



June 26, 2015

CIRCULAR: MBC (MI) 15-02

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

Participation Reports - Quarter Ending March 31, 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.

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

Ratio Calculation: Participation ratios are based upon 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 3/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00228	-0-	-0-	.0001956	.0001583	.0000211
00328	-0-	-0-	.0009372	.0006004	.0000943
01225	-0-	-0-	.0019718	.0014817	.0002079
01346	.0027891	.0024152	.0005099	.0000344	.0029029
01351	.0126198	.0136662	.0209586	.0188405	.0117348
01875	.0121049	.0122255	.0010219	.0008767	.0101935
02016	.0001008	.0002148	.0181087	.0041570	.0016167
02038	-0-	-0-	.0386509	.0228384	.0038064
02041	-0-	-0-	.0024530	.0011826	.0002300
02107	-0-	-0-	.0063770	.0045875	.0006634
02112	.0001129	.0000987	.0012678	.0013688	.0002325
02128	-0-	-0-	.0010378	.0007580	.0001085
02149	-0-	-0-	.0002153	.0000870	.0000195
02150	-0-	-0-	.0163405	.0124477	.0017299
02435	.0011504	.0000233	.0002354	.0000995	.0028968
02634	-0-	-0-	.0009408	.0010514	.0001140
02781	-0-	-0-	.0008553	.0005763	.0000873
02854	-0-	-0-	.0078109	.0025638	.0006805
02892	.0022294	.0018505	.0000047	.0000189	.0020263
03340	-0-	-0-	.0010124	.0008178	.0001092
03514	.0014257	.0015796	.0000149	.0000408	.0015336
03542	.0225876	.0241115	.0018891	.0030292	.0193890
03566	.0028031	.0028591	.0019646	.0013125	.0028710
03583	.0012580	.0014515	.0016941	.0016013	.0010727
04262	-0-	-0-	.0015483	.0011816	.0001580
04287	.0004159	.0005346	.0061290	.0056555	.0012065
04314	.0011941	.0000002	-0-	-0-	.0015034
04332	.0002895	.0003762	.0309436	.0083544	.0040121
04737	-0-	-0-	.0000755	.0000305	.0000063
04754	-0-	-0-	.0000023	.0000043	.0000004
04795	-0-	-0-	.0040566	.0019872	.0003818
04796	-0-	-0-	.0451933	.0131365	.0038642
04799	-0-	-0-	.0000541	.0001384	.0000099
04893	-0-	-0-	.0008051	.0009595	.0000999
04920	-0-	-0-	.0001067	.0000785	.0000112
04962	.0000002	-0-	-0-	-0-	.0000002
04987	.0016393	.0012806	.0013051	.0048041	.0015543
05062	-0-	-0-	.0002334	.0003058	.0000302
05072	-0-	-0-	.0024521	.0020856	.0002634
05092	.0000746	.0000680	.0002934	.0000034	.0000768
05127	-0-	-0-	.0016915	.0021172	.0002149
05142	-0-	-0-	-0-	.0125406	.0005420
05268	-0-	-0-	.0021482	.0009764	.0001989
05293	.0056393	.0060474	.0000640	.0002305	.0051814
05303	-0-	-0-	.0000039	-0-	.0000003
05366	-0-	-0-	.0005268	.0005501	.0000622
05390	-0-	-0-	.0001454	.0001005	.0000149

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05545	-0-	-0-	.0004189	.0002018	.0000393
05600	-0-	-0-	.0018762	.0003350	.0001513
05654	-0-	-0-	.0005131	.0003588	.0000682
05676	-0-	-0-	.0070289	.0054530	.0007484
05702	.0032559	.0030424	.0067662	.0074875	.0058911
05718	-0-	-0-	.0010544	.0008236	.0001125
05779	-0-	-0-	.0016884	.0007699	.0001564
05789	.0000033	.0000070	.0002324	.0002351	.0000311
05849	-0-	-0-	.0003231	.0002017	.0000323
05898	-0-	-0-	-0-	-0-	.0000845
05899	-0-	-0-	.0000188	.0000128	.0000019
05967	.0074425	.0086583	.0002483	.0010077	.0061354
05987	-0-	-0-	.0000007	.0000008	.0000001
06003	-0-	-0-	.0009196	.0019335	.0001506
06072	-0-	-0-	.0001485	.0001410	.0000169
06113	-0-	-0-	.0016083	.0007320	.0001258
06119	-0-	-0-	.0072249	.0081810	.0008806
06120	-0-	-0-	.0017515	.0011321	.0001767
06124	.0046225	.0038553	.0020226	.0021957	.0049144
06126	-0-	-0-	.0000012	.0000011	.0000001
06127	-0-	-0-	.0053629	.0036639	.0005496
06142	-0-	-0-	.0013798	.0011028	.0001481
06189	.0016564	.0022278	-0-	-0-	.0010618
06236	-0-	-0-	.0014251	.0011173	.0001522
06333	-0-	-0-	.0009297	.0003602	.0000832
06402	-0-	-0-	.0070752	.0070069	.0008189
06449	-0-	-0-	.0004364	.0001776	.0000395
06460	.0062900	.0009660	.0000006	-0-	.0069783
06656	-0-	-0-	.0003289	.0016201	.0000940
06787	.0007167	.0007699	.0001929	.0000257	.0006875
06870	-0-	-0-	.0004467	.0003377	.0000469
06909	-0-	-0-	.0030991	.0028387	.0002049
06921	-0-	-0-	.0007685	.0007493	.0000884
06928	-0-	-0-	.0003968	.0000527	.0000312
06964	-0-	-0-	.0008534	.0004748	.0000828
07031	.0635973	.0636932	.0186581	.0233537	.0651059
07033	-0-	-0-	.0025207	.0031819	.0003185
07035	-0-	-0-	.0004311	.0024155	.0001432
07079	.0085891	.0095780	.0002549	.0012230	.0076206
07090	-0-	-0-	.0002367	.0001420	.0000234
07093	.0171194	.0193692	.0378907	.0394237	.0184637
07129	-0-	-0-	.0075953	.0015324	.0006202
07141	.0059827	.0066030	.0004171	.0009649	.0073541
07150	.0020415	.0021996	.0001749	.0003166	.0018216
07159	.0229316	.0199208	.0000900	.0005196	.0240119
07164	-0-	-0-	.0000707	.0000769	.0000085
07195	-0-	-0-	.0004725	.0003549	.0000498

