

EXHIBIT III
MICHIGAN EXPERIENCE RATING PLAN MANUAL
PART FIVE

Effective January 1, 2010

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	-	1,277	0.04	720,343	-	760,076	0.44
1,278	-	5,164	0.05	760,077	-	802,111	0.45
5,165	-	9,133	0.06	802,112	-	846,652	0.46
9,134	-	13,189	0.07	846,653	-	893,931	0.47
13,190	-	17,333	0.08	893,932	-	944,209	0.48
17,334	-	28,991	0.09	944,210	-	997,782	0.49
28,992	-	43,154	0.10	997,783	-	1,054,984	0.50
43,155	-	55,753	0.11	1,054,985	-	1,116,198	0.51
55,754	-	68,019	0.12	1,116,199	-	1,181,862	0.52
68,020	-	80,287	0.13	1,181,863	-	1,252,479	0.53
80,288	-	92,707	0.14	1,252,480	-	1,328,632	0.54
92,708	-	105,361	0.15	1,328,633	-	1,411,000	0.55
105,362	-	118,308	0.16	1,411,001	-	1,500,376	0.56
118,309	-	131,590	0.17	1,500,377	-	1,597,694	0.57
131,591	-	145,243	0.18	1,597,695	-	1,704,063	0.58
145,244	-	159,300	0.19	1,704,064	-	1,820,807	0.59
159,301	-	173,791	0.20	1,820,808	-	1,949,523	0.60
173,792	-	188,745	0.21	1,949,524	-	2,092,152	0.61
188,746	-	204,193	0.22	2,092,153	-	2,251,080	0.62
204,194	-	220,165	0.23	2,251,081	-	2,429,270	0.63
220,166	-	236,694	0.24	2,429,271	-	2,630,449	0.64
236,695	-	253,812	0.25	2,630,450	-	2,859,376	0.65
253,813	-	271,557	0.26	2,859,377	-	3,122,215	0.66
271,558	-	289,964	0.27	3,122,216	-	3,427,106	0.67
289,965	-	309,075	0.28	3,427,107	-	3,785,020	0.68
309,076	-	328,933	0.29	3,785,021	-	4,211,105	0.69
328,934	-	349,584	0.30	4,211,106	-	4,726,890	0.70
349,585	-	371,078	0.31	4,726,891	-	5,364,033	0.71
371,079	-	393,470	0.32	5,364,034	-	6,171,078	0.72
393,471	-	416,819	0.33	6,171,079	-	7,226,441	0.73
416,820	-	441,187	0.34	7,226,442	-	8,665,570	0.74
441,188	-	466,645	0.35	8,665,571	-	10,744,306	0.75
466,646	-	493,268	0.36	10,744,307	-	14,010,887	0.76
493,269	-	521,140	0.37	14,010,888	-	19,890,725	0.77
521,141	-	550,349	0.38	19,890,726	-	33,610,335	0.78
550,350	-	580,997	0.39	33,610,336	-	102,208,355	0.79
580,998	-	613,193	0.40	102,208,356	AND OVER		0.80
613,194	-	647,057	0.41				
647,058	-	682,724	0.42				
682,725	-	720,342	0.43				

(a) State Per Claim Accident Limitation	\$153,000
(b) State Multiple Claim Accident Limitation	\$306,000
(c) USL&HW Per Claim Accident Limitation	\$507,000
(d) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(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) / (6.10)}