	.0000003

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07239	-0-	-0-	.0010117	.0001494	.0000803
07240	-0-	-0-	.0016883	.0010495	.0001686
07275	-0-	-0-	.0071863	.0792137	.0011872
07301	-0-	-0-	.0016773	.0012209	.0001752
07307	.0229316	.0199208	.0000900	.0005194	.0240119
07312	-0-	-0-	.0022325	.0004606	.0001828
07345	.0008025	.0008351	.0102478	.0079205	.0016279
07372	.0000299	.0000394	.0077067	.0086885	.0009308
07376	-0-	-0-	.0119330	.0116754	.0013756
07377	.0000978	.0000987	.0156661	.0138165	.0018185
07378	.0457773	.0516424	.0008008	.0042304	.0479245
07411	-0-	-0-	.0011378	.0016921	.0001562
07425	.0912634	.0752217	.0051871	.0100140	.0679592
07439	.0331639	.0359266	-0-	.0034791	.0247574
07461	-0-	-0-	.0000338	.0000214	.0000034
07481	-0-	-0-	.0036771	.0027734	.0003882
07497	-0-	-0-	.0000303	.0000211	.0000031
07501	-0-	-0-	.0102038	.0038092	.0009093
07527	-0-	-0-	.0003186	.0000829	.0000268
07562	-0-	-0-	.0022756	.0005978	.0001919
07581	-0-	-0-	.0007776	.0005006	.0000784
07610	.0019585	.0019088	.0000021	.0000427	.0013524
07633	-0-	-0-	.0049216	.0045114	.0005542
07667	.1732001	.1796551	.0303896	.0583216	.1727146
07673	.0003871	.0003740	.0000710	.0000061	.0003955
07707	-0-	-0-	.0000048	-0-	-0-
07744	-0-	-0-	.0000235	.0000431	.0000036
07779	-0-	-0-	.0004578	.0002356	.0000436
07803	.0056207	.0055404	.0031000	.0021455	.0051128
07807	-0-	-0-	.0010991	.0008247	.0001159
07816	-0-	-0-	.0017403	.0013631	.0001848
07836	-0-	-0-	.0035990	.0012114	.0003150
07838	.0069678	.0089934	.0257820	.0257878	.0080961
07848	.0581798	.0574717	.0261228	.0281791	.0441512
07857	.0128011	.0138318	.0078399	.0084219	.0160477
07871	-0-	-0-	.0002782	.0002602	.0000315
07889	-0-	-0-	-0-	-0-	.0000013
07926	-0-	-0-	.0143200	.0120189	.0015647
07932	-0-	-0-	.0069705	.0045057	.0007035
07952	.0041861	.0035835	.0160005	.0132820	.0049839
07960	.0123172	.0124028	.0072419	.0083064	.0116209
08006	-0-	-0-	.0020574	.0026660	.0002651
08007	-0-	-0-	.0006734	.0005500	.0000729
08026	.0241704	.0242909	.0230027	.0251947	.0220615
08030	-0-	-0-	.0003031	.0002275	.0000320
08068	.0036146	.0031383	.0014009	.0020650	.0028693
08107	-0-	-0-	.0251093	.0231887	.0028349

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08188	-0-	-0-	.0094288	.0061378	.0009521
08263	-0-	-0-	.0023124	.0020262	.0003303
08264	-0-	-0-	.0028314	.0014506	.0002693
08319	-0-	-0-	.0002598	.0000939	.0000230
08320	.0048955	.0052991	.0221880	.0204710	.0060323
08324	.0595041	.0729531	.0184048	.0187403	.0587070
08327	-0-	-0-	.0018707	.0015396	.0002031
08917	-0-	-0-	.0000067	-0-	.0000005
08944	-0-	-0-	.0000080	.0000513	.0000028
08997	-0-	-0-	.0009320	.0108762	.0001030
09029	-0-	-0-	-0-	.0000002	-0-
09065	-0-	-0-	.0074685	.0044755	.0007385
09084	.0004827	.0004329	.0001299	.0000101	.0005095
09102	-0-	-0-	.0023641	.0000880	-0-
09105	-0-	-0-	.0000143	.0000164	.0000018
09134	.0001082	.0001029	-0-	-0-	.0000889
09136	.0051315	.0059307	.0000121	.0001699	.0033428
09145	-0-	-0-	.0000022	.0000023	-0-
09194	-0-	-0-	.0127832	.0104958	.0013866
09527	-0-	-0-	.0030562	.0017309	.0003043
09530	-0-	-0-	.0130527	.0016498	.0010238
09547	-0-	-0-	.0000029	-0-	.0000002
09653	-0-	-0-	.0000095	.0000115	.0000012
09657	-0-	-0-	.0000143	.0000114	.0000015
09716	-0-	-0-	.0005264	.0000202	.0000393
09805	-0-	-0-	.0028452	.0032934	.0003500
09809	-0-	-0-	.0029661	.0010275	.0002609
09812	.0002017	.0001353	.0010705	.0007694	.0001845
09816	-0-	-0-	.0028181	.0094945	.0006166
09818	-0-	-0-	.0137046	.0122221	.0015099
09824	.0144391	.0135326	.0083295	.0058812	.0141395
09832	-0-	-0-	.0010067	.0004165	.0000915
09834	-0-	-0-	.0018258	.0008645	.0001706
09836	.0033548	.0030608	-0-	-0-	.0036995
09838	.0003302	.0005276	.0377823	.0218302	.0040192
09840	-0-	-0-	-0-	-0-	.0000004
09869	-0-	-0-	.0008542	.0002145	.0001879
09901	-0-	-0-	.0002065	.0000288	.0000163
09965	-0-	-0-	.0000016	-0-	.0000001
09972	.0004377	.0008796	.0052685	.0275436	.0018025
09980	-0-	-0-	.0000725	.0000755	.0000086
09989	-0-	-0-	.0003957	.0007665	.0000657
10016	-0-	-0-	.0000089	.0000354	.0000022
10029	-0-	-0-	.0004780	.0002892	.0000474
10076	-0-	-0-	.0010875	.0006008	.0001053
10087	-0-	-0-	.0043729	.0053076	.0005486
10122	-0-	-0-	.0000942	.0000507	.0000091