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07229	-0-	-0-	-0-	-0-	.0000003
07239	-0-	-0-	.0010121	.0001495	.0000803
07240	-0-	-0-	.0016891	.0010499	.0001686
07275	-0-	-0-	.0071895	.0792457	.0011872
07301	-0-	-0-	.0016780	.0012214	.0001752
07312	-0-	-0-	.0022335	.0004608	.0001828
07345	.0008025	.0008351	.0102524	.0079237	.0016279
07372	.0000299	.0000394	.0077102	.0086921	.0009308
07376	-0-	-0-	.0119384	.0116801	.0013756
07377	.0000978	.0000987	.0156732	.0138221	.0018185
07378	.0457773	.0516424	.0008012	.0042321	.0479245
07411	-0-	-0-	.0011384	.0016927	.0001562
07425	.0912634	.0752217	.0051895	.0100181	.0679592
07439	.0331639	.0359266	-0-	.0034805	.0247574
07461	-0-	-0-	.0000338	.0000214	.0000034
07481	-0-	-0-	.0036788	.0027745	.0003882
07497	-0-	-0-	.0000303	.0000211	.0000031
07501	-0-	-0-	.0102084	.0038107	.0009093
07527	-0-	-0-	.0003188	.0000829	.0000268
07562	-0-	-0-	.0022767	.0005981	.0001919
07581	-0-	-0-	.0007780	.0005008	.0000784
07610	.0019585	.0019088	.0000021	.0000427	.0013524
07633	-0-	-0-	.0049239	.0045133	.0005542
07667	.1732001	.1796551	.0304033	.0583452	.1727146
07673	.0003871	.0003740	.0000711	.0000061	.0003955
07707	-0-	-0-	.0000048	-0-	-0-
07744	-0-	-0-	.0000235	.0000431	.0000036
07779	-0-	-0-	.0004580	.0002357	.0000436
07803	.0056207	.0055404	.0031014	.0021463	.0051128
07807	-0-	-0-	.0010996	.0008250	.0001159
07816	-0-	-0-	.0017410	.0013636	.0001848
07836	-0-	-0-	.0036006	.0012119	.0003150
07838	.0069678	.0089934	.0257936	.0257982	.0080961
07848	.0581798	.0574717	.0261345	.0281905	.0441512
07857	.0128011	.0138318	.0078434	.0084253	.0160477
07871	-0-	-0-	.0002783	.0002603	.0000315
07889	-0-	-0-	-0-	-0-	.0000013
07926	-0-	-0-	.0143265	.0120238	.0015647
07932	-0-	-0-	.0069736	.0045075	.0007035
07952	.0041861	.0035835	.0160077	.0132874	.0049839
07960	.0123172	.0124028	.0072452	.0083098	.0116209
08006	-0-	-0-	.0020584	.0026671	.0002651
08007	-0-	-0-	.0006737	.0005502	.0000729
08026	.0241704	.0242909	.0230131	.0252050	.0220615
08030	-0-	-0-	.0003033	.0002276	.0000320
08068	.0036146	.0031383	.0014015	.0020658	.0028693
08107	-0-	-0-	.0251206	.0231981	.0028349

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08188	-0-	-0-	.0094331	.0061403	.0009521
08263	-0-	-0-	.0023134	.0020270	.0003303
08264	-0-	-0-	.0028327	.0014512	.0002693
08319	-0-	-0-	.0002599	.0000939	.0000230
08320	.0048955	.0052991	.0221980	.0204793	.0060323
08324	.0595041	.0729531	.0184131	.0187479	.0587070
08327	-0-	-0-	.0018715	.0015403	.0002031
08917	-0-	-0-	.0000067	-0-	.0000005
08944	-0-	-0-	.0000080	.0000513	.0000028
08997	-0-	-0-	.0009324	.0108806	.0001030
09029	-0-	-0-	-0-	.0000002	-0-
09065	-0-	-0-	.0074718	.0044773	.0007385
09084	.0004827	.0004329	.0001299	.0000101	.0005095
09102	-0-	-0-	.0023651	.0000880	-0-
09105	-0-	-0-	.0000143	.0000164	.0000018
09134	.0001082	.0001029	-0-	-0-	.0000889
09136	.0051315	.0059307	.0000121	.0001700	.0033428
09145	-0-	-0-	.0000022	.0000023	-0-
09194	-0-	-0-	.0127889	.0105000	.0013866
09527	-0-	-0-	.0030576	.0017316	.0003043
09530	-0-	-0-	.0130586	.0016504	.0010238
09547	-0-	-0-	.0000029	-0-	.0000002
09653	-0-	-0-	.0000095	.0000115	.0000012
09657	-0-	-0-	.0000143	.0000114	.0000015
09716	-0-	-0-	.0005267	.0000202	.0000393
09805	-0-	-0-	.0028465	.0032947	.0003500
09809	-0-	-0-	.0029674	.0010279	.0002609
09812	.0002017	.0001353	.0010710	.0007697	.0001845
09816	-0-	-0-	.0028193	.0094984	.0006166
09818	-0-	-0-	.0137108	.0122271	.0015099
09824	.0144391	.0135326	.0083332	.0058836	.0141395
09832	-0-	-0-	.0010072	.0004166	.0000915
09834	-0-	-0-	.0018266	.0008649	.0001706
09836	.0033548	.0030608	-0-	-0-	.0036995
09838	.0003302	.0005276	.0377993	.0218390	.0040192
09840	-0-	-0-	-0-	-0-	.0000004
09869	-0-	-0-	.0008545	.0002146	.0001879
09901	-0-	-0-	.0002065	.0000288	.0000163
09965	-0-	-0-	.0000016	-0-	.0000001
09972	.0004377	.0008796	.0052709	.0275548	.0018025
09980	-0-	-0-	.0000726	.0000755	.0000086
09989	-0-	-0-	.0003959	.0007668	.0000657
10016	-0-	-0-	.0000089	.0000354	.0000022
10029	-0-	-0-	.0004782	.0002893	.0000474
10076	-0-	-0-	.0010880	.0006010	.0001053
10087	-0-	-0-	.0043749	.0053097	.0005486
10122	-0-	-0-	.0000943	.0000507	.0000091

