

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

*Effective January 1, 2009*

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

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,214	0.04	684,916	-	722,695	0.44
1,215	-	4,910	0.05	722,696	-	762,663	0.45
4,911	-	8,684	0.06	762,664	-	805,013	0.46
8,685	-	12,540	0.07	805,014	-	849,967	0.47
12,541	-	16,480	0.08	849,968	-	897,773	0.48
16,481	-	27,565	0.09	897,774	-	948,711	0.49
27,566	-	41,032	0.10	948,712	-	1,003,100	0.50
41,033	-	53,011	0.11	1,003,101	-	1,061,303	0.51
53,012	-	64,674	0.12	1,061,304	-	1,123,737	0.52
64,675	-	76,339	0.13	1,123,738	-	1,190,881	0.53
76,340	-	88,147	0.14	1,190,882	-	1,263,290	0.54
88,148	-	100,179	0.15	1,263,291	-	1,341,607	0.55
100,180	-	112,489	0.16	1,341,608	-	1,426,587	0.56
112,490	-	125,118	0.17	1,426,588	-	1,519,119	0.57
125,119	-	138,100	0.18	1,519,120	-	1,620,257	0.58
138,101	-	151,466	0.19	1,620,258	-	1,731,259	0.59
151,467	-	165,243	0.20	1,731,260	-	1,853,645	0.60
165,244	-	179,462	0.21	1,853,646	-	1,989,260	0.61
179,463	-	194,150	0.22	1,989,261	-	2,140,371	0.62
194,151	-	209,337	0.23	2,140,372	-	2,309,797	0.63
209,338	-	225,053	0.24	2,309,798	-	2,501,083	0.64
225,054	-	241,330	0.25	2,501,084	-	2,718,751	0.65
241,331	-	258,201	0.26	2,718,752	-	2,968,663	0.66
258,202	-	275,703	0.27	2,968,664	-	3,258,560	0.67
275,704	-	293,875	0.28	3,258,561	-	3,598,871	0.68
293,876	-	312,756	0.29	3,598,872	-	4,004,001	0.69
312,757	-	332,391	0.30	4,004,002	-	4,494,420	0.70
332,392	-	352,829	0.31	4,494,421	-	5,100,228	0.71
352,830	-	374,119	0.32	5,100,229	-	5,867,582	0.72
374,120	-	396,319	0.33	5,867,583	-	6,871,043	0.73
396,320	-	419,490	0.34	6,871,044	-	8,239,394	0.74
419,491	-	443,695	0.35	8,239,395	-	10,215,898	0.75
443,696	-	469,009	0.36	10,215,899	-	13,321,827	0.76
469,010	-	495,510	0.37	13,321,828	-	18,912,492	0.77
495,511	-	523,283	0.38	18,912,493	-	31,957,368	0.78
523,284	-	552,424	0.39	31,957,369	-	97,181,715	0.79
552,425	-	583,036	0.40	97,181,716	AND OVER		0.80
583,037	-	615,235	0.41				
615,236	-	649,148	0.42				
649,149	-	684,915	0.43				

(a) State Per Claim Accident Limitation . . . . .	\$144,500
(b) State Multiple Claim Accident Limitation . . . . .	\$289,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$426,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$852,000
(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) / (5.80)}