



June 21, 2013

CIRCULAR: MBC (MI) 13-02

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

## Participation Reports - Quarter Ending March 31, 2013

The reports display the results of operations for the (1) Michigan Automobile Insurance Placement Facility (including the run-off experience for the Michigan Special Risks Program) and (2) business ceded to the MCCA. Specifically, these reports are included:

Report No.	Description
-	Display of Participation Ratios
MP-1	Member's Participation – Quarter
MP-2	Member's Participation – Fiscal Year- to-Date (Results of Operations)
MP-7	Miscellaneous Income and Expenses

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

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

***Accident Year Closeout:*** Loss data is reported by accident year in accordance with NAIC reporting requirements. All loss reserves applicable to closed out years are rolled over to the earliest succeeding accident year. To maintain the integrity of incurred losses applicable to each year, adjustments to paid losses have been made. For the closed-out accident year (2002), amounts equal to the loss reserves have been added to the 2002 paid losses; an equal amount has been subtracted from the 2003 paid losses.

**Ratio Calculation:** Participation ratios are based upon 2012 calendar year data as supplied by your statistical agent. Your company may verify the calendar year data by reviewing the Display of Base Data and Resultant Participation Ratios Reports. These reports will be distributed by the end of this month. Please refer to Chapter 15 of the MAIPF Accounting and Statistical Requirements Manual for a detailed explanation of participation ratio calculation.

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

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

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

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

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2013

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
00328	-0-	-0-	.0007831	.0003906	.0000746
01225	-0-	-0-	.0018919	.0015788	.0002086
01327	-0-	-0-	.0022989	.0021145	.0002622
01346	.0034287	.0027773	.0006369	.0000387	.0033940
01351	.0085203	.0095883	.0210075	.0182113	.0094800
01875	-0-	-0-	.0007390	.0003888	.0000713
02016	.0000529	.0001228	.0166235	.0041207	.0014648
02038	-0-	-0-	.0491426	.0164148	.0044886
02041	-0-	-0-	.0030016	.0006793	.0002493
02074	-0-	-0-	-0-	-0-	.0000783
02085	-0-	-0-	.0058744	.0058678	.0006907
02107	-0-	-0-	.0093289	.0060176	.0009494
02112	.0003612	.0003091	.0006119	.0006389	.0003384
02128	-0-	-0-	.0009692	.0006333	.0000990
02149	-0-	-0-	.0003066	.0001592	.0000295
02150	-0-	-0-	.0161621	.0130374	.0017615
02435	-0-	-0-	.0000916	.0001923	.0000088
02634	-0-	-0-	.0000194	.0000190	.0000023
02781	-0-	-0-	.0017508	.0010868	.0001763
02854	-0-	-0-	.0044493	.0015008	.0003916
02892	.0014570	.0009807	.0000012	.0000030	.0013432
03340	-0-	-0-	.0006671	.0005890	.0000750
03514	.0017487	.0018538	.0000121	.0000559	.0017612
03542	.0178784	.0193820	.0017313	.0029682	.0160478
03566	.0023604	.0021377	.0011102	.0011774	.0024901
03583	.0004518	.0004731	.0015046	.0014054	.0004989
04262	-0-	-0-	.0016316	.0010981	.0001681
04287	.0003639	.0004646	.0066267	.0066553	.0012637
04314	.0000161	-0-	-0-	-0-	.0001236
04332	.0001852	.0002550	.0289224	.0064815	.0038750
04395	.0000170	.0000172	-0-	-0-	.0000071
04737	.0035680	.0000204	.0000311	.0000264	.0034690
04794	-0-	-0-	.0025957	.0011426	.0002355
04795	-0-	-0-	.0043462	.0015584	.0003866
04796	-0-	-0-	.0464097	.0129282	.0039626
04893	-0-	-0-	.0007110	.0008406	.0000892
04920	-0-	-0-	.0000325	.0000531	.0000045
04962	.0001995	.0000046	.0000058	-0-	.0002233
04987	.0013328	.0014016	.0012164	.0051203	.0015324
05062	-0-	-0-	.0001832	.0002404	.0000241
05072	-0-	-0-	.0001315	.0022195	.0001073
05092	.0000315	.0000285	.0006059	.0000015	.0000682
05127	-0-	-0-	.0052379	.0002942	.0003951
05142	.0093049	.0105087	.0004391	.0130594	.0080415
05268	-0-	-0-	.0020912	.0010097	.0001977
05293	.0045337	.0049422	.0001211	.0005582	.0041312
05303	-0-	-0-	.0000410	-0-	.0000030

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2013

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
05341	-0-	-0-	.0000075	.0000159	.0000013
05366	-0-	-0-	.0001381	.0001392	.0000163
05390	-0-	-0-	.0000033	.0000005	.0000013
05545	-0-	-0-	.0000835	.0000236	.0000071
05600	-0-	-0-	.0000088	.0000228	.0000017
05654	-0-	-0-	-0-	-0-	.0000164
05676	-0-	-0-	.0068632	.0045945	.0007059
05702	.0046673	.0043591	.0050155	.0056279	.0068047
05718	-0-	-0-	.0011901	.0010227	.0001325
05779	-0-	-0-	.0015244	.0005712	.0001367
05789	.0000031	.0000065	.0002203	.0002587	.0000315
05849	-0-	-0-	.0003481	.0002553	.0000368
05898	-0-	-0-	-0-	-0-	.0000953
05899	-0-	-0-	.0000295	.0000189	.0000030
05967	.0030270	.0034691	.0000585	.0003530	.0025084
05987	-0-	-0-	.0000031	.0000039	.0000004
06003	-0-	-0-	.0010292	.0018560	.0001580
06072	-0-	-0-	.0001732	.0001793	.0000207
06084	.0014024	.0008846	-0-	-0-	.0013258
06113	-0-	-0-	.0019590	.0011223	.0001633
06119	-0-	-0-	.0069971	.0066726	.0008086
06120	-0-	-0-	.0036432	.0023414	.0003704
06124	.0060201	.0059975	.0018795	.0023751	.0070664
06126	-0-	-0-	.0000002	-0-	-0-
06127	.0002532	.0000120	.0045931	.0032376	.0008141
06142	-0-	-0-	.0007100	.0006509	.0000814
06189	.0016252	.0021786	-0-	-0-	.0010272
06236	-0-	-0-	.0013852	.0011628	.0001530
06333	-0-	-0-	.0020755	.0009128	.0002021
06402	-0-	-0-	.0059036	.0051437	.0006605
06449	-0-	-0-	.0004339	.0001421	.0000380
06460	.0073144	.0007642	.0000098	.0000031	.0057465
06656	-0-	-0-	.0003851	.0017440	.0001061
06787	.0011591	.0012431	.0003463	.0000438	.0010677
06870	-0-	-0-	.0006682	.0003536	.0000641
06909	-0-	-0-	.0012596	.0012927	.0000528
06921	-0-	-0-	.0012099	.0013604	.0001491
06928	-0-	-0-	.0001641	.0000792	.0000155
06964	-0-	-0-	.0005774	.0003229	.0000565
07031	.0618584	.0607396	.0144578	.0207860	.0598440
07032	-0-	-0-	.0000665	.0000365	.0000065
07033	-0-	-0-	.0020339	.0029167	.0002778
07035	-0-	-0-	.0006806	.0028060	.0006035
07090	-0-	-0-	.0001790	.0001190	.0000184
07093	.0214884	.0240507	.0440997	.0490604	.0231195
07129	-0-	-0-	.0072610	.0015163	.0005973
07141	.0107694	.0112279	.0005784	.0020187	.0115093