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 6/30/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10123	-0-	-0-	.0001439	.0001129	.0000154
10125	-0-	-0-	-0-	-0-	.0000007
10136	.0080616	.0054328	-0-	-0-	.0102262
10270	-0-	-0-	.0000009	.0000016	.0000001
10278	-0-	-0-	.0000504	.0000185	.0000045
10315	-0-	-0-	.0000313	.0000088	.0000027
10318	-0-	-0-	-0-	.0002234	.0000097
10394	-0-	-0-	.0002072	.0001213	.0000204
10413	-0-	-0-	.0000286	.0000391	.0000038
10509	-0-	-0-	.0009834	.0004916	.0000930
10533	-0-	-0-	.0001679	.0001311	.0000179
10558	-0-	-0-	-0-	-0-	.0000001
10587	-0-	-0-	.0000146	.0000094	.0000015
10721	.0005742	.0006371	.0000280	.0001443	.0005665
10726	-0-	-0-	.0015862	.0009119	.0000690
10886	.0176764	.0177345	.0027416	.0036120	.0150214
10887	-0-	.0000233	-0-	-0-	.0000073
10993	-0-	-0-	.0010490	.0009530	.0001178
11047	.0948342	.1045646	.0338071	.0492674	.0786346
11088	.0093440	.0087778	.0027496	.0072168	.0073714
11110	-0-	-0-	.0010681	.0008507	.0001147
11148	-0-	-0-	.0001359	-0-	.0000380
11156	-0-	-0-	.0045558	.0033740	.0004783
11159	-0-	-0-	-0-	-0-	.0000020
11162	.0134290	.0058790	.0121176	.0127037	.0053981
11258	-0-	-0-	.0000218	.0009915	.0000445
11262	-0-	-0-	.0029053	-0-	.0002102
11303	-0-	-0-	.0010230	-0-	.0000747
11373	-0-	-0-	-0-	-0-	.0000017
11411	.0036121	.0027253	-0-	-0-	.0048866
11448	-0-	-0-	.0000490	.0003404	.0000183
11454	.0000137	.0000161	-0-	-0-	.0000132
11491	-0-	-0-	.0000198	-0-	.0000012
11500	-0-	-0-	-0-	-0-	.0000121
11608	-0-	-0-	.0001501	-0-	.0000088
11615	-0-	-0-	.0027146	.0011973	.0002390
27249	.0290381	.0227458	.0805148	.0746604	.0389881
27429	-0-	-0-	.0011900	.0012537	.0001410
27515	.0071442	.0068044	.0137647	.0125744	.0084182
27521	.0009539	.0004797	.0000112	.0000225	.0012349
27568	.0388755	.0365018	.0163394	.0229604	.0390319
27942	.0003359	.0001752	-0-	-0-	.0003230
42506	-0-	-0-	.0012128	.0003490	.0001036

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2015
 PRIVATE PASSENGER

06/30/2015

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

REPORT: MP - 1
 DATE: 09/15/2015
 PAGE: 3500

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		275593	35062	8235080	8545735		243990	145901	389891	8935626
ACCIDENT YEAR 2004										
ACCIDENT YEAR 2005		279-		6555389	6555110		3445-	245-	3690-	6551420
ACCIDENT YEAR 2006				705	705					705
ACCIDENT YEAR 2007				12525	12525					12525
ACCIDENT YEAR 2008				109004	109004		511-		511-	108493
ACCIDENT YEAR 2010				59172	59172					59172
ACCIDENT YEAR 2011										
ACCIDENT YEAR 2012				62560	62560					62560
ACCIDENT YEAR 2013		197860		593178	791038		33	141	174	791212
ACCIDENT YEAR 2014		78012	7552	498625	584189		5313-	1030	4283-	579906
ACCIDENT YEAR 2015			27510	343922	371432		253226	144975	398201	769633
LOSSES O/S TOTAL (PRIOR)		1111286	17399	1001118840	1002247525		9210	18410	27620	1002275145
ACCIDENT YEAR 2005		89105		983257123	983346228					983346228
ACCIDENT YEAR 2006				3114688	3114688					3114688
ACCIDENT YEAR 2007		20002		392524	412526					412526
ACCIDENT YEAR 2008				137801	137801					137801
ACCIDENT YEAR 2010				574031	574031					574031
ACCIDENT YEAR 2011		4744		824445	829189					829189
ACCIDENT YEAR 2012		16817	2401	647203	666421		1238-		1238-	665183
ACCIDENT YEAR 2013		488368	3696	9485732	9977796					9977796
ACCIDENT YEAR 2014		449247	8563	1564220	2022030		12019-	651	11368-	2010662
ACCIDENT YEAR 2015		43003	2739	1121073	1166815		22467	17759	40226	1207041
LOSSES O/S TOTAL (CURR)		948660	12565	1014825227	1015786452		13378-	30338	16960	1015803412
ACCIDENT YEAR 2005		89105		997009451	997098556					997098556
ACCIDENT YEAR 2006				3116384	3116384					3116384
ACCIDENT YEAR 2007		20002		393228	413230					413230
ACCIDENT YEAR 2008				256412	256412					256412
ACCIDENT YEAR 2010				486316	486316					486316
ACCIDENT YEAR 2011		4745		823568	828313					828313
ACCIDENT YEAR 2012		16874	2401	570526	589801		1306-		1306-	588495
ACCIDENT YEAR 2013		227518	3696	8794318	9025532					9025532
ACCIDENT YEAR 2014		387085	1999	1989790	2378874		17042-		17042-	2361832
ACCIDENT YEAR 2015		203331	4469	1385234	1593034		4970	30338	35308	1628342