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2015

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
10123	-0-	-0-	.0001440	.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-	.0002235	.0000097
10394	-0-	-0-	.0002073	.0001214	.0000204
10413	-0-	-0-	.0000286	.0000391	.0000038
10509	-0-	-0-	.0009839	.0004918	.0000930
10533	-0-	-0-	.0001679	.0001312	.0000179
10558	-0-	-0-	-0-	-0-	.0000001
10587	-0-	-0-	.0000146	.0000094	.0000015
10721	.0005742	.0006371	.0000280	.0001444	.0005665
10726	-0-	-0-	.0008816	.0005068	.0000690
10886	.0176764	.0177345	.0027429	.0036135	.0150214
10887	-0-	.0000233	-0-	-0-	.0000073
10993	-0-	-0-	.0010495	.0009534	.0001178
11047	.0948342	.1045646	.0338223	.0492874	.0786346
11088	.0093440	.0087778	.0027508	.0072197	.0073714
11110	-0-	-0-	.0010685	.0008511	.0001147
11148	-0-	-0-	.0001360	-0-	.0000380
11156	-0-	-0-	.0045578	.0033754	.0004783
11159	-0-	-0-	-0-	-0-	.0000020
11162	.0134290	.0058790	.0121230	.0127089	.0053981
11258	-0-	-0-	.0000218	.0009919	.0000445
11262	-0-	-0-	.0029066	-0-	.0002102
11303	-0-	-0-	.0012794	-0-	.0000747
11373	-0-	-0-	-0-	-0-	.0000017
11411	.0036121	.0027253	-0-	-0-	.0048866
11448	-0-	-0-	.0000490	.0003405	.0000183
11454	.0000137	.0000161	-0-	-0-	.0000132
11491	-0-	-0-	.0000198	-0-	.0000012
11500	-0-	-0-	-0-	-0-	.0000121
11608	-0-	-0-	.0001502	-0-	.0000088
11615	-0-	-0-	.0027158	.0011978	.0002390
27249	.0290381	.0227458	.0805508	.0746906	.0389881
27429	-0-	-0-	.0011906	.0012542	.0001410
27515	.0071442	.0068044	.0137709	.0125795	.0084182
27521	.0009539	.0004797	.0000112	.0000225	.0012349
27568	.0388755	.0365018	.0163467	.0229697	.0390319
27942	.0003359	.0001752	-0-	-0-	.0003230
42506	-0-	-0-	.0012134	.0003491	.0001036

AIPSO
 QUARTER ENDING:
 FISCAL YEAR 2015
 PRIVATE PASSENGER

03/31/2015

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

REPORT: MP - 1
 DATE: 06/11/2015
 PAGE: 3489

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		252276	127265	8821711	9201252		195306	105754	301060	9502312
ACCIDENT YEAR 2004		89100		1002660819	1002749919					1002749919
ACCIDENT YEAR 2005		109829		995396876-	995287047-		885-		885-	995287932-
ACCIDENT YEAR 2006				15960	15960					15960
ACCIDENT YEAR 2007				13056-	13056-					13056-
ACCIDENT YEAR 2008				27996	27996					27996
ACCIDENT YEAR 2012				40326	40326			656-	656-	39670
ACCIDENT YEAR 2013		33345	33370	464153	530868		1362	291	1653	532521
ACCIDENT YEAR 2014		20002	91404	401416	512822		32722	58311	91033	603855
ACCIDENT YEAR 2015			2491	620973	623464		162107	47808	209915	833379
LOSSES O/S TOTAL (PRIOR)		958921	26551	1011366891	1012352363		71286-	25926	45360-	1012307003
ACCIDENT YEAR 2004		89105		994574564	994663669					994663669
ACCIDENT YEAR 2005				1075734	1075734					1075734
ACCIDENT YEAR 2006				5775726	5775726					5775726
ACCIDENT YEAR 2007		20002		685821	705823					705823
ACCIDENT YEAR 2008				109866	109866					109866
ACCIDENT YEAR 2010		1325-		574031	572706					572706
ACCIDENT YEAR 2011		246-		824725	824479					824479
ACCIDENT YEAR 2012		31679	2401	690039	724119		1100-		1100-	723019
ACCIDENT YEAR 2013		490222	3696	5622650	6116568		39266-		39266-	6077302
ACCIDENT YEAR 2014		329484	20454	1433735	1783673		30920-	25926	4994-	1778679
LOSSES O/S TOTAL (CURR)		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

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***** ACCOUNTS *****	*****	L I A B I L I T Y *****			***** PHYSICAL DAMAGE *****		*****	ALL COV	
* R *	BI	PD	PIP	TOTAL	* R *	COLL	O/T COLL	TOTAL *	TOTAL
LOSSES O/S IBNR TOT (PRIOR)	967957	57079	15476759	16501795		26418-	13458	12960-	16488835
ACCIDENT YEAR 2004			8086252	8086252					8086252
ACCIDENT YEAR 2005			198674	198674					198674
ACCIDENT YEAR 2006			140558	140558					140558
ACCIDENT YEAR 2007			481379	481379					481379
ACCIDENT YEAR 2008			222844	222844					222844
ACCIDENT YEAR 2009			101474	101474		18		18	101492
ACCIDENT YEAR 2010	453-		195986	195533		873-		873-	194660
ACCIDENT YEAR 2011	10311		106199	116510		3140-	12	3128-	113382
ACCIDENT YEAR 2012	59851	80	244055	303986		142-	46	96-	303890
ACCIDENT YEAR 2013	299246	7556	2679953	2986755		7500-	87	7413-	2979342
ACCIDENT YEAR 2014	599002	49443	3019385	3667830		14781-	13313	1468-	3666362
LOSSES O/S IBNR TOT (CURR)	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
ANTICIPATED SALV (PRIOR)				112787				188631	301418
ACCIDENT YEAR 2010				1777				922	2699
ACCIDENT YEAR 2011				3138				3237	6375
ACCIDENT YEAR 2012				4711				4181	8892
ACCIDENT YEAR 2013				69720				49823	119543
ACCIDENT YEAR 2014				33441				130468	163909
ANTICIPATED SALV (CURR)				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