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2013

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
07150	.0037819	.0035502	.0000422	.0003327	.0026252
07159	.0130325	.0105420	.0000529	.0002874	.0134292
07164	-0-	-0-	.0002148	.0002345	.0000190
07195	-0-	-0-	.0005868	.0005031	.0000653
07240	-0-	-0-	.0009391	.0005408	.0000927
07275	-0-	-0-	.0068369	.0292229	.0012432
07301	-0-	-0-	.0022061	.0018942	.0002456
07312	-0-	-0-	.0024508	.0005614	.0002038
07345	.0008108	.0008231	.0115447	.0079690	.0017419
07372	.0039104	.0040821	.0098098	.0113166	.0042513
07376	-0-	-0-	.0123941	.0101632	.0013583
07377	.0001207	.0001144	.0143006	.0138310	.0017580
07378	.0663558	.0720397	.0009648	.0077894	.0628518
07411	-0-	-0-	.0013766	.0003105	.0001143
07425	.0753489	.0751822	.0044570	.0111908	.0674393
07439	.0285715	.0308964	-0-	.0033797	.0214062
07461	-0-	-0-	.0000282	.0000220	.0000030
07481	-0-	-0-	.0024940	.0016800	.0002570
07497	-0-	-0-	.0000359	.0000220	.0000036
07501	-0-	-0-	.0020825	.0013863	.0002139
07527	-0-	-0-	.0001116	.0000184	.0000090
07562	-0-	-0-	.0020668	.0002200	.0001606
07581	-0-	-0-	.0007382	.0004479	.0000739
07610	.0019631	.0019842	.0000023	.0000903	.0013453
07633	-0-	-0-	.0045096	.0038830	.0005025
07667	.1677950	.1747568	.0298165	.0633788	.1647836
07673	.0006742	.0006622	.0001086	.0000111	.0006108
07707	-0-	-0-	.0000033	-0-	-0-
07744	-0-	-0-	.0000469	.0000719	.0000066
07779	-0-	-0-	.0000763	.0000453	.0000076
07803	.0059586	.0051157	.0004935	.0002208	.0056239
07807	-0-	-0-	.0001537	.0001731	.0000189
07816	-0-	-0-	.0021476	.0022396	.0002556
07836	-0-	-0-	.0017981	.0008739	.0001702
07838	.0041678	.0051224	.0159573	.0238108	.0048072
07848	.0585643	.0561257	.0262753	.0278293	.0442191
07857	.0171354	.0158927	.0077868	.0096045	.0166651
07871	-0-	-0-	.0006981	.0006487	.0000799
07889	-0-	-0-	-0-	-0-	.0000052
07926	-0-	-0-	.0210504	.0139636	.0021595
07932	-0-	-0-	.0091291	.0033859	.0008172
07952	.0031880	.0029258	.0130446	.0117345	.0039493
07960	.0045276	.0042130	.0024105	.0029288	.0045553
08006	-0-	-0-	.0020519	.0030584	.0002863
08007	-0-	-0-	.0012134	.0009510	.0001310
08026	.0291095	.0290177	.0261808	.0378051	.0257153
08030	-0-	-0-	.0002180	.0001414	.0000222

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2013

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
08068	.0031695	.0029258	.0014446	.0019402	.0022423
08107	-0-	-0-	.0182121	.0182294	.0021432
08115	.0006035	.0004220	.0003646	.0003164	.0004570
08121	-0-	-0-	.0000288	-0-	-0-
08150	.0013414	.0008485	-0-	-0-	.0010856
08188	-0-	-0-	.0081437	.0056951	.0008467
08263	-0-	-0-	.0021659	.0013911	.0002201
08264	-0-	-0-	.0018286	.0007769	.0001681
08319	-0-	-0-	.0003097	.0001303	.0000284
08320	.0060797	.0062862	.0200734	.0184113	.0069187
08324	.0746022	.0853359	.0174147	.0171368	.0663729
08327	-0-	-0-	.0017011	.0015837	.0001949
08444	-0-	-0-	.0001578	.0000552	.0000140
08917	-0-	-0-	.0000046	.0000007	.0000004
08944	-0-	-0-	.0001013	.0004432	.0000272
08997	-0-	-0-	.0007480	.0113357	.0000859
09009	-0-	-0-	-0-	-0-	.0001988
09029	-0-	-0-	-0-	.0000032	.0000011
09065	-0-	-0-	.0070886	.0027331	.0006392
09084	.0008789	.0007798	.0002722	.0000270	.0008902
09102	.0037516	.0000120	.0005243	.0000681	.0034900
09105	-0-	-0-	.0000090	.0000122	.0000012
09107	-0-	-0-	.0055365	.0000451	.0004058
09134	.0001718	.0001581	-0-	-0-	.0001458
09136	.0051357	.0058924	.0000142	.0002204	.0035354
09194	.0000002	.0000007	.0100632	.0102489	.0011923
09267	-0-	-0-	-0-	.0000192	.0000009
09527	-0-	-0-	.0017347	.0011889	.0001857
09530	-0-	-0-	.0065700	.0013039	.0005374
09547	-0-	-0-	.0000006	-0-	-0-
09653	-0-	-0-	.0002974	.0000831	.0000254
09657	-0-	-0-	.0000059	.0000038	.0000006
09684	-0-	-0-	-0-	-0-	.0000052
09714	-0-	-0-	.0000756	-0-	.0000055
09716	-0-	-0-	.0008239	.0000144	.0000607
09805	-0-	-0-	.0039695	.0049754	.0005119
09809	-0-	-0-	.0045572	.0011900	.0003856
09812	.0001815	.0001230	.0012816	.0006917	.0001853
09814	-0-	-0-	.0004189	.0003171	.0000447
09816	-0-	-0-	.0021625	.0061825	.0004339
09818	-0-	-0-	.0179468	.0160593	.0020102
09824	.0210664	.0197740	.0148706	.0050692	.0198345
09832	-0-	-0-	.0004333	.0002396	.0000423
09834	-0-	-0-	.0026495	.0009872	.0005715
09836	.0036259	.0031788	-0-	-0-	.0044112
09838	.0002431	.0004442	.0402027	.0245724	.0043353
09840	-0-	-0-	.0011636	-0-	.0002407

MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY

DISPLAY OF PARTICIPATION RATIOS

QUARTER ENDING 3/31/2013

COMPANY NUMBER *****	PRIVATE PASSENGER		OTHER THAN PRIVATE PASSENGER		ADMINISTRATIVE EXPENSES *****
	LIABILITY *****	PHYS DAM *****	LIABILITY *****	PHYS DAM *****	
09869	-0-	-0-	.0018282	.0013227	.0001925
09901	-0-	-0-	.0000560	-0-	.0000041
09965	-0-	-0-	.0020852	.0003933	.0001697
09972	-0-	-0-	.0148806	.0335061	.0025788
09980	-0-	-0-	-0-	.0470065	-0-
09989	-0-	-0-	.0000621	.0000598	.0000072
10016	-0-	-0-	.0000100	.0000118	.0000013
10029	-0-	-0-	-0-	-0-	.0000766
10076	-0-	-0-	.0005954	.0003365	.0000585
10087	-0-	-0-	.0024180	.0073360	.0005043
10123	-0-	-0-	.0001410	.0001363	.0000164
10315	-0-	-0-	.0000335	.0000221	.0000034
10318	-0-	-0-	-0-	.0002847	.0000127
10394	-0-	-0-	.0006303	.0004544	.0000663
10509	-0-	-0-	.0005295	.0003083	.0000524
10533	-0-	-0-	.0001002	.0000736	.0000106
10558	-0-	-0-	-0-	-0-	.0000002
10559	-0-	-0-	-0-	-0-	.0000174
10587	-0-	-0-	.0000301	.0000087	.0000026
10721	.0008403	.0009363	.0000485	.0002145	.0008330
10726	-0-	-0-	.0010745	.0007044	.0001099
10886	.0193722	.0196209	.0022707	.0035448	.0155419
10993	-0-	-0-	.0003419	.0003646	.0000412
11035	.0013640	.0009824	-0-	-0-	.0013370
11047	.0957605	.1052049	.0329502	.0487842	.0787909
11088	.0073543	.0072373	.0030153	.0056049	.0057378
11092	-0-	-0-	.0016560	.0011427	.0001719
11110	-0-	-0-	.0020753	.0023353	.0002557
11148	-0-	-0-	-0-	-0-	.0000366
11156	-0-	-0-	.0036096	.0036851	.0004407
11159	-0-	-0-	-0-	-0-	.0000021
11162	.0066218	.0066173	.0136324	.0139905	.0067952
11258	-0-	-0-	-0-	.0007801	.0000349
11262	-0-	-0-	-0-	-0-	.0001288
11373	-0-	-0-	-0-	-0-	.0000014
11410	-0-	.0000526	-0-	-0-	.0001739
11411	.0111387	.0075410	-0-	-0-	.0120626
11448	-0-	-0-	.0000125	.0000970	-0-
11454	.0000005	.0000002	-0-	-0-	.0000010
11500	-0-	-0-	-0-	-0-	.0000115
27249	.0315898	.0250636	.0936894	.0830815	.0439750
27429	-0-	-0-	.0017901	.0014940	.0001973
27515	.0103281	.0099846	.0069160	.0070478	.0102959
27521	.0008023	.0004378	.0000038	.0000129	.0006684
27568	.0329398	.0265838	.0137926	.0160968	.0350764
27942	.0006203	.0003091	-0-	-0-	.0006130
42506	-0-	-0-	.0010933	.0001419	.0000861

AIPSO  
 QUARTER ENDING:  
 FISCAL YEAR 2013  
 PRIVATE PASSENGER

03/31/2013

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

REPORT: MP - 1  
 DATE: 06/11/2013  
 PAGE: 3491

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	749677	41806	5955332	6746815		176203	69373	245576	6992391
ACCIDENT YEAR 2002	249484	3-	873112506	873361987		1-		1-	873361986
ACCIDENT YEAR 2003	493286		867311473-	866818187-		1916-		1916-	866820103-
ACCIDENT YEAR 2004			18361	18361		67-		67-	18294
ACCIDENT YEAR 2005	6907		35331	42238		390-		390-	41848
ACCIDENT YEAR 2006			1453	1453					1453
ACCIDENT YEAR 2007			694	694					694
ACCIDENT YEAR 2008							1-	1-	1-
ACCIDENT YEAR 2010			34489	34489					34489
ACCIDENT YEAR 2011			11191	11191					11191
ACCIDENT YEAR 2012		29981	30013	59994		42648	34064	76712	136706
ACCIDENT YEAR 2013		11828	22767	34595		135929	35310	171239	205834
LOSSES O/S TOTAL (PRIOR)	249604	11298	874779320	875040222		10027	12145	22172	875062394
ACCIDENT YEAR 2002	89102		863736590	863825692					863825692
ACCIDENT YEAR 2003			3032524	3032524					3032524
ACCIDENT YEAR 2004			2189634	2189634					2189634
ACCIDENT YEAR 2005	2498		1538389	1540887					1540887
ACCIDENT YEAR 2006	2498		2481070	2483568					2483568
ACCIDENT YEAR 2007	19998		740208	760206					760206
ACCIDENT YEAR 2008	23699		106662	130361					130361
ACCIDENT YEAR 2009	54119			54119					54119
ACCIDENT YEAR 2010	16496		796240	812736					812736
ACCIDENT YEAR 2011	494-		84751	84257					84257
ACCIDENT YEAR 2012	41688	11298	73252	126238		10027	12145	22172	148410
LOSSES O/S TOTAL (CURR)	334427	10205	869464991	869809623		11939	21299	33238	869842861
ACCIDENT YEAR 2003	89102		861106257	861195359					861195359
ACCIDENT YEAR 2004			2227556	2227556					2227556
ACCIDENT YEAR 2005	2498		1956616	1959114					1959114
ACCIDENT YEAR 2006	2498		2356793	2359291					2359291
ACCIDENT YEAR 2007	19998		414913	434911					434911
ACCIDENT YEAR 2008	25000		106662	131662					131662
ACCIDENT YEAR 2009	54236			54236					54236
ACCIDENT YEAR 2010	36426		761745	798171					798171
ACCIDENT YEAR 2011	461-		73893	73432					73432
ACCIDENT YEAR 2012	63700	6801	140102	210603		3555-		3555-	207048
ACCIDENT YEAR 2013	41430	3404	320454	365288		15494	21299	36793	402081

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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)	313770	13989	13084408	13412167	29577-	1587	27990-	13384177
ACCIDENT YEAR 2002	160379		9375916	9536295				9536295
ACCIDENT YEAR 2003			1266445	1266445				1266445
ACCIDENT YEAR 2004			294737	294737				294737
ACCIDENT YEAR 2005			214456	214456				214456
ACCIDENT YEAR 2006			168987	168987				168987
ACCIDENT YEAR 2007	502		148834	149336	8		8	149344
ACCIDENT YEAR 2008	6703		97058	103761	7010-		7010-	96751
ACCIDENT YEAR 2009	4538		47332	51870	11596-	6	11590-	40280
ACCIDENT YEAR 2010	16798	90	304870	321758	7521-	26	7495-	314263
ACCIDENT YEAR 2011	35926	438	287541	323905	5094-	46	5048-	318857
ACCIDENT YEAR 2012	88924	13461	878232	980617	1636	1509	3145	983762
LOSSES O/S IBNR TOT (CURR)	363544	21983	13002521	13388048	24259-	3278	20981-	13367067
ACCIDENT YEAR 2003	160379		9846028	10006407				10006407
ACCIDENT YEAR 2004			352921	352921				352921
ACCIDENT YEAR 2005			233260	233260				233260
ACCIDENT YEAR 2006			205565	205565				205565
ACCIDENT YEAR 2007			312788	312788				312788
ACCIDENT YEAR 2008	2746		123441	126187	52		52	126239
ACCIDENT YEAR 2009	4073		73060	77133	11573-		11573-	65560
ACCIDENT YEAR 2010	17169	6	294206	311381	7478-	42	7436-	303945
ACCIDENT YEAR 2011	28477	462	212948	241887	5016-	79	4937-	236950
ACCIDENT YEAR 2012	102138	9582	796803	908523	2905-	1176	1729-	906794
ACCIDENT YEAR 2013	48562	11933	551501	611996	2661	1981	4642	616638
ANTICIPATED SALV (PRIOR)				23960			44466	68426
ACCIDENT YEAR 2008				2338			7034	9372
ACCIDENT YEAR 2009				1731			11656	13387
ACCIDENT YEAR 2010				11868			7624	19492
ACCIDENT YEAR 2011				2392			5330	7722
ACCIDENT YEAR 2012				5631			12822	18453
ANTICIPATED SALV (CURR)				26832			65858	92690
ACCIDENT YEAR 2009				1857			11657	13514
ACCIDENT YEAR 2010				11916			7635	19551
ACCIDENT YEAR 2011				1985			5348	7333
ACCIDENT YEAR 2012				5994			17945	23939
ACCIDENT YEAR 2013				5080			23273	28353