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY
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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
LOSSES O/S IBNR TOT (PRIOR)	1355643	45665	14576517	15977825	85714-	16773	68941-	15908884
ACCIDENT YEAR 2005			6669390	6669390				6669390
ACCIDENT YEAR 2006			173951	173951				173951
ACCIDENT YEAR 2007			531260	531260				531260
ACCIDENT YEAR 2008			152787	152787				152787
ACCIDENT YEAR 2009	95		114267	114362				114362
ACCIDENT YEAR 2010	9		308531	308540	70		70	308610
ACCIDENT YEAR 2011	446-		153132	152686	3128-		3128-	149558
ACCIDENT YEAR 2012	55972	8	259929	315909	174-	54	120-	315789
ACCIDENT YEAR 2013	393549	685	2962975	3357209	49299-	98	49201-	3308008
ACCIDENT YEAR 2014	707531	28182	2575611	3311324	45756-	10731	35025-	3276299
ACCIDENT YEAR 2015	198933	16790	674684	890407	12573	5890	18463	908870
LOSSES O/S IBNR TOT (CURR)	1062664	31815	15120583	16215062	85611-	26479	59132-	16155930
ACCIDENT YEAR 2005			6534288	6534288				6534288
ACCIDENT YEAR 2006			157798	157798				157798
ACCIDENT YEAR 2007			537983	537983				537983
ACCIDENT YEAR 2008			97407	97407				97407
ACCIDENT YEAR 2009			113760	113760				113760
ACCIDENT YEAR 2010			187553	187553	49		49	187602
ACCIDENT YEAR 2011	462-		148852	148390	2456-		2456-	145934
ACCIDENT YEAR 2012	22188	7	225021	247216	138-	36	102-	247114
ACCIDENT YEAR 2013	153150	473	3056544	3210167	48975-	86	48889-	3161278
ACCIDENT YEAR 2014	566067	8616	2676882	3251565	44185-	7405	36780-	3214785
ACCIDENT YEAR 2015	321721	22719	1384495	1728935	10094	18952	29046	1757981
ANTICIPATED SALV (PRIOR)				126297			183364	309661
ACCIDENT YEAR 2011				3260			3237	6497
ACCIDENT YEAR 2012				4695			4372	9067
ACCIDENT YEAR 2013				73553			49732	123285
ACCIDENT YEAR 2014				31314			96183	127497
ACCIDENT YEAR 2015				13475			29840	43315
ANTICIPATED SALV (CURR)				135036			205141	340177
ACCIDENT YEAR 2011				3244			2544	5788
ACCIDENT YEAR 2012				4446			4368	8814
ACCIDENT YEAR 2013				72023			49314	121337
ACCIDENT YEAR 2014				33750			88440	122190
ACCIDENT YEAR 2015				21573			60475	82048

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MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****				***** PHYSICAL DAMAGE *****			***** ALL COV *****
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	527438	219208	2891006	3637652	456002	130416	586418	4224070
UNEARNED PREMIUMS (PRIOR)	452470	188968	2571810	3213248	420164	120826	540990	3754238
UNEARNED PREMIUMS (CURR)	499486	207878	2752435	3459799	438220	125108	563328	4023127
PREMIUMS EARNED	480422	200298	2710381	3391101	437946	126134	564080	3955181
COMMISSIONS WRITTEN	52071	21823	285446	359340	45043	12961	58004	417344
OPERATING SERVICE FEES	75664	31575	427491	534730	66527	19097	85624	620354
LOSSES INCURRED TOTAL	180012-	16378	22485533	22321899	221505	167535	389040	22710939
ACCIDENT YEAR 2004								
ACCIDENT YEAR 2005	279-		20172615	20172336	3445-	245-	3690-	20168646
ACCIDENT YEAR 2006			13752-	13752-				13752-
ACCIDENT YEAR 2007			19952	19952				19952
ACCIDENT YEAR 2008			172235	172235	511-		511-	171724
ACCIDENT YEAR 2009	95-		507-	602-				602-
ACCIDENT YEAR 2010	9-		149521-	149530-	21-		21-	149551-
ACCIDENT YEAR 2011	15-		5157-	5172-	672		672	4500-
ACCIDENT YEAR 2012	33727-	1-	49025-	82753-	32-	18-	50-	82803-
ACCIDENT YEAR 2013	303389-	212-	4667-	308268-	357	129	486	307782-
ACCIDENT YEAR 2014	125614-	18578-	1025466	881274	8765-	2947-	11712-	869562
ACCIDENT YEAR 2015	283116	35169	1317894	1636179	233250	170616	403866	2040045
CLAIM SERVICE FEES TOTAL	65827	27445	371316	464588	43795	12615	56410	520998
ACCIDENT YEAR 2014	45740	14925	369239	429904	527-	922	395	430299
ACCIDENT YEAR 2015	20087	12520	2077	34684	44322	11693	56015	90699
NET UNDERWRITING RESULTS	466872	103077	20859405-	20289456-	61076	86074-	24998-	20314454-
MISCELLANEOUS EXPENSES				53870			8687	62557
CHARGE OFFS				166765			26881	193646
INVESTMENT INCOME				58542			9435	67977
NET MISC EXPENSE OR INCOME				162093			26133	188226
NET RESULTS OF OPERATIONS				20451549-			51131-	20502680-

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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
LOSSES PAID TOTAL	2553421 556737	369354 3479512	102933 763 103696 3583208
ACCIDENT YEAR 2004		1- 1-	1 1
ACCIDENT YEAR 2005	42-	115177 115135	382- 382- 114753
ACCIDENT YEAR 2008		76704- 76704-	76704- 76704-
ACCIDENT YEAR 2009		1 1	1 1
ACCIDENT YEAR 2010	7-		7- 7-
ACCIDENT YEAR 2011	3	79996 79999	79999 79999
ACCIDENT YEAR 2012	170500	7914 178414	178414 178414
ACCIDENT YEAR 2013	2277498 14639	184365 2476502	26 1- 25 2476527
ACCIDENT YEAR 2014	105427 252151	57533 415111	3361- 4 3357- 411754
ACCIDENT YEAR 2015	289989	1073 291062	106649 760 107409 398471
LOSSES O/S TOTAL (PRIOR)	6040795 656590	9254060 15951445	32762 597 33359 15984804
ACCIDENT YEAR 2005		7991476 7991476	7991476 7991476
ACCIDENT YEAR 2006		42535 42535	42535 42535
ACCIDENT YEAR 2007	13477	13477 13477	13477 13477
ACCIDENT YEAR 2008		16142 16142	16142 16142
ACCIDENT YEAR 2009	9995	9995 9995	9995 9995
ACCIDENT YEAR 2011	408643	33853 442496	442496 442496
ACCIDENT YEAR 2012	429402 12557	309667 751626	751626 751626
ACCIDENT YEAR 2013	2604586 56967	674047 3335600	3335600 3335600
ACCIDENT YEAR 2014	2567572 381631	168241 3117444	3445- 3445- 3113999
ACCIDENT YEAR 2015	20597 191958	18099 230654	36207 597 36804 267458
LOSSES O/S TOTAL (CURR)	5039737 1440304	8781775 15261816	107200 3481 110681 15372497
ACCIDENT YEAR 2005		7491771 7491771	7491771 7491771
ACCIDENT YEAR 2006		42535 42535	42535 42535
ACCIDENT YEAR 2007	13477	13477 13477	13477 13477
ACCIDENT YEAR 2008		16142 16142	16142 16142
ACCIDENT YEAR 2009	9995	9995 9995	9995 9995
ACCIDENT YEAR 2010		1500 1500	1500 1500
ACCIDENT YEAR 2011	514421	68381 582802	582802 582802
ACCIDENT YEAR 2012	230006 5054	301741 536801	536801 536801
ACCIDENT YEAR 2013	634390 4997	577960 1217347	1217347 1217347
ACCIDENT YEAR 2014	2546423 131875	203418 2881716	7185- 7185- 2874531
ACCIDENT YEAR 2015	1104502 1284901	78327 2467730	114385 3481 117866 2585596