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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		457342	189510	2499054	3145906	435364	124947	560311	3706217
UNEARNED PREMIUMS (PRIOR)		377137	159851	2356320	2893308	346714	100697	447411	3340719
UNEARNED PREMIUMS (CURR)		452470	188968	2571810	3213248	420164	120826	540990	3754238
PREMIUMS EARNED		382009	160393	2283564	2825966	361914	104818	466732	3292698
COMMISSIONS WRITTEN		45147	18838	247056	311041	43022	12385	55407	366448
OPERATING SERVICE FEES		62640	26250	373567	462457	63319	18479	81798	544255
LOSSES INCURRED TOTAL		792327	106699	2326582-	1427556-	216506	101553	318059	1109497-
ACCIDENT YEAR 2004		5-		3	2-				2-
ACCIDENT YEAR 2005		198934		6744771-	6545837-	885-		885-	6546722-
ACCIDENT YEAR 2006				2611685-	2611685-				2611685-
ACCIDENT YEAR 2007				256472-	256472-				256472-
ACCIDENT YEAR 2008				14126-	14126-				14126-
ACCIDENT YEAR 2009		95		12793	12888	18-		18-	12870
ACCIDENT YEAR 2010		1787		112545	114332	943		943	115275
ACCIDENT YEAR 2011		5767-		46653	40886	12	12-		40886
ACCIDENT YEAR 2012		18741-	72-	13364	5449-	170-	648-	818-	6267-
ACCIDENT YEAR 2013		125794	26499	4610257	4762550	1171-	302	869-	4761681
ACCIDENT YEAR 2014		248294	58252	88127	394673	20648	30454	51102	445775
ACCIDENT YEAR 2015		241936	22020	2416730	2680686	197147	71457	268604	2949290
CLAIM SERVICE FEES TOTAL		52326	21971	312844	387141	36190	10474	46664	433805
ACCIDENT YEAR 2014		63131	36679	312922	412732	46688	15841	62529	475261
ACCIDENT YEAR 2015		10805-	14708-	78-	25591-	10498-	5367-	15865-	41456-
NET UNDERWRITING RESULTS		570431-	13365-	3676679	3092883	2877	38073-	35196-	3057687
MISCELLANEOUS EXPENSES					49145			8751	57896
CHARGE OFFS					114851			20457	135308
INVESTMENT INCOME					78459			13972	92431
NET MISC EXPENSE OR INCOME					85537			15236	100773
NET RESULTS OF OPERATIONS					3007346			50432-	2956914

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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	629593 398719	317758 1346070	80128 11118 91246 1437316
ACCIDENT YEAR 2004	1	12523388	2970 2970 12526359
ACCIDENT YEAR 2005	1-	12390957-	3454- 3454- 12394503-
ACCIDENT YEAR 2008		9617	9617 9617
ACCIDENT YEAR 2009		1	1 1
ACCIDENT YEAR 2010	9		9 9
ACCIDENT YEAR 2011	9-	11307	11298 11298
ACCIDENT YEAR 2012	212499	7281	219780 219780
ACCIDENT YEAR 2013	358454 8731	17845	385030 1294 1294 386324
ACCIDENT YEAR 2014	58640 299051	139276	496967 27553 3522 31075 528042
ACCIDENT YEAR 2015		91028	91028 53059 6302 59361 150389
LOSSES O/S TOTAL (PRIOR)	5355532 523200	9433819 15312551	28383 1638 30021 15342572
ACCIDENT YEAR 2004		7635265	7635265 7635265
ACCIDENT YEAR 2005		493786	493786 493786
ACCIDENT YEAR 2006		42532	42532 42532
ACCIDENT YEAR 2007	13477		13477 13477
ACCIDENT YEAR 2008		27104	27104 27104
ACCIDENT YEAR 2009	9997		9997 9997
ACCIDENT YEAR 2011	407759	83864	491623 491623
ACCIDENT YEAR 2012	664635 20055	316952	1001642 1001642
ACCIDENT YEAR 2013	2688938 49566	613517	3352021 3352021
ACCIDENT YEAR 2014	1584203 440102	220799	2245104 28383 1638 30021 2275125
LOSSES O/S TOTAL (CURR)	6040794 656600	9254063 15951457	32767 596 33363 15984820
ACCIDENT YEAR 2005		7991485	7991485 7991485
ACCIDENT YEAR 2006		42532	42532 42532
ACCIDENT YEAR 2007	13477		13477 13477
ACCIDENT YEAR 2008		16145	16145 16145
ACCIDENT YEAR 2009	9997		9997 9997
ACCIDENT YEAR 2011	408643	33856	442499 442499
ACCIDENT YEAR 2012	429396 12557	309665	751618 751618
ACCIDENT YEAR 2013	2604591 56976	674043	3335610 3335610
ACCIDENT YEAR 2014	2567570 381627	168238	3117435 3445- 3445- 3113990
ACCIDENT YEAR 2015	20597 191963	18099	230659 36212 596 36808 267467

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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)	7910993 493430	10965672 19370095	69745 10041 79786 19449881
ACCIDENT YEAR 2004	1	4888117 4888118	2982 2982 4891100
ACCIDENT YEAR 2005		485159 485159	1216 1216 486375
ACCIDENT YEAR 2006	32	462051 462083	1070 1070 463153
ACCIDENT YEAR 2007	25	410647 410672	1161 1161 411833
ACCIDENT YEAR 2008	25	300792 300817	785 785 301602
ACCIDENT YEAR 2009	33650	260211 293861	695 695 294556
ACCIDENT YEAR 2010	45518 323	208648 254489	626- 626- 253863
ACCIDENT YEAR 2011	69977 3692	184485 258154	2402- 2402- 255752
ACCIDENT YEAR 2012	320327 3307	242529 566163	7163- 7163- 559000
ACCIDENT YEAR 2013	1627607 45057	1046694 2719358	11143- 11143- 2708215
ACCIDENT YEAR 2014	5813831 441051	2476339 8731221	83170 10041 93211 8824432
LOSSES O/S IBNR TOT (CURR)	9181936 361756	11240367 20784059	191- 32356 32165 20816224
ACCIDENT YEAR 2005	1	5410930 5410931	3675 3675 5414606
ACCIDENT YEAR 2006	24	430227 430251	1052 1052 431303
ACCIDENT YEAR 2007	24	383019 383043	1134 1134 384177
ACCIDENT YEAR 2008	23	280551 280574	763 763 281337
ACCIDENT YEAR 2009	33649	243232 276881	684 684 277565
ACCIDENT YEAR 2010	48522	197072 245594	450 450 246044
ACCIDENT YEAR 2011	70219 3526	174224 247969	1750- 1750- 246219
ACCIDENT YEAR 2012	195033 3163	218396 416592	7291- 7291- 409301
ACCIDENT YEAR 2013	1256867 27274	852951 2137092	11336- 11336- 2125756
ACCIDENT YEAR 2014	5280879 196442	1970865 7448186	20060- 5473 14587- 7433599
ACCIDENT YEAR 2015	2296695 131351	1078900 3506946	32488 26883 59371 3566317
ANTICIPATED SALV (PRIOR)		199307	74888 274195
ACCIDENT YEAR 2010		3014	1144 4158
ACCIDENT YEAR 2011		11047	2645 13692
ACCIDENT YEAR 2012		25138	8623 33761
ACCIDENT YEAR 2013		63516	12656 76172
ACCIDENT YEAR 2014		96592	49820 146412
ANTICIPATED SALV (CURR)		220950	70587 291537
ACCIDENT YEAR 2011		9909	1949 11858
ACCIDENT YEAR 2012		24235	8614 32849
ACCIDENT YEAR 2013		61798	12739 74537
ACCIDENT YEAR 2014		94138	30085 124223
ACCIDENT YEAR 2015		30870	17200 48070