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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	485848 232714	2989886 3708448	344838 117007 461845 4170293
UNEARNED PREMIUMS (PRIOR)	278944 134468	1731615 2145027	141206 45338 186544 2331571
UNEARNED PREMIUMS (CURR)	412975 198594	2557466 3169035	260947 86432 347379 3516414
PREMIUMS EARNED	351817 168588	2164035 2684440	225097 75913 301010 2985450
COMMISSIONS WRITTEN	49650 24014	305203 378867	35007 11892 46899 425766
OPERATING SERVICE FEES	70060 33557	430393 534010	49610 16889 66499 600509
LOSSES INCURRED TOTAL	884274 48707	559116 1492097	183433 80218 263651 1755748
ACCIDENT YEAR 2002	3 3-		1- 1- 1-
ACCIDENT YEAR 2003	742767	658157-	84610 1916- 1916- 82694
ACCIDENT YEAR 2004		114467	114467 67- 67- 114400
ACCIDENT YEAR 2005	6907	472362	479269 390- 390- 478879
ACCIDENT YEAR 2006		86246-	86246- 8- 8- 161157-
ACCIDENT YEAR 2007	502-	160647-	161149- 8- 8- 161157-
ACCIDENT YEAR 2008	2656-	26383	23727 7062 1- 7061 30788
ACCIDENT YEAR 2009	348-	25728	25380 23 6- 17 25397
ACCIDENT YEAR 2010	20301 84-	10670-	9547 43 16 59 9606
ACCIDENT YEAR 2011	7416- 24	74260-	81652- 78 33 111 81541-
ACCIDENT YEAR 2012	35226 21605	15434	72265 24525 21586 46111 118376
ACCIDENT YEAR 2013	89992 27165	894722	1011879 154084 58590 212674 1224553
CLAIM SERVICE FEES TOTAL	47843 22925	294306 365074	22054 7443 29497 394571
ACCIDENT YEAR 2011	19105- 8785-	151384-	179274- 17035 1- 17034 162240-
ACCIDENT YEAR 2012	62430 25797	445240	533467 18971- 1192 17779- 515688
ACCIDENT YEAR 2013	4518 5913	450	10881 23990 6252 30242 41123
NET UNDERWRITING RESULTS	700010- 39385	575017	85608- 65007- 40529- 105536- 191144-
MISCELLANEOUS EXPENSES			63143 7870 71013
CHARGE OFFS			199095 24787 223882
INVESTMENT INCOME			6560 818 7378
NET MISC EXPENSE OR INCOME			255678 31839 287517
NET RESULTS OF OPERATIONS			341286- 137375- 478661-

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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	833203 185583	269775 1288561	121940 2195 124135 1412696
ACCIDENT YEAR 2002	19568 1	12860184 12879753	3543 3543 12883296
ACCIDENT YEAR 2003	19568- 38-	12689926- 12709532-	3656- 3656- 12713188-
ACCIDENT YEAR 2004		2466 2466	2466 2466
ACCIDENT YEAR 2005		9694 9694	76- 76- 9618
ACCIDENT YEAR 2006	90001	2439 92440	92440 92440
ACCIDENT YEAR 2008	8-	474- 482-	482- 482-
ACCIDENT YEAR 2009	400002	7977 407979	407979 407979
ACCIDENT YEAR 2010	79989 62	4994 85045	85045 85045
ACCIDENT YEAR 2011	230003 5	28849 258857	258857 258857
ACCIDENT YEAR 2012	33216 113397	42989 189602	87472 2195 89667 279269
ACCIDENT YEAR 2013	72156	583 72739	34657 34657 107396
LOSSES O/S TOTAL (PRIOR)	3032094 212410	9917758 13162262	19186 4998 24184 13186446
ACCIDENT YEAR 2002		7749847 7749847	7749847 7749847
ACCIDENT YEAR 2004		11591 11591	11591 11591
ACCIDENT YEAR 2005		1413749 1413749	1413749 1413749
ACCIDENT YEAR 2006	99998	175015 275013	275013 275013
ACCIDENT YEAR 2007		13719 13719	13719 13719
ACCIDENT YEAR 2008	9698	33763 43461	43461 43461
ACCIDENT YEAR 2009	628016	55676 683692	683692 683692
ACCIDENT YEAR 2010	329361 63	99998 429422	429422 429422
ACCIDENT YEAR 2011	846997 65004	205509 1117510	1117510 1117510
ACCIDENT YEAR 2012	1118024 133624	172610 1424258	19186 4998 24184 1448442
LOSSES O/S TOTAL (CURR)	2710865 254214	9779051 12744130	1517- 1517- 12742613
ACCIDENT YEAR 2003		7567219 7567219	7567219 7567219
ACCIDENT YEAR 2004		14923 14923	14923 14923
ACCIDENT YEAR 2005		1404044 1404044	1404044 1404044
ACCIDENT YEAR 2006		172577 172577	172577 172577
ACCIDENT YEAR 2007		13719 13719	13719 13719
ACCIDENT YEAR 2008	9995	33605 43600	43600 43600
ACCIDENT YEAR 2009	114726	47692 162418	162418 162418
ACCIDENT YEAR 2010	549442 88	83599 633129	633129 633129
ACCIDENT YEAR 2011	531516 65004	166491 763011	763011 763011
ACCIDENT YEAR 2012	1248379 71830	233988 1554197	2323- 2323- 1551874
ACCIDENT YEAR 2013	256807 103573	54913 415293	806 806 416099

