

**EXHIBIT III**  
**MICHIGAN EXPERIENCE RATING PLAN MANUAL**  
**PART FIVE**

*Effective January 1, 2008*

**TABLE OF WEIGHTING VALUES**  
**APPLICABLE TO ALL POLICIES**

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0	-	1,130	0.04
1,131	-	4,571	0.05
4,572	-	8,085	0.06
8,086	-	11,675	0.07
11,676	-	15,344	0.08
15,345	-	25,664	0.09
25,665	-	38,202	0.10
38,203	-	49,355	0.11
49,356	-	60,214	0.12
60,215	-	71,074	0.13
71,075	-	82,068	0.14
82,069	-	93,270	0.15
93,271	-	104,731	0.16
104,732	-	116,489	0.17
116,490	-	128,576	0.18
128,577	-	141,020	0.19
141,021	-	153,847	0.20
153,848	-	167,086	0.21
167,087	-	180,761	0.22
180,762	-	194,900	0.23
194,901	-	209,532	0.24
209,533	-	224,686	0.25
224,687	-	240,394	0.26
240,395	-	256,689	0.27
256,690	-	273,607	0.28
273,608	-	291,186	0.29
291,187	-	309,468	0.30
309,469	-	328,495	0.31
328,496	-	348,318	0.32
348,319	-	368,987	0.33
368,988	-	390,559	0.34
390,560	-	413,096	0.35
413,097	-	436,664	0.36
436,665	-	461,337	0.37
461,338	-	487,194	0.38
487,195	-	514,325	0.39
514,326	-	542,826	0.40
542,827	-	572,805	0.41
572,806	-	604,379	0.42
604,380	-	637,680	0.43
637,681	-	672,854	0.44
672,855	-	710,065	0.45
710,066	-	749,495	0.46
749,496	-	791,349	0.47
791,350	-	835,857	0.48
835,858	-	883,282	0.49
883,283	-	933,920	0.50
933,921	-	988,110	0.51
988,111	-	1,046,238	0.52
1,046,239	-	1,108,752	0.53
1,108,753	-	1,176,166	0.54
1,176,167	-	1,249,082	0.55
1,249,083	-	1,328,202	0.56
1,328,203	-	1,414,352	0.57
1,414,353	-	1,508,515	0.58
1,508,516	-	1,611,862	0.59
1,611,863	-	1,725,807	0.60
1,725,808	-	1,852,069	0.61
1,852,070	-	1,992,759	0.62
1,992,760	-	2,150,501	0.63
2,150,502	-	2,328,594	0.64
2,328,595	-	2,531,251	0.65
2,531,252	-	2,763,928	0.66
2,763,929	-	3,033,832	0.67
3,033,833	-	3,350,673	0.68
3,350,674	-	3,727,863	0.69
3,727,864	-	4,184,460	0.70
4,184,461	-	4,748,488	0.71
4,748,489	-	5,462,921	0.72
5,462,922	-	6,397,178	0.73
6,397,179	-	7,671,160	0.74
7,671,161	-	9,511,353	0.75
9,511,354	-	12,403,080	0.76
12,403,081	-	17,608,182	0.77
17,608,183	-	29,753,411	0.78
29,753,412	-	90,479,528	0.79
90,479,529	-	AND OVER	0.80

(a) State Per Claim Accident Limitation . . . . .	\$135,000
(b) State Multiple Claim Accident Limitation . . . . .	\$270,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$351,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$702,000
(e) Employers Liability Accident Limitation . . . . .	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . .	57%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (5.40)}