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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)	9181942 361761	11240362 20784065	179- 32353 32174 20816239
ACCIDENT YEAR 2005	1	5410924 5410925	3674 3674 5414599
ACCIDENT YEAR 2006	24	430231 430255	1051 1051 431306
ACCIDENT YEAR 2007	24	383015 383039	1134 1134 384173
ACCIDENT YEAR 2008	23	280551 280574	764 764 281338
ACCIDENT YEAR 2009	33651	243223 276874	685 685 277559
ACCIDENT YEAR 2010	48520	197074 245594	450 450 246044
ACCIDENT YEAR 2011	70221 3527	174228 247976	1750- 1750- 246226
ACCIDENT YEAR 2012	195042 3162	218402 416606	7291- 7291- 409315
ACCIDENT YEAR 2013	1256862 27269	852949 2137080	11331- 11331- 2125749
ACCIDENT YEAR 2014	5280883 196451	1970862 7448196	20055- 5472 14583- 7433613
ACCIDENT YEAR 2015	2296691 131352	1078903 3506946	32490 26881 59371 3566317
LOSSES O/S IBNR TOT (CURR)	9932051 525593	11942895 22400539	29218 31666 60884 22461423
ACCIDENT YEAR 2005	1	5604474 5604475	3375 3375 5607850
ACCIDENT YEAR 2006	15	392907 392922	1015 1015 393937
ACCIDENT YEAR 2007	23	366795 366818	1121 1121 367939
ACCIDENT YEAR 2008	18	268671 268689	763 763 269452
ACCIDENT YEAR 2009	33648	226625 260273	680 680 260953
ACCIDENT YEAR 2010	51196	188678 239874	418 418 240292
ACCIDENT YEAR 2011	74059 819	168056 242934	1062- 1062- 241872
ACCIDENT YEAR 2012	102153 990	201193 304336	7703- 7703- 296633
ACCIDENT YEAR 2013	1109674 18679	729272 1857625	11430- 11430- 1846195
ACCIDENT YEAR 2014	4574100 106959	1633033 6314092	10866- 961 9905- 6304187
ACCIDENT YEAR 2015	3987164 398146	2163191 6548501	52907 30705 83612 6632113
ANTICIPATED SALV (PRIOR)		220966	70587 291553
ACCIDENT YEAR 2011		9910	1948 11858
ACCIDENT YEAR 2012		24241	8613 32854
ACCIDENT YEAR 2013		61798	12740 74538
ACCIDENT YEAR 2014		94144	30088 124232
ACCIDENT YEAR 2015		30873	17198 48071
ANTICIPATED SALV (CURR)		223211	88128 311339
ACCIDENT YEAR 2011		14986	1261 16247
ACCIDENT YEAR 2012		23492	8587 32079
ACCIDENT YEAR 2013		53321	12737 66058
ACCIDENT YEAR 2014		74784	24707 99491
ACCIDENT YEAR 2015		56628	40836 97464

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	4202214 63396	998860 5264470	208640 60639 269279 5533749
UNEARNED PREMIUMS (PRIOR)	5968097 88124	1423448 7479669	232158 76615 308773 7788442
UNEARNED PREMIUMS (CURR)	6612516 101149	1587472 8301137	291381 90140 381521 8682658
PREMIUMS EARNED	3557795 50371	834836 4443002	149417 47114 196531 4639533
COMMISSIONS WRITTEN	265519 5059	71504 342082	13866 4663 18529 360611
OPERATING SERVICE FEES	651356 9825	154829 816010	36092 10491 46583 862593
LOSSES INCURRED TOTAL	2302472 1504283	599602 4406357	206768 2960 209728 4616085
ACCIDENT YEAR 2004		1- 1-	1 1
ACCIDENT YEAR 2005	42-	190978- 191020-	681- 681- 191701-
ACCIDENT YEAR 2006	9-	37324- 37333-	36- 36- 37369-
ACCIDENT YEAR 2007	1-	16220- 16221-	13- 13- 16234-
ACCIDENT YEAR 2008	5-	88584- 88589-	1- 1- 88590-
ACCIDENT YEAR 2009	3-	16597- 16600-	5- 5- 16605-
ACCIDENT YEAR 2010	2669	6896- 4227-	32- 32- 4259-
ACCIDENT YEAR 2011	109619 2708-	108352 215263	688 688 215951
ACCIDENT YEAR 2012	121785- 9675-	17221- 148681-	412- 412- 149093-
ACCIDENT YEAR 2013	160114 45921-	35399- 78794	73- 73- 78720
ACCIDENT YEAR 2014	622505- 87097-	245119- 954721-	2088 4507- 2419- 957140-
ACCIDENT YEAR 2015	2774378 1649726	1145589 5569693	205244 7468 212712 5782405
CLAIM SERVICE FEES TOTAL	441167 6259	103531 550957	15243 4815 20058 571015
ACCIDENT YEAR 2014	214999 2134-	83437 296302	2225- 19 2206- 294096
ACCIDENT YEAR 2015	226168 8393	20094 254655	17468 4796 22264 276919
PREMIUM DEFICIENCY (PRIOR)	174960 2579	41728 219267	6803 2244 9047 228314
PREMIUM DEFICIENCY (CURR)	243955 3729	58571 306255	10745 3324 14069 320324
NET UNDERWRITING RESULTS	171714- 1476205-	111473- 1759392-	126494- 23105 103389- 1862781-
MISCELLANEOUS EXPENSES		6497	342 6839
CHARGE OFFS		4945	253 5198
INVESTMENT INCOME		7716	395 8111
NET MISC EXPENSE OR INCOME		3726	200 3926
NET RESULTS OF OPERATIONS		1763118-	103589- 1866707-

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ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****		***** PHYSICAL DAMAGE *****		***** ALL COV *****
* * R *	BI	PD	PIP	TOTAL * R *	COLL O/T COLL TOTAL * TOTAL
LOSSES PAID TOTAL	2829014	591799	8604434	12025247	346923 146664 493587 12518834
LOSSES O/S TOTAL (PRIOR)	7152081	673989	1010372900	1018198970	41972 19007 60979 1018259949
LOSSES O/S TOTAL (CURR)	5988397	1452869	1023607002	1031048268	93822 33819 127641 1031175909
LOSSES O/S IBNR TOT (PRIOR)	10537585	407426	25816879	36761890	85893- 49126 36767- 36725123
LOSSES O/S IBNR TOT (CURR)	10994715	557408	27063478	38615601	56393- 58145 1752 38617353
ANTICIPATED SALV (PRIOR)				347263	253951 601214
ANTICIPATED SALV (CURR)				358247	293269 651516