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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)	3389240 83319	9728400 13200959	5210- 3161 2049- 13198910
ACCIDENT YEAR 2002	19568	5110342 5129910	3556 3556 5133466
ACCIDENT YEAR 2003	33329	460563 493892	2345 2345 496237
ACCIDENT YEAR 2004	32028	559036 591064	2170 2170 593234
ACCIDENT YEAR 2005	96684	557413 654097	2061 2061 656158
ACCIDENT YEAR 2006	223357	506109 729466	1607 1607 731073
ACCIDENT YEAR 2007	223281	449099 672380	1937 1937 674317
ACCIDENT YEAR 2008	149135 556	351601 501292	3451- 3451- 497841
ACCIDENT YEAR 2009	143420 3392	296526 443338	8642- 8642- 434696
ACCIDENT YEAR 2010	293435 4807	230215 528457	3495- 3495- 524962
ACCIDENT YEAR 2011	727833 13146	352013 1092992	4889- 4889- 1088103
ACCIDENT YEAR 2012	1447170 61418	855483 2364071	1591 3161 4752 2368823
LOSSES O/S IBNR TOT (CURR)	3665245 108542	9935117 13708904	12384 7573 19957 13728861
ACCIDENT YEAR 2003	52907	5553881 5606788	5093 5093 5611881
ACCIDENT YEAR 2004	32026	558915 590941	2024 2024 592965
ACCIDENT YEAR 2005	92482	567029 659511	1929 1929 661440
ACCIDENT YEAR 2006	224170	505979 730149	1493 1493 731642
ACCIDENT YEAR 2007	224063	449001 673064	1643 1643 674707
ACCIDENT YEAR 2008	153081	351522 504603	1512 1512 506115
ACCIDENT YEAR 2009	126655 3399	296473 426527	8928- 8928- 417599
ACCIDENT YEAR 2010	245503 2334	220761 468598	3590- 3590- 465008
ACCIDENT YEAR 2011	615976 13331	351771 981078	4958- 4958- 976120
ACCIDENT YEAR 2012	1359901 36984	759212 2156097	2294- 322 1972- 2154125
ACCIDENT YEAR 2013	538481 52494	320573 911548	18460 7251 25711 937259
ANTICIPATED SALV (PRIOR)		125442	37600 163042
ACCIDENT YEAR 2008		3759	5318 9077
ACCIDENT YEAR 2009		19764	10599 30363
ACCIDENT YEAR 2010		13907	4616 18523
ACCIDENT YEAR 2011		48475	5433 53908
ACCIDENT YEAR 2012		39537	11634 51171
ANTICIPATED SALV (CURR)		82711	41521 124232
ACCIDENT YEAR 2009		19114	10569 29683
ACCIDENT YEAR 2010		15062	4608 19670
ACCIDENT YEAR 2011		22825	5426 28251
ACCIDENT YEAR 2012		18675	14874 33549
ACCIDENT YEAR 2013		7035	6044 13079

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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 *
PREMIUMS WRITTEN		2226520	28829	426957	2682306	85399	22614	108013	2790319
UNEARNED PREMIUMS (PRIOR)		1957133	48593	614242	2619968	80542	30924	111466	2731434
UNEARNED PREMIUMS (CURR)		2905327	52418	706464	3664209	112003	35525	147528	3811737
PREMIUMS EARNED		1278326	25004	334735	1638065	53938	18013	71951	1710016
COMMISSIONS WRITTEN		145047	1574	26588	173209	5592	1575	7167	180376
OPERATING SERVICE FEES		349558	4524	67031	421113	14776	3914	18690	439803
LOSSES INCURRED TOTAL		787979	252610	337785	1378374	118831	1609	120440	1498814
ACCIDENT YEAR 2002			1	5-	4-	13-		13-	17-
ACCIDENT YEAR 2003		10	38-	29389-	29417-	908-		908-	30325-
ACCIDENT YEAR 2004		2-		5677	5675	146-		146-	5529
ACCIDENT YEAR 2005		4202-		9605	5403	208-		208-	5195
ACCIDENT YEAR 2006		9184-		129-	9313-	114-		114-	9427-
ACCIDENT YEAR 2007		782		98-	684	294-		294-	390
ACCIDENT YEAR 2008		4235	556-	711-	2968	4963		4963	7931
ACCIDENT YEAR 2009		130053-	7	60-	130106-	286-		286-	130392-
ACCIDENT YEAR 2010		252138	2386-	20859-	228893	95-		95-	228798
ACCIDENT YEAR 2011		197335-	190	10411-	207556-	69-		69-	207625-
ACCIDENT YEAR 2012		76302	27169	8096	111567	62078	5642-	56436	168003
ACCIDENT YEAR 2013		795288	228223	376069	1399580	53923	7251	61174	1460754
CLAIM SERVICE FEES TOTAL		158503	3089	41514	203106	4841	1622	6463	209569
ACCIDENT YEAR 2011		90072-	825-	32170-	123067-	1006		1006	122061-
ACCIDENT YEAR 2012		223028	1876	72291	297195	814	112-	702	297897
ACCIDENT YEAR 2013		25547	2038	1393	28978	3021	1734	4755	33733
NET UNDERWRITING RESULTS		162761-	236793-	138183-	537737-	90102-	9293	80809-	618546-
MISCELLANEOUS EXPENSES					2828			109	2937
CHARGE OFFS					9685			387	10072
INVESTMENT INCOME					19894			802	20696
NET MISC EXPENSE OR INCOME					7381-			306-	7687-
NET RESULTS OF OPERATIONS					530356-			80503-	610859-

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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	1582880 227389	6225107 8035376	298143 71568 369711 8405087
LOSSES O/S TOTAL (PRIOR)	3281698 223708	884697078 888202484	29213 17143 46356 888248840
LOSSES O/S TOTAL (CURR)	3045292 264419	879244042 882553753	10422 21299 31721 882585474
LOSSES O/S IBNR TOT (PRIOR)	3703010 97308	22812808 26613126	34787- 4748 30039- 26583087
LOSSES O/S IBNR TOT (CURR)	4028789 130525	22937638 27096952	11875- 10851 1024- 27095928
ANTICIPATED SALV (PRIOR)			149402 82066 231468
ANTICIPATED SALV (CURR)			109543 107379 216922

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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
PREMIUMS WRITTEN		2712368	261543	3416843	6390754		430237	139621	569858	6960612
UNEARNED PREMIUMS (PRIOR)		2236077	183061	2345857	4764995		221748	76262	298010	5063005
UNEARNED PREMIUMS (CURR)		3318302	251012	3263930	6833244		372950	121957	494907	7328151
PREMIUMS EARNED		1630143	193592	2498770	4322505		279035	93926	372961	4695466
COMMISSIONS WRITTEN		194697	25588	331791	552076		40599	13467	54066	606142
OPERATING SERVICE FEES		419618	38081	497424	955123		64386	20803	85189	1040312
LOSSES INCURRED TOTAL		1672253	301317	896901	2870471		302264	81827	384091	3254562
CLAIM SERVICE FEES TOTAL		206346	26014	335820	568180		26895	9065	35960	604140
NET UNDERWRITING RESULTS		862771-	197408-	436834	623345-		155109-	31236-	186345-	809690-
MISCELLANEOUS EXPENSES					65971				7979	73950
CHARGE OFFS					208780				25174	233954
INVESTMENT INCOME					26454				1620	28074
NET MISC EXPENSE OR INCOME					248297				31533	279830
NET RESULTS OF OPERATIONS					871642-				217878-	1089520-

