

Effective January 1, 2009

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -- "Taxicab Co. - Drivers":	\$27,500.00
---	-------------

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

Remuneration for Executive Officers	Minimum	\$409
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 Program Reauthorization Act (TRIPRA) of 2007 provides for partial reimbursement by the United States for insured workers compensation losses due to terrorism. Additional insurer loss liability exists under TRIPRA because TRIPRA provides partial reimbursement. In addition, TRIPRA is scheduled to expire at year-end 2014.

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.	71%
--	-----

(Multiply a Non-'F' classification advisory loss cost by a factor of 1.71. 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).

Effective January 1, 2009

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	13.9%	10.1%	8.7%	6.0%	3.9%	3.0%	2.2%
\$750	14.6%	10.7%	9.2%	6.5%	4.2%	3.3%	2.4%
\$1,000	15.4%	11.3%	9.6%	6.9%	4.5%	3.6%	2.6%
\$1,500	16.8%	12.4%	10.6%	7.7%	5.2%	4.2%	3.0%
\$2,000	18.1%	13.5%	11.5%	8.6%	5.8%	4.7%	3.4%
\$2,500	19.4%	14.5%	12.4%	9.3%	6.3%	5.3%	3.8%

	Hazard Group			
	1	2	3	4
\$500	10.8%	7.6%	3.5%	2.2%
\$750	11.4%	8.1%	3.9%	2.4%
\$1,000	12.0%	8.6%	4.2%	2.6%
\$1,500	13.1%	9.5%	4.8%	3.0%
\$2,000	14.2%	10.3%	5.3%	3.4%
\$2,500	15.3%	11.2%	5.9%	3.8%

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