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	3235262 38296	700297 3973855	104297 37351 141648 4115503
UNEARNED PREMIUMS (PRIOR)	5993299 96128	1470102 7559529	253796 84211 338007 7897536
UNEARNED PREMIUMS (CURR)	5968089 88124	1423450 7479663	232166 76619 308785 7788448
PREMIUMS EARNED	3260472 46300	746949 4053721	125927 44943 170870 4224591
COMMISSIONS WRITTEN	196737 1634	42970 241341	5872 2041 7913 249254
OPERATING SERVICE FEES	501458 5932	108546 615936	18046 6461 24507 640443
LOSSES INCURRED TOTAL	2585798 400445	412697 3398940	14576 32391 46967 3445907
ACCIDENT YEAR 2004		6 6	12- 12- 6-
ACCIDENT YEAR 2005	91-	32513 32422	995- 995- 31427
ACCIDENT YEAR 2006	8-	31824- 31832-	18- 18- 31850-
ACCIDENT YEAR 2007	1-	27628- 27629-	27- 27- 27656-
ACCIDENT YEAR 2008	2-	21583- 21585-	22- 22- 21607-
ACCIDENT YEAR 2009	1-	16978- 16979-	11- 11- 16990-
ACCIDENT YEAR 2010	3013 323-	11576- 8886-	1076 1076 7810-
ACCIDENT YEAR 2011	1117 166-	48962- 48011-	652 652 47359-
ACCIDENT YEAR 2012	148034- 7642-	24139- 179815-	128- 128- 179943-
ACCIDENT YEAR 2013	96633- 1642-	115372- 213647-	193- 1294 1101 212546-
ACCIDENT YEAR 2014	509055 4033-	418759- 86263	107505- 2684- 110189- 23926-
ACCIDENT YEAR 2015	2317292 414342	1096999 3828633	121759 33781 155540 3984173
CLAIM SERVICE FEES TOTAL	404305 5738	92618 502661	12843 4577 17420 520081
ACCIDENT YEAR 2014	506166 8321	95009 609496	13243 2904 16147 625643
ACCIDENT YEAR 2015	101861- 2583-	2391- 106835-	400- 1673 1273 105562-
PREMIUM DEFICIENCY (PRIOR)	76907 1228	18865 97000	3254 1075 4329 101329
PREMIUM DEFICIENCY (CURR)	174962 2578	41726 219266	6802 2245 9047 228313
NET UNDERWRITING RESULTS	525881- 368799-	67257 827423-	71042 1697- 69345 758078-
MISCELLANEOUS EXPENSES		6341	225 6566
CHARGE OFFS		23805	846 24651
INVESTMENT INCOME		146163	5211 151374
NET MISC EXPENSE OR INCOME		116017-	4140- 120157-
NET RESULTS OF OPERATIONS		711406-	73485 637921-

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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	881869 525984	9139469 10547322	275434 116872 392306 10939628
LOSSES O/S TOTAL (PRIOR)	6314453 549751	1020800710 1027664914	42903- 27564 15339- 1027649575
LOSSES O/S TOTAL (CURR)	7152080 673999	1010372903 1018198982	41977 19006 60983 1018259965
LOSSES O/S IBNR TOT (PRIOR)	8878950 550509	26442431 35871890	43327 23499 66826 35938716
LOSSES O/S IBNR TOT (CURR)	10537579 407421	25816884 36761884	85905- 49129 36776- 36725108
ANTICIPATED SALV (PRIOR)			312094 263519 575613
ANTICIPATED SALV (CURR)			347247 253951 601198

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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	3692604	227806	3199351	7119761	539661	162298	701959	7821720
UNEARNED PREMIUMS (PRIOR)	6370436	255979	3826422	10452837	600510	184908	785418	11238255
UNEARNED PREMIUMS (CURR)	6420559	277092	3995260	10692911	652330	197445	849775	11542686
PREMIUMS EARNED	3642481	206693	3030513	6879687	487841	149761	637602	7517289
COMMISSIONS WRITTEN	241884	20472	290026	552382	48894	14426	63320	615702
OPERATING SERVICE FEES	564098	32182	482113	1078393	81365	24940	106305	1184698
LOSSES INCURRED TOTAL	3378125	507144	1913885-	1971384	231082	133944	365026	2336410
CLAIM SERVICE FEES TOTAL	456631	27709	405462	889802	49033	15051	64084	953886
PREMIUM DEFICIENCY (PRIOR)	76907	1228	18865	97000	3254	1075	4329	101329
PREMIUM DEFICIENCY (CURR)	174962	2578	41726	219266	6802	2245	9047	228313
NET UNDERWRITING RESULTS	1096312-	382164-	3743936	2265460	73919	39770-	34149	2299609
MISCELLANEOUS EXPENSES				55486			8976	64462
CHARGE OFFS				138656			21303	159959
INVESTMENT INCOME				224622			19183	243805
NET MISC EXPENSE OR INCOME				30480-			11096	19384-
NET RESULTS OF OPERATIONS				2295940			23053	2318993

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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	963430 163546	16472848 17599824	473725 289962 763687 18363511
ACCIDENT YEAR 2004	616758	1009121589 1009738347	1897- 1897- 1009736450
ACCIDENT YEAR 2005	109829	995343736- 995233907-	1041- 1041- 995234948-
ACCIDENT YEAR 2006		16750 16750	16750
ACCIDENT YEAR 2007		8450 8450	8450
ACCIDENT YEAR 2008		27996 27996	27996
ACCIDENT YEAR 2010		77 77	77
ACCIDENT YEAR 2011		3974 3974	3974
ACCIDENT YEAR 2012	6998	209907 216905	656- 656- 216249
ACCIDENT YEAR 2013	209843 35623	866162 1111628	7784- 1258- 9042- 1102586
ACCIDENT YEAR 2014	20002 125432	940706 1086140	322340 244068 566408 1652548
ACCIDENT YEAR 2015	2491	620973 623464	162107 47808 209915 833379
LOSSES O/S TOTAL (PRIOR)	1186107 23201	967330814 968540122	2155- 50102 47947 968588069
ACCIDENT YEAR 2004	89105	949765301 949854406	949854406
ACCIDENT YEAR 2005		1134558 1134558	1134558
ACCIDENT YEAR 2006		5535957 5535957	5535957
ACCIDENT YEAR 2007	20002	1193184 1213186	1213186
ACCIDENT YEAR 2008	25001	624591 649592	649592
ACCIDENT YEAR 2009		15002 15002	15002
ACCIDENT YEAR 2010	4934-	622777 617843	617843
ACCIDENT YEAR 2011	2315	36240 38555	38555
ACCIDENT YEAR 2012	34002 2401	856139 892542	1776- 1776- 890766
ACCIDENT YEAR 2013	700558 3696	6235139 6939393	6939393
ACCIDENT YEAR 2014	320058 17104	1311926 1649088	379- 50102 49723 1698811
LOSSES O/S TOTAL (CURR)	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