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MEMBERS PARTICIPATION REPORT

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	4729652	282604	3889866	8902122	664642	191055	855697	9757819
UNEARNED PREMIUMS (PRIOR)	6420567	277092	3995258	10692917	652322	197441	849763	11542680
UNEARNED PREMIUMS (CURR)	7112002	309027	4339907	11760936	729601	215248	944849	12705785
PREMIUMS EARNED	4038217	250669	3545217	7834103	587363	173248	760611	8594714
COMMISSIONS WRITTEN	317590	26882	356950	701422	58909	17624	76533	777955
OPERATING SERVICE FEES	727020	41400	582320	1350740	102619	29588	132207	1482947
LOSSES INCURRED TOTAL	2122460	1520661	23085135	26728256	428273	170495	598768	27327024
CLAIM SERVICE FEES TOTAL	506994	33704	474847	1015545	59038	17430	76468	1092013
PREMIUM DEFICIENCY (PRIOR)	174960	2579	41728	219267	6803	2244	9047	228314
PREMIUM DEFICIENCY (CURR)	243955	3729	58571	306255	10745	3324	14069	320324
NET UNDERWRITING RESULTS	295158	1373128-	20970878-	22048848-	65418-	62969-	128387-	22177235-
MISCELLANEOUS EXPENSES				60367			9029	69396
CHARGE OFFS				171710			27134	198844
INVESTMENT INCOME				66258			9830	76088
NET MISC EXPENSE OR INCOME				165819			26333	192152
NET RESULTS OF OPERATIONS				22214667-			154720-	22369387-

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PRIVATE PASSENGER

ALL CARRIERS COMBINED

***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES PAID TOTAL	1239023 198608	24707928 26145559	717715 435863 1153578 27299137
ACCIDENT YEAR 2004	616758	1009121589 1009738347	1897- 1897- 1009736450
ACCIDENT YEAR 2005	109550	988788347- 988678797-	4486- 245- 4731- 988683528-
ACCIDENT YEAR 2006		17455 17455	
ACCIDENT YEAR 2007		20975 20975	
ACCIDENT YEAR 2008		137000 137000	511- 511- 136489
ACCIDENT YEAR 2010		59249 59249	
ACCIDENT YEAR 2011		3974 3974	
ACCIDENT YEAR 2012	6998	272467 279465	656- 656- 278809
ACCIDENT YEAR 2013	407703	1459340 1902666	7751- 1117- 8868- 1893798
ACCIDENT YEAR 2014	98014	132984 1439331	317027 245098 562125 2232454
ACCIDENT YEAR 2015		30001 964895	415333 192783 608116 1603012
LOSSES O/S TOTAL (PRIOR)	1186107 23201	967330814 968540122	2155- 50102 47947 968588069
ACCIDENT YEAR 2004	89105	949765301 949854406	
ACCIDENT YEAR 2005		1134558 1134558	
ACCIDENT YEAR 2006		5535957 5535957	
ACCIDENT YEAR 2007	20002	1193184 1213186	
ACCIDENT YEAR 2008	25001	624591 649592	
ACCIDENT YEAR 2009		15002 15002	
ACCIDENT YEAR 2010	4934-	622777 617843	
ACCIDENT YEAR 2011	2315	36240 38555	
ACCIDENT YEAR 2012	34002	2401 856139	1776- 1776- 890766
ACCIDENT YEAR 2013	700558	3696 6235139	6939393
ACCIDENT YEAR 2014	320058	17104 1311926	379- 50102 49723 1698811
LOSSES O/S TOTAL (CURR)	948660 12565	1014825227 1015786452	13378- 30338 16960 1015803412
ACCIDENT YEAR 2005	89105	997009451 997098556	
ACCIDENT YEAR 2006		3116384 3116384	
ACCIDENT YEAR 2007	20002	393228 413230	
ACCIDENT YEAR 2008		256412 256412	
ACCIDENT YEAR 2010		486316 486316	
ACCIDENT YEAR 2011	4745	823568 828313	
ACCIDENT YEAR 2012	16874	2401 570526	1306- 1306- 588495
ACCIDENT YEAR 2013	227518	3696 8794318	9025532
ACCIDENT YEAR 2014	387085	1999 1989790	17042- 17042- 2361832
ACCIDENT YEAR 2015	203331	4469 1385234	4970 30338 35308 1628342

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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)	819866 58385	15691196 16569447	66633- 21442 45191- 16524256
ACCIDENT YEAR 2004		8184028 8184028	8184028
ACCIDENT YEAR 2005		212386 212386	212386
ACCIDENT YEAR 2006		146322 146322	146322
ACCIDENT YEAR 2007		511479 511479	511479
ACCIDENT YEAR 2008		227244 227244	227244
ACCIDENT YEAR 2009		90757 90757	90787
ACCIDENT YEAR 2010	1571-	198246 196675	194851
ACCIDENT YEAR 2011	10111	111064 121175	118080
ACCIDENT YEAR 2012	60052 142	244388 304582	304381
ACCIDENT YEAR 2013	307380 8077	2894536 3209993	3150490
ACCIDENT YEAR 2014	443894 50166	2870746 3364806	3384208
LOSSES O/S IBNR TOT (CURR)	1062664 31815	15120583 16215062	85611- 26479 59132- 16155930
ACCIDENT YEAR 2005		6534288 6534288	6534288
ACCIDENT YEAR 2006		157798 157798	157798
ACCIDENT YEAR 2007		537983 537983	537983
ACCIDENT YEAR 2008		97407 97407	97407
ACCIDENT YEAR 2009		113760 113760	113760
ACCIDENT YEAR 2010		187553 187553	187602
ACCIDENT YEAR 2011	462-	148852 148390	145934
ACCIDENT YEAR 2012	22188 7	225021 247216	247114
ACCIDENT YEAR 2013	153150 473	3056544 3210167	3161278
ACCIDENT YEAR 2014	566067 8616	2676882 3251565	3214785
ACCIDENT YEAR 2015	321721 22719	1384495 1728935	1757981
ANTICIPATED SALV (PRIOR)		114008	175164 289172
ACCIDENT YEAR 2010		6502	1892 8394
ACCIDENT YEAR 2011		777	3244 4021
ACCIDENT YEAR 2012		4689	5025 9714
ACCIDENT YEAR 2013		73677	60344 134021
ACCIDENT YEAR 2014		28363	104659 133022
ANTICIPATED SALV (CURR)		135036	205141 340177
ACCIDENT YEAR 2011		3244	2544 5788
ACCIDENT YEAR 2012		4446	4368 8814
ACCIDENT YEAR 2013		72023	49314 121337
ACCIDENT YEAR 2014		33750	88440 122190
ACCIDENT YEAR 2015		21573	60475 82048

