

Effective January 1, 2006

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 --
 "Taxicab Co. - Drivers": \$25,700.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for
 classification Code 7421, the surcharge is \$300.00
 maximum surcharge per aircraft \$35.00
 per passenger seat

Remuneration for Executive Officers Minimum \$382
 And Active Members LLC's Maximum \$1,500

Remuneration for Spouse of Sole Proprietors - fixed amount \$16,700/yr

Remuneration for Partners - fixed amount \$16,700/yr

The loss costs on Exhibit III do not include pure premiums for foreign or domestic terrorism.

The Terrorism Risk Insurance Act (TRIA) of 2002 provides for partial reimbursement by the United States for insured workers compensation losses due to foreign terrorism. Additional insurer loss liability exists under the TRIA because TRIA provides partial reimbursement. In addition, TRIA is scheduled to sunset by year-end 2005. Additional liability also exists for domestic terrorism.

Companies seeking guidance on including a foreign terrorism provision in their rates or multipliers may wish to refer to the Michigan Workers Compensation Placement Facility Circular Number 182 found on the CAOM/Facility web site www.caom.com.

United States Longshore and Harbor Workers' Compensation Coverage percentage applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual. 73%

(Multiply a Non-'F' classification advisory loss cost by a factor of 1.73. This factor adjusts for the differences in state and federal benefits and assessments. The factor to adjust for differences in benefits only is 1.55).

Loss Elimination Ratios for employers electing a \$ deductible:

The following percentages are applicable on a per claim basis by hazard group. These represent the percentage of loss eliminated by a selected deductible

	Hazard Group			
	I	II	III	IV
\$500	10.2%	9.8%	4.7%	3.1%
\$750	11.3%	10.5%	5.2%	3.4%
\$1,000	12.2%	11.1%	5.7%	3.7%
\$1,500	14.1%	12.4%	6.5%	4.2%
\$2,000	15.8%	13.6%	7.4%	4.8%
\$2,500	17.5%	14.8%	8.2%	5.3%

NOTE: Basic Manual refers to the Basic Manual for Michigan Workers' Compensation.