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
LOSSES O/S IBNR TOT (PRIOR)	819866 58385	15691196 16569447	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)	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	308610
ACCIDENT YEAR 2011	446-	153132 152686	149558
ACCIDENT YEAR 2012	55972 8	259929 315909	315789
ACCIDENT YEAR 2013	393549 685	2962975 3357209	3308008
ACCIDENT YEAR 2014	707531 28182	2575611 3311324	3276299
ACCIDENT YEAR 2015	198933 16790	674684 890407	908870
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)		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

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	759831 316783	4379962 5456576	719915 209096 929011 6385587
UNEARNED PREMIUMS (PRIOR)	453277 193526	2850054 3496857	402471 116023 518494 4015351
UNEARNED PREMIUMS (CURR)	452470 188968	2571810 3213248	420164 120826 540990 3754238
PREMIUMS EARNED	760638 321341	4658206 5740185	702222 204293 906515 6646700
COMMISSIONS WRITTEN	75080 31572	433105 539757	71100 20799 91899 631656
OPERATING SERVICE FEES	106782 45012	650328 802122	105008 30622 135630 937752
LOSSES INCURRED TOTAL	1424386 145024	49146195 50715605	466009 253601 719610 51435215
ACCIDENT YEAR 2004	527653	51172260 51699913	1897- 1897- 51698016
ACCIDENT YEAR 2005	198934	6764167- 6565233-	1041- 1041- 6566274-
ACCIDENT YEAR 2006		2376890- 2376890-	
ACCIDENT YEAR 2007		772429- 772429-	
ACCIDENT YEAR 2008	25001-	533251- 558252-	
ACCIDENT YEAR 2009	95	8508 8603	30- 30- 8573
ACCIDENT YEAR 2010	6514	61616 68130	1894 1894 70024
ACCIDENT YEAR 2011	8128-	834247 826119	13- 20- 33- 826086
ACCIDENT YEAR 2012	14267-	134- 16512 2111	627 664- 37- 2074
ACCIDENT YEAR 2013	83822 28231	4185194 4297247	2593 1333- 1260 4298507
ACCIDENT YEAR 2014	412828 94907	897865 1405600	266729 184161 450890 1856490
ACCIDENT YEAR 2015	241936 22020	2416730 2680686	197147 71457 268604 2949290
CLAIM SERVICE FEES TOTAL	103822 43858	635796 783476	69542 20229 89771 873247
ACCIDENT YEAR 2014	96503 39597	634311 770411	35026 15785 50811 821222
ACCIDENT YEAR 2015	7319 4261	1485 13065	34516 4444 38960 52025
NET UNDERWRITING RESULTS	949432- 55875	46207218- 47100775-	9437- 120958- 130395- 47231170-
MISCELLANEOUS EXPENSES		93007	15749 108756
CHARGE OFFS		257734	43257 300991
INVESTMENT INCOME		138172	23502 161674
NET MISC EXPENSE OR INCOME		212569	35504 248073
NET RESULTS OF OPERATIONS		47313344-	165899- 47479243-

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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	991733 832120	638977 2462830	191054 16074 207128 2669958
ACCIDENT YEAR 2004	1 91-	12733759 12733669	2681 2681 12736350
ACCIDENT YEAR 2005	1- 91-	12389691- 12389783-	3454- 3454- 12393237-
ACCIDENT YEAR 2008		9096 9096	9096 9096
ACCIDENT YEAR 2009		835- 835-	835- 835-
ACCIDENT YEAR 2010	123829	123829	123829 123829
ACCIDENT YEAR 2011	133004-	11307 121697-	121697- 121697-
ACCIDENT YEAR 2012	270994	18050 289044	289044 289044
ACCIDENT YEAR 2013	538954 39897	96238 675089	2203 1294 3497 678586
ACCIDENT YEAR 2014	190960 701377	161053 1053390	136565 8478 145043 1198433
ACCIDENT YEAR 2015	91028	91028	53059 6302 59361 150389
LOSSES O/S TOTAL (PRIOR)	5251781 477761	9761444 15490986	13981 1991 15972 15506958
ACCIDENT YEAR 2004		7864577 7864577	7864577 7864577
ACCIDENT YEAR 2005		495059 495059	495059 495059
ACCIDENT YEAR 2006		170054 170054	170054 170054
ACCIDENT YEAR 2007	13477	13477	13477 13477
ACCIDENT YEAR 2008		27399 27399	27399 27399
ACCIDENT YEAR 2009	9997	9997	9997 9997
ACCIDENT YEAR 2010	91879	91879	91879 91879
ACCIDENT YEAR 2011	408552	140622 549174	549174 549174
ACCIDENT YEAR 2012	766516 15547	330817 1112880	1112880 1112880
ACCIDENT YEAR 2013	2518476 82107	661725 3262308	4476- 4476- 3257832
ACCIDENT YEAR 2014	1456361 366630	71191 1894182	18457 1991 20448 1914630
LOSSES O/S TOTAL (CURR)	6040794 656600	9254063 15951457	32767 596 33363 15984820
ACCIDENT YEAR 2005		7991485 7991485	7991485 7991485
ACCIDENT YEAR 2006		42532 42532	42532 42532
ACCIDENT YEAR 2007	13477	13477	13477 13477
ACCIDENT YEAR 2008		16145 16145	16145 16145
ACCIDENT YEAR 2009	9997	9997	9997 9997
ACCIDENT YEAR 2011	408643	33856 442499	442499 442499
ACCIDENT YEAR 2012	429396 12557	309665 751618	751618 751618
ACCIDENT YEAR 2013	2604591 56976	674043 3335610	3335610 3335610
ACCIDENT YEAR 2014	2567570 381627	168238 3117435	3445- 3445- 3113990
ACCIDENT YEAR 2015	20597 191963	18099 230659	36212 596 36808 267467