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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	750182 127430	12538450 13416062	215433 73924 289357 13705419
ACCIDENT YEAR 2002	249989 81895	879475341 879807225	3285- 879803940
ACCIDENT YEAR 2003	493286	867281293- 866788007-	2035- 866790042-
ACCIDENT YEAR 2004		49540 49540	151- 49389
ACCIDENT YEAR 2005	6907	68710 75617	710- 74907
ACCIDENT YEAR 2006		1420 1420	1420
ACCIDENT YEAR 2007		17722 17722	17722
ACCIDENT YEAR 2008			63- 63- 63-
ACCIDENT YEAR 2010		136038 136038	136038
ACCIDENT YEAR 2011		18192 18192	18192
ACCIDENT YEAR 2012	33707	30013 63720	85685 38677 124362 188082
ACCIDENT YEAR 2013	11828	22767 34595	135929 35310 171239 205834
LOSSES O/S TOTAL (PRIOR)	222408	847785823 848008231	4702 4702 848012933
ACCIDENT YEAR 2002	89102	836338667 836427769	836427769
ACCIDENT YEAR 2003		3160233 3160233	3160233
ACCIDENT YEAR 2004		2224627 2224627	2224627
ACCIDENT YEAR 2005	2498	1583171 1585669	1585669
ACCIDENT YEAR 2006	2498	2484043 2486541	2486541
ACCIDENT YEAR 2007	19998	739376 759374	759374
ACCIDENT YEAR 2008	21622	228452 250074	250074
ACCIDENT YEAR 2009	53966	53966	53966
ACCIDENT YEAR 2010	16005	935099 951104	951104
ACCIDENT YEAR 2011	1960	92155 94115	94115
ACCIDENT YEAR 2012	14759	14759	4702 4702 19461
LOSSES O/S TOTAL (CURR)	334427 10205	869464991 869809623	11939 21299 33238 869842861
ACCIDENT YEAR 2003	89102	861106257 861195359	861195359
ACCIDENT YEAR 2004		2227556 2227556	2227556
ACCIDENT YEAR 2005	2498	1956616 1959114	1959114
ACCIDENT YEAR 2006	2498	2356793 2359291	2359291
ACCIDENT YEAR 2007	19998	414913 434911	434911
ACCIDENT YEAR 2008	25000	106662 131662	131662
ACCIDENT YEAR 2009	54236	54236	54236
ACCIDENT YEAR 2010	36426	761745 798171	798171
ACCIDENT YEAR 2011	461-	73893 73432	73432
ACCIDENT YEAR 2012	63700	140102 210603	3555- 3555- 207048
ACCIDENT YEAR 2013	41430	3404 320454	365288 15494 21299 36793 402081

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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)	271167 3288	13371644 13646099	44679- 637 44042- 13602057
ACCIDENT YEAR 2002	160379	10036735 10197114	10197114
ACCIDENT YEAR 2003		1396859 1396859	1396859
ACCIDENT YEAR 2004		364660 364660	364660
ACCIDENT YEAR 2005		193834 193834	193834
ACCIDENT YEAR 2006		132172 132172	132172
ACCIDENT YEAR 2007	2498	117352 119850	119853
ACCIDENT YEAR 2008	9658	71370 81028	64527
ACCIDENT YEAR 2009	7852	22867 30719	19207
ACCIDENT YEAR 2010	16121	310488 326630	319063
ACCIDENT YEAR 2011	30707	310994 341806	332523
ACCIDENT YEAR 2012	43952	414313 461427	462365
LOSSES O/S IBNR TOT (CURR)	363544 21983	13002521 13388048	24259- 3278 20981- 13367067
ACCIDENT YEAR 2003	160379	9846028 10006407	10006407
ACCIDENT YEAR 2004		352921 352921	352921
ACCIDENT YEAR 2005		233260 233260	233260
ACCIDENT YEAR 2006		205565 205565	205565
ACCIDENT YEAR 2007		312788 312788	312788
ACCIDENT YEAR 2008	2746	123441 126187	126239
ACCIDENT YEAR 2009	4073	73060 77133	65560
ACCIDENT YEAR 2010	17169	294206 311381	303945
ACCIDENT YEAR 2011	28477	212948 241887	236950
ACCIDENT YEAR 2012	102138	796803 908523	906794
ACCIDENT YEAR 2013	48562	551501 611996	616638
ANTICIPATED SALV (PRIOR)		23115	50559 73674
ACCIDENT YEAR 2008		4476	16512 20988
ACCIDENT YEAR 2009		1623	11652 13275
ACCIDENT YEAR 2010		12077	7616 19693
ACCIDENT YEAR 2011		2497	9440 11937
ACCIDENT YEAR 2012		2442	5339 7781
ANTICIPATED SALV (CURR)		26832	65858 92690
ACCIDENT YEAR 2009		1857	11657 13514
ACCIDENT YEAR 2010		11916	7635 19551
ACCIDENT YEAR 2011		1985	5348 7333
ACCIDENT YEAR 2012		5994	17945 23939
ACCIDENT YEAR 2013		5080	23273 28353



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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****					
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
PREMIUMS WRITTEN	896879	432241	5568718	6897838	529525	175520	705045	7602883
UNEARNED PREMIUMS (PRIOR)	52093	22526	275321	349940	52175	17547	69722	419662
UNEARNED PREMIUMS (CURR)	412975	198594	2557466	3169035	260947	86432	347379	3516414
PREMIUMS EARNED	535997	256173	3286573	4078743	320753	106635	427388	4506131
COMMISSIONS WRITTEN	90715	43981	562800	697496	53458	17748	71206	768702
OPERATING SERVICE FEES	129934	62038	794932	986904	75955	25320	101275	1088179
LOSSES INCURRED TOTAL	954578	156330	33848495	34959403	243090	97864	340954	35300357
ACCIDENT YEAR 2002	508	81895	33099939	33182342	3285-		3285-	33179057
ACCIDENT YEAR 2003	742767		886100-	143333-	2035-		2035-	145368-
ACCIDENT YEAR 2004			40730	40730	151-		151-	40579
ACCIDENT YEAR 2005	6907		481581	488488	710-		710-	487778
ACCIDENT YEAR 2006			52437-	52437-				52437-
ACCIDENT YEAR 2007	2498-		111305-	113803-	3-		3-	113806-
ACCIDENT YEAR 2008	3534-		69719-	73253-	16553	63-	16490	56763-
ACCIDENT YEAR 2009	3509-		50193	46684	60	1-	59	46743
ACCIDENT YEAR 2010	21469	15-	53598-	32144-	97	34	131	32013-
ACCIDENT YEAR 2011	4651-	357	98116-	102410-	4296	50	4346	98064-
ACCIDENT YEAR 2012	107127	46928	552605	706660	74184	39254	113438	820098
ACCIDENT YEAR 2013	89992	27165	894722	1011879	154084	58590	212674	1224553
CLAIM SERVICE FEES TOTAL	72710	34748	445852	553310	31617	10514	42131	595441
ACCIDENT YEAR 2012	68192	28835	445402	542429	7627	4262	11889	554318
ACCIDENT YEAR 2013	4518	5913	450	10881	23990	6252	30242	41123
NET UNDERWRITING RESULTS	711940-	40924-	32365506-	33118370-	83367-	44811-	128178-	33246548-
MISCELLANEOUS EXPENSES				70166			8402	78568
CHARGE OFFS				225769			26825	252594
INVESTMENT INCOME				101561			8060	109621
NET MISC EXPENSE OR INCOME				194374			27167	221541
NET RESULTS OF OPERATIONS				33312744-			155345-	33468089-