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***** ACCOUNTS *****	***** LIABILITY *****				***** PHYSICAL DAMAGE *****			***** ALL COV *****
* * R *	BI	PD	PIP	TOTAL * R *	COLL	O/T COLL	TOTAL *	TOTAL
PREMIUMS WRITTEN	1287269	535991	7270968	9094228	1175917	339512	1515429	10609657
UNEARNED PREMIUMS (PRIOR)	453277	193526	2850054	3496857	402471	116023	518494	4015351
UNEARNED PREMIUMS (CURR)	499486	207878	2752435	3459799	438220	125108	563328	4023127
PREMIUMS EARNED	1241060	521639	7368587	9131286	1140168	330427	1470595	10601881
COMMISSIONS WRITTEN	127151	53395	718551	899097	116143	33760	149903	1049000
OPERATING SERVICE FEES	182446	76587	1077819	1336852	171535	49719	221254	1558106
LOSSES INCURRED TOTAL	1244374	161402	71631728	73037504	687514	421136	1108650	74146154
ACCIDENT YEAR 2004	527653		51172260	51699913	1897-		1897-	51698016
ACCIDENT YEAR 2005	198655		13408448	13607103	4486-	245-	4731-	13602372
ACCIDENT YEAR 2006			2390642-	2390642-				2390642-
ACCIDENT YEAR 2007			752477-	752477-				752477-
ACCIDENT YEAR 2008	25001-		361016-	386017-	511-		511-	386528-
ACCIDENT YEAR 2009			8001	8001	30-		30-	7971
ACCIDENT YEAR 2010	6505		87905-	81400-	1873		1873	79527-
ACCIDENT YEAR 2011	8143-		829090	820947	659	20-	639	821586
ACCIDENT YEAR 2012	47994-	135-	32513-	80642-	595	682-	87-	80729-
ACCIDENT YEAR 2013	219567-	28019	4180527	3988979	2950	1204-	1746	3990725
ACCIDENT YEAR 2014	287214	76329	1923331	2286874	257964	181214	439178	2726052
ACCIDENT YEAR 2015	525052	57189	3734624	4316865	430397	242073	672470	4989335
CLAIM SERVICE FEES TOTAL	169649	71303	1007112	1248064	113337	32844	146181	1394245
ACCIDENT YEAR 2014	142243	54522	1003550	1200315	34499	16707	51206	1251521
ACCIDENT YEAR 2015	27406	16781	3562	47749	78838	16137	94975	142724
NET UNDERWRITING RESULTS	482560-	158952	67066623-	67390231-	51639	207032-	155393-	67545624-
MISCELLANEOUS EXPENSES				146877			24436	171313
CHARGE OFFS				424499			70138	494637
INVESTMENT INCOME				196714			32937	229651
NET MISC EXPENSE OR INCOME				374662			61637	436299
NET RESULTS OF OPERATIONS				67764893-			217030-	67981923-

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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	3545154 1388857	1008331 5942342	293987 16837 310824 6253166
ACCIDENT YEAR 2004	1 91-	12733758 12733668	2682 2682 12736350
ACCIDENT YEAR 2005	1- 133-	12274514- 12274648-	3836- 3836- 12278484-
ACCIDENT YEAR 2008		67608- 67608-	834- 834- 67608-
ACCIDENT YEAR 2009		834- 834-	834- 834- 834-
ACCIDENT YEAR 2010	123822	123822	123822 123822 123822
ACCIDENT YEAR 2011	133001-	91303 41698-	41698- 41698- 41698-
ACCIDENT YEAR 2012	441494	25964 467458	467458 467458 467458
ACCIDENT YEAR 2013	2816452 54536	280603 3151591	2229 1293 3522 3155113
ACCIDENT YEAR 2014	296387 953528	218586 1468501	133204 8482 141686 1610187
ACCIDENT YEAR 2015	381017	1073 382090	159708 7062 166770 548860
LOSSES O/S TOTAL (PRIOR)	5251774 477760	9761474 15491008	13982 1992 15974 15506982
ACCIDENT YEAR 2004		7864586 7864586	7864586 7864586 7864586
ACCIDENT YEAR 2005		495057 495057	495057 495057 495057
ACCIDENT YEAR 2006		170060 170060	170060 170060 170060
ACCIDENT YEAR 2007	13477	13477	13477 13477 13477
ACCIDENT YEAR 2008		27400 27400	27400 27400 27400
ACCIDENT YEAR 2009	9995	9995	9995 9995 9995
ACCIDENT YEAR 2010	91876	91876	91876 91876 91876
ACCIDENT YEAR 2011	408549	140630 549179	549179 549179 549179
ACCIDENT YEAR 2012	766514 15549	330823 1112886	1112886 1112886 1112886
ACCIDENT YEAR 2013	2518479 82108	661726 3262313	4475- 4475- 3257838
ACCIDENT YEAR 2014	1456361 366626	71192 1894179	18457 1992 20449 1914628
LOSSES O/S TOTAL (CURR)	5039737 1440304	8781775 15261816	107200 3481 110681 15372497
ACCIDENT YEAR 2005		7491771 7491771	7491771 7491771 7491771
ACCIDENT YEAR 2006		42535 42535	42535 42535 42535
ACCIDENT YEAR 2007	13477	13477	13477 13477 13477
ACCIDENT YEAR 2008		16142 16142	16142 16142 16142
ACCIDENT YEAR 2009	9995	9995	9995 9995 9995
ACCIDENT YEAR 2010		1500 1500	1500 1500 1500
ACCIDENT YEAR 2011	514421	68381 582802	582802 582802 582802
ACCIDENT YEAR 2012	230006 5054	301741 536801	536801 536801 536801
ACCIDENT YEAR 2013	634390 4997	577960 1217347	1217347 1217347 1217347
ACCIDENT YEAR 2014	2546423 131875	203418 2881716	7185- 7185- 2874531
ACCIDENT YEAR 2015	1104502 1284901	78327 2467730	114385 3481 117866 2585596