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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)	7117299 363171	10040826 17521296	98136 27866 126002 17647298
ACCIDENT YEAR 2004	11	6153416 6153427	3363 3363 6156790
ACCIDENT YEAR 2005		571648 571648	1295 1295 572943
ACCIDENT YEAR 2006	27	428621 428648	1091 1091 429739
ACCIDENT YEAR 2007	36	122751 122787	1181 1181 123968
ACCIDENT YEAR 2008	10147	63934 74081	802 802 74883
ACCIDENT YEAR 2009	42555	53345 95900	708 708 96608
ACCIDENT YEAR 2010	44594	813 38540	1279- 1279- 82668
ACCIDENT YEAR 2011	88995 3719	25329 118043	2401- 2401- 115642
ACCIDENT YEAR 2012	498721 5520	111170 615411	7145- 7145- 608266
ACCIDENT YEAR 2013	2292032 46323	704796 3043151	3402- 572 2830- 3040321
ACCIDENT YEAR 2014	4140181 306796	1767276 6214253	103923 27294 131217 6345470
LOSSES O/S IBNR TOT (CURR)	9181936 361756	11240367 20784059	191- 32356 32165 20816224
ACCIDENT YEAR 2005	1	5410930 5410931	3675 3675 5414606
ACCIDENT YEAR 2006	24	430227 430251	1052 1052 431303
ACCIDENT YEAR 2007	24	383019 383043	1134 1134 384177
ACCIDENT YEAR 2008	23	280551 280574	763 763 281337
ACCIDENT YEAR 2009	33649	243232 276881	684 684 277565
ACCIDENT YEAR 2010	48522	197072 245594	450 450 246044
ACCIDENT YEAR 2011	70219 3526	174224 247969	1750- 1750- 246219
ACCIDENT YEAR 2012	195033 3163	218396 416592	7291- 7291- 409301
ACCIDENT YEAR 2013	1256867 27274	852951 2137092	11336- 11336- 2125756
ACCIDENT YEAR 2014	5280879 196442	1970865 7448186	20060- 5473 14587- 7433599
ACCIDENT YEAR 2015	2296695 131351	1078900 3506946	32488 26883 59371 3566317
ANTICIPATED SALV (PRIOR)		177653	62920 240573
ACCIDENT YEAR 2010		5967	1831 7798
ACCIDENT YEAR 2011		13906	2645 16551
ACCIDENT YEAR 2012		25591	8623 34214
ACCIDENT YEAR 2013		63069	12779 75848
ACCIDENT YEAR 2014		69120	37042 106162
ANTICIPATED SALV (CURR)		220950	70587 291537
ACCIDENT YEAR 2011		9909	1949 11858
ACCIDENT YEAR 2012		24235	8614 32849
ACCIDENT YEAR 2013		61798	12739 74537
ACCIDENT YEAR 2014		94138	30085 124223
ACCIDENT YEAR 2015		30870	17200 48070

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
PREMIUMS WRITTEN	6859310	81552	1474355	8415217	221951	63672	285623	8700840
UNEARNED PREMIUMS (PRIOR)	5537848	100493	1433254	7071595	287102	107619	394721	7466316
UNEARNED PREMIUMS (CURR)	5968089	88124	1423450	7479663	232166	76619	308785	7788448
PREMIUMS EARNED	6429069	93921	1484159	8007149	276887	94672	371559	8378708
COMMISSIONS WRITTEN	408498	4054	84230	496782	12169	3496	15665	512447
OPERATING SERVICE FEES	1081302	12852	232393	1326547	39695	11303	50998	1377545
LOSSES INCURRED TOTAL	3845383	1009544	1331137	6186064	111513	19169	130682	6316746
ACCIDENT YEAR 2004	10-	91-	1284234-	1284335-	682-		682-	1285017-
ACCIDENT YEAR 2005		91-	53983-	54074-	1074-		1074-	55148-
ACCIDENT YEAR 2006	3-		125916-	125919-	39-		39-	125958-
ACCIDENT YEAR 2007	12-		260268	260256	47-		47-	260209
ACCIDENT YEAR 2008	10124-		214459	204335	39-		39-	204296
ACCIDENT YEAR 2009	8906-		189052	180146	24-		24-	180122
ACCIDENT YEAR 2010	35878	813-	158532	193597	1729		1729	195326
ACCIDENT YEAR 2011	151689-	193-	53436	98446-	651		651	97795-
ACCIDENT YEAR 2012	369814-	5347-	104124	271037-	146-		146-	271183-
ACCIDENT YEAR 2013	410096-	4283-	256711	157668-	1255-	722	533-	158201-
ACCIDENT YEAR 2014	2442867	606020	461689	3510576	9320-	15334-	24654-	3485922
ACCIDENT YEAR 2015	2317292	414342	1096999	3828633	121759	33781	155540	3984173
CLAIM SERVICE FEES TOTAL	794033	11588	183291	988912	27327	9351	36678	1025590
ACCIDENT YEAR 2014	680555	8996	173785	863336	12449	2904	15353	878689
ACCIDENT YEAR 2015	113478	2592	9506	125576	14878	6447	21325	146901
PREMIUM DEFICIENCY (PRIOR)	328678	5956	85063	419697	17032	6387	23419	443116
PREMIUM DEFICIENCY (CURR)	174962	2578	41726	219266	6802	2245	9047	228313
NET UNDERWRITING RESULTS	453569	940739-	303555-	790725-	96413	55495	151908	638817-
MISCELLANEOUS EXPENSES				10537			351	10888
CHARGE OFFS				24529			862	25391
INVESTMENT INCOME				246738			8465	255203
NET MISC EXPENSE OR INCOME				211672-			7252-	218924-
NET RESULTS OF OPERATIONS				579053-			159160	419893-

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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	1955163 995666	17111825 20062654	664779 306036 970815 21033469
LOSSES O/S TOTAL (PRIOR)	6437888 500962	977092258 984031108	11826 52093 63919 984095027
LOSSES O/S TOTAL (CURR)	7152080 673999	1010372903 1018198982	41977 19006 60983 1018259965
LOSSES O/S IBNR TOT (PRIOR)	7937165 421556	25732022 34090743	31503 49308 80811 34171554
LOSSES O/S IBNR TOT (CURR)	10537579 407421	25816884 36761884	85905- 49129 36776- 36725108
ANTICIPATED SALV (PRIOR)			291661 238084 529745
ANTICIPATED SALV (CURR)			347247 253951 601198

