

Effective January 1, 2008

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 --
"Taxicab Co. - Drivers": \$26,900.00

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	\$401
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 Extension Act (TRIA Extension) of 2005 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 Extension because the TRIA Extension provides partial reimbursement. In addition, the TRIA Extension is scheduled to expire at year-end 2007. 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. 77%

(Multiply a Non-'F' classification advisory loss cost by a factor of 1.77. This factor adjusts for the differences in state and federal benefits and assessments. The factor to adjust for differences in benefits only is 1.57).

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MISCELLANEOUS VALUES (continued)

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						
	A	B	C	D	E	F	G
\$500	16.1%	11.5%	9.9%	7.0%	5.0%	3.4%	2.8%
\$750	17.1%	12.3%	10.6%	7.6%	5.4%	3.8%	3.1%
\$1,000	18.1%	13.0%	11.2%	8.1%	5.9%	4.2%	3.3%
\$1,500	20.0%	14.5%	12.5%	9.2%	6.8%	4.9%	3.9%
\$2,000	21.6%	15.9%	13.7%	10.2%	7.7%	5.7%	4.3%
\$2,500	23.2%	17.2%	14.8%	11.2%	8.5%	6.4%	4.8%

	Hazard Group			
	1	2	3	4
\$500	12.3%	8.7%	4.3%	2.8%
\$750	13.1%	9.4%	4.7%	3.1%
\$1,000	13.9%	10.0%	5.2%	3.3%
\$1,500	15.5%	11.2%	6.0%	3.9%
\$2,000	16.9%	12.3%	6.8%	4.3%
\$2,500	18.2%	13.4%	7.6%	4.8%

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