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			
LOSSES O/S IBNR TOT (PRIOR)	7117294 363174	10040829 17521297	98141 27868 126009 17647306
ACCIDENT YEAR 2004	11	6153413 6153424	3363 3363 6156787
ACCIDENT YEAR 2005		571645 571645	1294 1294 572939
ACCIDENT YEAR 2006	27	428621 428648	1090 1090 429738
ACCIDENT YEAR 2007	36	122756 122792	1181 1181 123973
ACCIDENT YEAR 2008	10144	63937 74081	803 803 74884
ACCIDENT YEAR 2009	42556	53344 95900	709 709 96609
ACCIDENT YEAR 2010	44597	38542 83952	1279- 1279- 82673
ACCIDENT YEAR 2011	88997	25327 118044	2399- 2399- 115645
ACCIDENT YEAR 2012	498712	5521 111168	615401 7146- 7146- 608255
ACCIDENT YEAR 2013	2292030	46324 704805	3043159 3402- 573 2829- 3040330
ACCIDENT YEAR 2014	4140184	306796 1767271	6214251 103927 27295 131222 6345473
LOSSES O/S IBNR TOT (CURR)	9932051 525593	11942895 22400539	29218 31666 60884 22461423
ACCIDENT YEAR 2005	1	5604474 5604475	3375 3375 5607850
ACCIDENT YEAR 2006	15	392907 392922	1015 1015 393937
ACCIDENT YEAR 2007	23	366795 366818	1121 1121 367939
ACCIDENT YEAR 2008	18	268671 268689	763 763 269452
ACCIDENT YEAR 2009	33648	226625 260273	680 680 260953
ACCIDENT YEAR 2010	51196	188678 239874	418 418 240292
ACCIDENT YEAR 2011	74059	819 168056	242934 1062- 1062- 241872
ACCIDENT YEAR 2012	102153	990 201193	304336 7703- 7703- 296633
ACCIDENT YEAR 2013	1109674	18679 729272	1857625 11430- 11430- 1846195
ACCIDENT YEAR 2014	4574100	106959 1633033	6314092 10866- 961 9905- 6304187
ACCIDENT YEAR 2015	3987164	398146 2163191	6548501 52907 30705 83612 6632113
ANTICIPATED SALV (PRIOR)		177644	62919 240563
ACCIDENT YEAR 2010		5966	1832 7798
ACCIDENT YEAR 2011		13902	2645 16547
ACCIDENT YEAR 2012		25588	8622 34210
ACCIDENT YEAR 2013		63064	12780 75844
ACCIDENT YEAR 2014		69124	37040 106164
ANTICIPATED SALV (CURR)		223211	88128 311339
ACCIDENT YEAR 2011		14986	1261 16247
ACCIDENT YEAR 2012		23492	8587 32079
ACCIDENT YEAR 2013		53321	12737 66058
ACCIDENT YEAR 2014		74784	24707 99491
ACCIDENT YEAR 2015		56628	40836 97464

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
PREMIUMS WRITTEN	11061524	144948	2473215	13679687	430591	124311	554902	14234589
UNEARNED PREMIUMS (PRIOR)	5537844	100493	1433259	7071596	287104	107618	394722	7466318
UNEARNED PREMIUMS (CURR)	6612516	101149	1587472	8301137	291381	90140	381521	8682658
PREMIUMS EARNED	9986852	144292	2319002	12450146	426314	141789	568103	13018249
COMMISSIONS WRITTEN	674017	9113	155734	838864	26035	8159	34194	873058
OPERATING SERVICE FEES	1732658	22677	387222	2142557	75787	21794	97581	2240138
LOSSES INCURRED TOTAL	6147874	2513820	1930698	10592392	318282	22124	340406	10932798
ACCIDENT YEAR 2004	10-	91-	1284241-	1284342-	681-		681-	1285023-
ACCIDENT YEAR 2005		133-	244971-	245104-	1755-		1755-	246859-
ACCIDENT YEAR 2006	12-		163239-	163251-	75-		75-	163326-
ACCIDENT YEAR 2007	13-		244039	244026	60-		60-	243966
ACCIDENT YEAR 2008	10126-		125868	115742	40-		40-	115702
ACCIDENT YEAR 2009	8908-		172447	163539	29-		29-	163510
ACCIDENT YEAR 2010	38545	813-	151636	189368	1697		1697	191065
ACCIDENT YEAR 2011	42067-	2901-	161783	116815	1337		1337	118152
ACCIDENT YEAR 2012	491573-	15026-	86907	419692-	557-		557-	420249-
ACCIDENT YEAR 2013	249993-	50220-	221304	78909-	1324-	720	604-	79513-
ACCIDENT YEAR 2014	1820365	518940	216574	2555879	7231-	19844-	27075-	2528804
ACCIDENT YEAR 2015	5091666	2064064	2242591	9398321	327000	41248	368248	9766569
CLAIM SERVICE FEES TOTAL	1235200	17847	286822	1539869	42570	14166	56736	1596605
ACCIDENT YEAR 2014	895554	6862	257222	1159638	10224	2923	13147	1172785
ACCIDENT YEAR 2015	339646	10985	29600	380231	32346	11243	43589	423820
PREMIUM DEFICIENCY (PRIOR)	328675	5953	85070	419698	17029	6388	23417	443115
PREMIUM DEFICIENCY (CURR)	243955	3729	58571	306255	10745	3324	14069	320324
NET UNDERWRITING RESULTS	281823	2416941-	414975-	2550093-	30076-	78610	48534	2501559-
MISCELLANEOUS EXPENSES				17034			693	17727
CHARGE OFFS				29474			1115	30589
INVESTMENT INCOME				254454			8860	263314
NET MISC EXPENSE OR INCOME				207946-			7052-	214998-
NET RESULTS OF OPERATIONS				2342147-			55586	2286561-

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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	4784177	1587465	25716259	32087901	1011702 452700	1464402 33552303
LOSSES O/S TOTAL (PRIOR)	6437881	500961	977092288	984031130	11827 52094	63921 984095051
LOSSES O/S TOTAL (CURR)	5988397	1452869	1023607002	1031048268	93822 33819	127641 1031175909
LOSSES O/S IBNR TOT (PRIOR)	7937160	421559	25732025	34090744	31508 49310	80818 34171562
LOSSES O/S IBNR TOT (CURR)	10994715	557408	27063478	38615601	56393- 58145	1752 38617353
ANTICIPATED SALV (PRIOR)				291652		238083 529735
ANTICIPATED SALV (CURR)				358247		293269 651516