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	7619141 398335	5854317 13871793	941866 272768 1214634 15086427
UNEARNED PREMIUMS (PRIOR)	5991125 294019	4283308 10568452	689573 223642 913215 11481667
UNEARNED PREMIUMS (CURR)	6420559 277092	3995260 10692911	652330 197445 849775 11542686
PREMIUMS EARNED	7189707 415262	6142365 13747334	979109 298965 1278074 15025408
COMMISSIONS WRITTEN	483578 35626	517335 1036539	83269 24295 107564 1144103
OPERATING SERVICE FEES	1188084 57864	882721 2128669	144703 41925 186628 2315297
LOSSES INCURRED TOTAL	5269769 1154568	50477332 56901669	577522 272770 850292 57751961
CLAIM SERVICE FEES TOTAL	897855 55446	819087 1772388	96869 29580 126449 1898837
PREMIUM DEFICIENCY (PRIOR)	328678 5956	85063 419697	17032 6387 23419 443116
PREMIUM DEFICIENCY (CURR)	174962 2578	41726 219266	6802 2245 9047 228313
NET UNDERWRITING RESULTS	495863- 884864-	46510773- 47891500-	86976 65463- 21513 47869987-
MISCELLANEOUS EXPENSES		103544	16100 119644
CHARGE OFFS		282263	44119 326382
INVESTMENT INCOME		384910	31967 416877
NET MISC EXPENSE OR INCOME		897	28252 29149
NET RESULTS OF OPERATIONS		47892397-	6739- 47899136-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	329267							329267
2004		988414667	980838740		7575940		13-	13
2005		981691254-	1075734	977332281	33612	6033413	565094	565094-
2006		12955	4956279	2835817	36052	67886	2075673-	2075673
2007		25231	407534	114999	55928	53485	269747-	269747
2008			29863		59443	65468	23838-	23838
2009					52623	62917	10294	10294-
2010		502-	519920	519920	51291	58894	7101	7101-
2011			792469	792469	46486	53317	6831	6831-
2012			210002	210455	49942	57328	7839	7839-
2013		66612	2954275	6825892	91060	90522	3937691	3937691-
2014					75991	58008	17983-	17983
2015		44184		915282		45401	1004867	1004867-
TOTAL	329267	6871893	991784816	989547115	8128368	6646639	3152463	2823196-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	75562							75562
2004		11727345	7240334		4487013		2-	2
2005		11596631-	493786	7598410	436167	5331098	402924	402924-
2006			42532	42532	417528	419495	1967	1967-
2007					360340	362513	2173	2173-
2008					263847	265439	1592	1592-
2009					218839	220693	1854	1854-
2010					174987	176587	1600	1600-
2011					148844	155541	6697	6697-
2012		7	260998	260998	190331	182823	7501-	7501
2013		7-	114067	176997	573956	406828	104205-	104205
2014					1223681	1072755	150926-	150926
2015						508708	508708	508708-
TOTAL	75562	130714	8151717	8078937	8495533	9102480	664881	589319-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	404829							404829
2004		1000142012	988079074		12062953		15-	15
2005		993287885-	1569520	984930691	469779	11364511	968018	968018-
2006		12955	4998811	2878349	453580	487381	2073706-	2073706
2007		25231	407534	114999	416268	415998	267574-	267574
2008			29863		323290	330907	22246-	22246
2009					271462	283610	12148	12148-
2010		502-	519920	519920	226278	235481	8701	8701-
2011			792469	792469	195330	208858	13528	13528-
2012		7	471000	471453	240273	240151	338	338-
2013		66605	3068342	7002889	665016	497350	3833486	3833486-
2014					1299672	1130763	168909-	168909
2015		44184		915282		554109	1513575	1513575-
TOTAL	404829	7002607	999936533	997626052	16623901	15749119	3817344	3412515-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	855306							855306
2004		994121093	943986110		7561520		42573463	42573463-
2005		981639413-	1134558	977332281	44047	6033413	547676	547676-
2006		12955	5253443	2835817	39982	67886	2376767-	2376767
2007		25231	907464	114999	61312	53485	775061-	775061
2008			544586		63204	65468	542322-	542322
2009					55003	62917	7914	7914-
2010		425-	520001	519920	53941	58894	4447	4447-
2011				792469	49141	53317	796645	796645-
2012			208994	210455	45370	57328	13419	13419-
2013		108498	2952739	6825892	94541	90522	3977632	3977632-
2014					62753	58008	4745-	4745
2015		44184		915282		45401	1004867	1004867-
TOTAL	855306	12672123	955507895	989547115	8130814	6646639	45227168	44371862-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	268684							268684
2004		11936434	7452996		6032362		1548924-	1548924
2005		11595365-	495059	7598410	555100	5331098	283984	283984-
2006			170054	42532	413560	419495	121587-	121587
2007					98439	362513	264074	264074-
2008					45992	265439	219447	219447-
2009					23322	220693	197371	197371-
2010					16663	176587	159924	159924-
2011						155541	155541	155541-
2012		70219	260998	260998		182823	253042	253042-
2013		70219-	111291	176997	179130	406828	223185	223185-
2014					631191	1072755	441564	441564-
2015						508708	508708	508708-
TOTAL	268684	341069	8490398	8078937	7995759	9102480	1036329	767645-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	1123990							1123990
2004		1006057527	951439106		13593882		41024539	41024539-
2005		993234778-	1629617	984930691	599147	11364511	831660	831660-
2006		12955	5423497	2878349	453542	487381	2498354-	2498354
2007		25231	907464	114999	159751	415998	510987-	510987
2008			544586		109196	330907	322875-	322875
2009					78325	283610	205285	205285-
2010		425-	520001	519920	70604	235481	164371	164371-
2011				792469	49141	208858	952186	952186-
2012		70219	469992	471453	45370	240151	266461	266461-
2013		38279	3064030	7002889	273671	497350	4200817	4200817-
2014					693944	1130763	436819	436819-
2015		44184		915282		554109	1513575	1513575-
TOTAL	1123990	13013192	963998293	997626052	16126573	15749119	46263497	45139507-

MEMBERS PARTICIPATION REPORT

06/11/2015

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING MAR 31, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$4,915
MAIPF MISCELLANEOUS EXPENSES	\$469,812
NET MAIPF MISCELLANEOUS INCOME/EXPENSES	\$464,897

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

06/11/2015

MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU MAR 31, 2015

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME	\$4,915
MAIPF MISCELLANEOUS EXPENSES	\$1,180,616
NET COMPANY SHARE OF MISCELLANEOUS INCOME/EXPENSES	\$1,175,701

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.