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* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL					
LOSSES PAID TOTAL	2633762	285588	597849	3517199	129502	4492	133994	3651193
ACCIDENT YEAR 2002	19568	88-	13035844	13055324	3194		3194	13058518
ACCIDENT YEAR 2003	19568-	38-	12689926-	12709532-	3656-		3656-	12713188-
ACCIDENT YEAR 2004			5664	5664				5664
ACCIDENT YEAR 2005			36727	36727	140-		140-	36587
ACCIDENT YEAR 2006	90001		8275	98276				98276
ACCIDENT YEAR 2008	15994		685-	15309				15309
ACCIDENT YEAR 2009	749998		7977	757975				757975
ACCIDENT YEAR 2010	854998	62	4994	860054				860054
ACCIDENT YEAR 2011	887516	18653	71710	977879				977879
ACCIDENT YEAR 2012	35255	194843	116686	346784	95447	4492	99939	446723
ACCIDENT YEAR 2013		72156	583	72739	34657		34657	107396
LOSSES O/S TOTAL (PRIOR)	3631849	163001	11951736	15746586				15746586
ACCIDENT YEAR 2002			8096909	8096909				8096909
ACCIDENT YEAR 2004			14787	14787				14787
ACCIDENT YEAR 2005			3240716	3240716				3240716
ACCIDENT YEAR 2006	39995		185854	225849				225849
ACCIDENT YEAR 2007		13719		13719				13719
ACCIDENT YEAR 2008	30563		34159	64722				64722
ACCIDENT YEAR 2009	936620		55676	992296				992296
ACCIDENT YEAR 2010	432315		109996	542311				542311
ACCIDENT YEAR 2011	1217337	69594	107775	1394706				1394706
ACCIDENT YEAR 2012	975019	79688	105864	1160571				1160571
LOSSES O/S TOTAL (CURR)	2710865	254214	9779051	12744130	1517-		1517-	12742613
ACCIDENT YEAR 2003			7567219	7567219				7567219
ACCIDENT YEAR 2004			14923	14923				14923
ACCIDENT YEAR 2005			1404044	1404044				1404044
ACCIDENT YEAR 2006			172577	172577				172577
ACCIDENT YEAR 2007		13719		13719				13719
ACCIDENT YEAR 2008	9995		33605	43600				43600
ACCIDENT YEAR 2009	114726		47692	162418				162418
ACCIDENT YEAR 2010	549442	88	83599	633129				633129
ACCIDENT YEAR 2011	531516	65004	166491	763011				763011
ACCIDENT YEAR 2012	1248379	71830	233988	1554197	2323-		2323-	1551874
ACCIDENT YEAR 2013	256807	103573	54913	415293	806		806	416099

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* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			
LOSSES O/S IBNR TOT (PRIOR)	3330688 71762	9200204 12602654	8488- 8112 376- 12602278
ACCIDENT YEAR 2002	19564	4956157 4975721	3734 3734 4979455
ACCIDENT YEAR 2003	33315	460634 493949	2333 2333 496282
ACCIDENT YEAR 2004	86987	559068 646055	2186 2186 648241
ACCIDENT YEAR 2005	90011	567253 657264	2057 2057 659321
ACCIDENT YEAR 2006	216142	515051 731193	1605 1605 732798
ACCIDENT YEAR 2007	218786	457093 675879	1940 1940 677819
ACCIDENT YEAR 2008	140677 1365	357386 499428	3379- 3379- 496049
ACCIDENT YEAR 2009	176575 3379	283309 463263	8577- 8577- 454686
ACCIDENT YEAR 2010	348049 5867	252941 606857	3412- 3412- 603445
ACCIDENT YEAR 2011	989385 14413	213610 1217408	4714- 338 4376- 1213032
ACCIDENT YEAR 2012	1011197 46738	577702 1635637	2261- 7774 5513 1641150
LOSSES O/S IBNR TOT (CURR)	3665245 108542	9935117 13708904	12384 7573 19957 13728861
ACCIDENT YEAR 2003	52907	5553881 5606788	5093 5093 5611881
ACCIDENT YEAR 2004	32026	558915 590941	2024 2024 592965
ACCIDENT YEAR 2005	92482	567029 659511	1929 1929 661440
ACCIDENT YEAR 2006	224170	505979 730149	1493 1493 731642
ACCIDENT YEAR 2007	224063	449001 673064	1643 1643 674707
ACCIDENT YEAR 2008	153081	351522 504603	1512 1512 506115
ACCIDENT YEAR 2009	126655 3399	296473 426527	8928- 8928- 417599
ACCIDENT YEAR 2010	245503 2334	220761 468598	3590- 3590- 465008
ACCIDENT YEAR 2011	615976 13331	351771 981078	4958- 4958- 976120
ACCIDENT YEAR 2012	1359901 36984	759212 2156097	2294- 322 1972- 2154125
ACCIDENT YEAR 2013	538481 52494	320573 911548	18460 7251 25711 937259
ANTICIPATED SALV (PRIOR)		109766	34325 144091
ACCIDENT YEAR 2008		3778	5326 9104
ACCIDENT YEAR 2009		19660	10601 30261
ACCIDENT YEAR 2010		10985	4625 15610
ACCIDENT YEAR 2011		45265	5487 50752
ACCIDENT YEAR 2012		30078	8286 38364
ANTICIPATED SALV (CURR)		82711	41521 124232
ACCIDENT YEAR 2009		19114	10569 29683
ACCIDENT YEAR 2010		15062	4608 19670
ACCIDENT YEAR 2011		22825	5426 28251
ACCIDENT YEAR 2012		18675	14874 33549
ACCIDENT YEAR 2013		7035	6044 13079

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***** ACCOUNTS *****	***** LIABILITY *****	***** PHYSICAL DAMAGE *****	***** ALL COV *****
* * R * BI PD PIP TOTAL * R * COLL O/T COLL TOTAL *			TOTAL
PREMIUMS WRITTEN	3347846 60745	818797 4227388	90193 32782 122975 4350363
UNEARNED PREMIUMS (PRIOR)	1891975 38673	497056 2427704	112124 35999 148123 2575827
UNEARNED PREMIUMS (CURR)	2905327 52418	706464 3664209	112003 35525 147528 3811737
PREMIUMS EARNED	2334494 47000	609389 2990883	90314 33256 123570 3114453
COMMISSIONS WRITTEN	224693 3770	51376 279839	7801 2548 10349 290188
OPERATING SERVICE FEES	519999 9370	126592 655961	15550 5568 21118 677079
LOSSES INCURRED TOTAL	2047335 413581	839923- 1620993	148857 3953 152810 1773803
ACCIDENT YEAR 2002	4 88-	17222- 17306-	540- 540- 17846-
ACCIDENT YEAR 2003	24 38-	29460- 29474-	896- 896- 30370-
ACCIDENT YEAR 2004	54961-	5647 49314-	162- 162- 49476-
ACCIDENT YEAR 2005	2471	1800169- 1797698-	268- 268- 1797966-
ACCIDENT YEAR 2006	58034	14074- 43960	112- 112- 43848
ACCIDENT YEAR 2007	5277	8092- 2815-	297- 297- 3112-
ACCIDENT YEAR 2008	7830 1365-	7103- 638-	4891 4891 4253
ACCIDENT YEAR 2009	121816- 20	13157 108639-	351- 351- 108990-
ACCIDENT YEAR 2010	869579 3383-	53583- 812613	178- 178- 812435
ACCIDENT YEAR 2011	171714- 12981	268587 109854	244- 338- 582- 109272
ACCIDENT YEAR 2012	657319 177231	426320 1260870	93091 2960- 90131 1351001
ACCIDENT YEAR 2013	795288 228223	376069 1399580	53923 7251 61174 1460754
CLAIM SERVICE FEES TOTAL	289471 5813	75560 370844	7865 2881 10746 381590
ACCIDENT YEAR 2012	263924 3775	74167 341866	4844 1147 5991 347857
ACCIDENT YEAR 2013	25547 2038	1393 28978	3021 1734 4755 33733
NET UNDERWRITING RESULTS	747004- 385534-	1195784 63246	89759- 18306 71453- 8207-
MISCELLANEOUS EXPENSES		4206	115 4321
CHARGE OFFS		78135	1043 79178
INVESTMENT INCOME		134187	1905 136092
NET MISC EXPENSE OR INCOME		51846-	747- 52593-
NET RESULTS OF OPERATIONS		115092	70706- 44386