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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	12348793	680939	9744183	22773915	1606508	463823	2070331	24844246
UNEARNED PREMIUMS (PRIOR)	5991121	294019	4283313	10568453	689575	223641	913216	11481669
UNEARNED PREMIUMS (CURR)	7112002	309027	4339907	11760936	729601	215248	944849	12705785
PREMIUMS EARNED	11227912	665931	9687589	21581432	1566482	472216	2038698	23620130
COMMISSIONS WRITTEN	801168	62508	874285	1737961	142178	41919	184097	1922058
OPERATING SERVICE FEES	1915104	99264	1465041	3479409	247322	71513	318835	3798244
LOSSES INCURRED TOTAL	7392248	2675222	73562426	83629896	1005796	443260	1449056	85078952
CLAIM SERVICE FEES TOTAL	1404849	89150	1293934	2787933	155907	47010	202917	2990850
PREMIUM DEFICIENCY (PRIOR)	328675	5953	85070	419698	17029	6388	23417	443115
PREMIUM DEFICIENCY (CURR)	243955	3729	58571	306255	10745	3324	14069	320324
NET UNDERWRITING RESULTS	200737-	2257989-	67481598-	69940324-	21563	128422-	106859-	70047183-
MISCELLANEOUS EXPENSES				163911			25129	189040
CHARGE OFFS				453973			71253	525226
INVESTMENT INCOME				451168			41797	492965
NET MISC EXPENSE OR INCOME				166716			54585	221301
NET RESULTS OF OPERATIONS				70107040-			161444-	70268484-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	329269							329269
2004								
2005		6983302	977332281	991253800	6033413	5929107	20800515	20800515-
2006			2835817	2838168	67886	56531	9004-	9004
2007		1175	114999	114999	53485	47206	5104-	5104
2008				29839	65468	60797	25168	25168-
2009					62917	62292	625-	625
2010		41198	519920	478723	58894	57386	1507-	1507
2011			792469	792469	53317	51259	2058-	2058
2012			210455	210455	57328	55736	1592-	1592
2013		104126	6825892	6286783	90522	97691	427814-	427814
2014					58008	53090	4918-	4918
2015		60411	915282	843291	45401	82262	25281	25281-
TOTAL	329269	7190212	989547115	1002848527	6646639	6553357	20398342	20069073-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	75556							75556
2004		1					1	1-
2005		114446	7598409	7099933	5331089	5428292	286827-	286827
2006			42535	42535	419501	373981	45520-	45520
2007					362512	339190	23322-	23322
2008					265442	249283	16159-	16159
2009					220691	210520	10171-	10171
2010					176588	164791	11797-	11797
2011					155540	146853	8687-	8687
2012		648	260998	260348	182822	159338	23486-	23486
2013		21188	177004	155814	406824	365230	41596-	41596
2014					1072763	969098	103665-	103665
2015					508716	1038192	529476-	529476-
TOTAL	75556	136283	8078946	7558630	9102488	9444768	41753-	117309

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	404825							404825
2004		1					1	1-
2005		7097748	984930690	998353733	11364502	11357399	20513688	20513688-
2006			2878352	2880703	487387	430512	54524-	54524
2007		1175	114999	114999	415997	386396	28426-	28426
2008				29839	330910	310080	9009	9009-
2009					283608	272812	10796-	10796
2010		41198	519920	478723	235482	222177	13304-	13304
2011			792469	792469	208857	198112	10745-	10745
2012		648	471453	470803	240150	215074	25078-	25078
2013		125314	7002896	6442597	497346	462921	469410-	469410
2014					1130771	1022188	108583-	108583
2015		60411	915282	843291	554117	1120454	554757	554757-
TOTAL	404825	7326495	997626061	1010407157	15749127	15998125	20356589	19951764-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1184575							1184575
2004		994121093	943986110		7561520		42573463	42573463-
2005		974656111-	1134558	991253800	44047	5929107	21348191	21348191-
2006		12955	5253443	2838168	39982	56531	2385771-	2385771
2007		26406	907464	114999	61312	47206	780165-	780165
2008			544586	29839	63204	60797	517154-	517154
2009					55003	62292	7289	7289-
2010		40773	520001	478723	53941	57386	2940	2940-
2011				792469	49141	51259	794587	794587-
2012			208994	210455	45370	55736	11827	11827-
2013		212624	2952739	6286783	94541	97691	3549818	3549818-
2014					62753	53090	9663-	9663
2015		104595		843291		82262	1030148	1030148-
TOTAL	1184575	19862335	955507895	1002848527	8130814	6553357	65625510	64440935-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	344240							344240
2004		11936435	7452995		6032353		1548913-	1548913
2005		11480919-	495057	7099933	555105	5428292	2856-	2856
2006			170059	42535	413566	373981	167109-	167109
2007					98442	339190	240748	240748-
2008					45989	249283	203294	203294-
2009					23321	210520	187199	187199-
2010					16661	164791	148130	148130-
2011						146853	146853	146853-
2012		70867	260998	260348		159338	229555	229555-
2013		49031-	111292	155814	179132	365230	181589	181589-
2014					631184	969098	337914	337914-
2015						1038192	1038192	1038192-
TOTAL	344240	477352	8490401	7558630	7995753	9444768	994596	650356-

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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
	1528815							1528815
2004		1006057528	951439105		13593873		41024550	41024550-
2005		986137030-	1629615	998353733	599152	11357399	21345335	21345335-
2006		12955	5423502	2880703	453548	430512	2552880-	2552880
2007		26406	907464	114999	159754	386396	539417-	539417
2008			544586	29839	109193	310080	313860-	313860
2009					78324	272812	194488	194488-
2010		40773	520001	478723	70602	222177	151070	151070-
2011				792469	49141	198112	941440	941440-
2012		70867	469992	470803	45370	215074	241382	241382-
2013		163593	3064031	6442597	273673	462921	3731407	3731407-
2014					693937	1022188	328251	328251-
2015		104595		843291		1120454	2068340	2068340-
TOTAL	1528815	20339687	963998296	1010407157	16126567	15998125	66620106	65091291-

MEMBERS PARTICIPATION REPORT

09/14/2015

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING JUN 30, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$782
MAIPF MISCELLANEOUS EXPENSES	\$532,355
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$531,573

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

09/14/2015

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU JUN 30, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$5,697
MAIPF MISCELLANEOUS EXPENSES	\$1,712,971
NET COMPANY SHARE OF MISCELLANEOUS INCOME/EXPENSES	\$1,707,274

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.