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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	3383944 413018	13136299 16933261	344935 78416 423351 17356612
LOSSES O/S TOTAL (PRIOR)	3854257 163001	859737559 863754817	4702 4702 863759519
LOSSES O/S TOTAL (CURR)	3045292 264419	879244042 882553753	10422 21299 31721 882585474
LOSSES O/S IBNR TOT (PRIOR)	3601855 75050	22571848 26248753	53167- 8749 44418- 26204335
LOSSES O/S IBNR TOT (CURR)	4028789 130525	22937638 27096952	11875- 10851 1024- 27095928
ANTICIPATED SALV (PRIOR)			132881 84884 217765
ANTICIPATED SALV (CURR)			109543 107379 216922

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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	4244725	492986	6387515	11125226	619718	208302	828020	11953246
UNEARNED PREMIUMS (PRIOR)	1944068	61199	772377	2777644	164299	53546	217845	2995489
UNEARNED PREMIUMS (CURR)	3318302	251012	3263930	6833244	372950	121957	494907	7328151
PREMIUMS EARNED	2870491	303173	3895962	7069626	411067	139891	550958	7620584
COMMISSIONS WRITTEN	315408	47751	614176	977335	61259	20296	81555	1058890
OPERATING SERVICE FEES	649933	71408	921524	1642865	91505	30888	122393	1765258
LOSSES INCURRED TOTAL	3001913	569911	33008572	36580396	391947	101817	493764	37074160
CLAIM SERVICE FEES TOTAL	362181	40561	521412	924154	39482	13395	52877	977031
NET UNDERWRITING RESULTS	1458944-	426458-	31169722-	33055124-	173126-	26505-	199631-	33254755-
MISCELLANEOUS EXPENSES				74372			8517	82889
CHARGE OFFS				303904			27868	331772
INVESTMENT INCOME				235748			9965	245713
NET MISC EXPENSE OR INCOME				142528			26420	168948
NET RESULTS OF OPERATIONS				33197652-			226051-	33423703-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	17499							17499
2002		866056625	857780936		8275688		1	1-
2003		858834115-	2870730	853238139	1243059	8985476	724289-	724289
2004		18359	1992825	2020741	289579	330369	87065	87065-
2005		42545	1384713	1841614	41335	185034	643145	643145-
2006			2175774	2052925	46872	61056	108665-	108665
2007			130079	426	41229	60470	110412-	110412
2008					37386	52894	15508	15508-
2009					37040	50829	13789	13789-
2010		21170	550623	531223	36978	50941	15733	15733-
2011					19025	34152	15127	15127-
2012					53431	60611	7180	7180-
2013						19735	19735	19735-
TOTAL	17499	7304584	866885680	859685068	10121622	9891567	126083-	143582

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	28521							28521
2002		12381120	7483039		4898078		3	3-
2003		12212484-		7302283	426467	5229273	107395-	107395
2004		2474	11591	14923	519812	498205	15801-	15801
2005		9694	1413749	1404044	518708	507193	11526-	11526
2006		2439	175015	172577	470901	451582	19318-	19318
2007					417939	400798	17141-	17141
2008					328587	316041	12546-	12546
2009					277248	266669	10579-	10579
2010					216142	199034	17108-	17108
2011					204806	204218	588-	588
2012					669778	478922	190856-	190856
2013						106923	106923	106923-
TOTAL	28521	183243	9083394	8893827	8948466	8658858	295932-	324453



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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	46020							46020
2002		878437745	865263975		13173766		4	4-
2003		871046599-	2870730	860540422	1669526	14214749	831684-	831684
2004		20833	2004416	2035664	809391	828574	71264	71264-
2005		52239	2798462	3245658	560043	692227	631619	631619-
2006		2439	2350789	2225502	517773	512638	127983-	127983
2007			130079	426	459168	461268	127553-	127553
2008					365973	368935	2962	2962-
2009					314288	317498	3210	3210-
2010		21170	550623	531223	253120	249975	1375-	1375
2011					223831	238370	14539	14539-
2012					723209	539533	183676-	183676
2013						126658	126658	126658-
TOTAL	46020	7487827	875969074	868578895	19070088	18550425	422015-	468035

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	26765							26765
2002		873320314	830019489		8794830		34505995	34505995-
2003		858818041-	2958296	853238139	1375334	8985476	928056-	928056
2004		37163	2010233	2020741	129472	330369	248568	248568-
2005		75829	1450217	1841614	10524	185034	641736	641736-
2006			2178876	2052925	6366	61056	71261-	71261
2007			126781	426	5623	60470	71508-	71508
2008			32612		10311	52894	9971	9971-
2009					10264	50829	40565	40565-
2010		21170	548359	531223	14240	50941	40735	40735-
2011					11887	34152	22265	22265-
2012					14309	60611	46302	46302-
2013						19735	19735	19735-
TOTAL	26765	14636435	839324863	859685068	10383160	9891567	34505047	34478282-

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	46106							46106
2002		12554846	7710102		4694818		149926	149926-
2003		12212484-		7302283	422758	5229273	103686-	103686
2004		7616-	14787	14923	515563	498205	24838-	24838
2005		36727	3240716	1404044	509544	507193	1802296-	1802296
2006		8275	180854	172577	462573	451582	10993-	10993
2007					410546	400798	9748-	9748
2008					323082	316041	7041-	7041
2009					254508	266669	12161	12161-
2010					200884	199034	1850-	1850
2011					71037	204218	133181	133181-
2012					282968	478922	195954	195954-
2013						106923	106923	106923-
TOTAL	46106	379748	11146459	8893827	8148281	8658858	1362307-	1408413

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ACC YEAR	PREMIUMS CEDED	LOSSES PAID	LOSSES PRIOR	OUTSTANDING CURRENT	LOSSES PRIOR	OUTSTANDING IBNR CURRENT	LOSSES INCURRED	NET RESULTS
	72871							72871
2002		885875160	837729591		13489648		34655921	34655921-
2003		871030525-	2958296	860540422	1798092	14214749	1031742-	1031742
2004		29547	2025020	2035664	645035	828574	223730-	223730-
2005		112556	4690933	3245658	520068	692227	1160560-	1160560
2006		8275	2359730	2225502	468939	512638	82254-	82254
2007			126781	426	416169	461268	81256-	81256
2008			32612		333393	368935	2930	2930-
2009					264772	317498	52726	52726-
2010		21170	548359	531223	215124	249975	38885	38885-
2011					82924	238370	155446	155446-
2012					297277	539533	242256	242256-
2013						126658	126658	126658-
TOTAL	72871	15016183	850471322	868578895	18531441	18550425	33142740	33069869-

## MEMBERS PARTICIPATION REPORT

06/07/2013

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

QUARTER ENDING MAR 31, 2013

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$954
MAIPF MISCELLANEOUS EXPENSES .....	\$421,688
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$420,734

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

06/07/2013

## MISCELLANEOUS INCOME AND EXPENSES

REPORT: MP-7

FISCAL YEAR TO DATE THRU MAR 31, 2013

ALL COMPANIES COMBINED

MAIPF MISCELLANEOUS INCOME .....	\$954
MAIPF MISCELLANEOUS EXPENSES .....	\$1,440,179
NET MAIPF MISCELLANEOUS INCOME/EXPENSES .....	\$1,439,225

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.