

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

Effective January 1, 2011

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

Expected Losses				Expected Losses			
		Weighting Values				Weighting Values	
0	-	1,319	0.04	743,961	-	784,997	0.44
1,320	-	5,333	0.05	784,998	-	828,409	0.45
5,334	-	9,433	0.06	828,410	-	874,411	0.46
9,434	-	13,621	0.07	874,412	-	923,240	0.47
13,622	-	17,901	0.08	923,241	-	975,167	0.48
17,902	-	29,942	0.09	975,168	-	1,030,496	0.49
29,943	-	44,569	0.10	1,030,497	-	1,089,574	0.50
44,570	-	57,581	0.11	1,089,575	-	1,152,795	0.51
57,582	-	70,249	0.12	1,152,796	-	1,220,611	0.52
70,250	-	82,920	0.13	1,220,612	-	1,293,544	0.53
82,921	-	95,746	0.14	1,293,545	-	1,372,194	0.54
95,747	-	108,816	0.15	1,372,195	-	1,457,262	0.55
108,817	-	122,187	0.16	1,457,263	-	1,549,569	0.56
122,188	-	135,904	0.17	1,549,570	-	1,650,077	0.57
135,905	-	150,005	0.18	1,650,078	-	1,759,934	0.58
150,006	-	164,523	0.19	1,759,935	-	1,880,506	0.59
164,524	-	179,489	0.20	1,880,507	-	2,013,442	0.60
179,490	-	194,933	0.21	2,013,443	-	2,160,748	0.61
194,934	-	210,888	0.22	2,160,749	-	2,324,886	0.62
210,889	-	227,384	0.23	2,324,887	-	2,508,918	0.63
227,385	-	244,454	0.24	2,508,919	-	2,716,693	0.64
244,455	-	262,134	0.25	2,716,694	-	2,953,126	0.65
262,135	-	280,460	0.26	2,953,127	-	3,224,583	0.66
280,461	-	299,471	0.27	3,224,584	-	3,539,470	0.67
299,472	-	319,209	0.28	3,539,471	-	3,909,119	0.68
319,210	-	339,717	0.29	3,909,120	-	4,349,174	0.69
339,718	-	361,046	0.30	4,349,175	-	4,881,870	0.70
361,047	-	383,245	0.31	4,881,871	-	5,539,903	0.71
383,246	-	406,371	0.32	5,539,904	-	6,373,408	0.72
406,372	-	430,485	0.33	6,373,409	-	7,463,374	0.73
430,486	-	455,652	0.34	7,463,375	-	8,949,687	0.74
455,653	-	481,945	0.35	8,949,688	-	11,096,578	0.75
481,946	-	509,441	0.36	11,096,579	-	14,470,260	0.76
509,442	-	538,226	0.37	14,470,261	-	20,542,880	0.77
538,227	-	568,394	0.38	20,542,881	-	34,712,313	0.78
568,395	-	600,046	0.39	34,712,314	-	105,559,449	0.79
600,047	-	633,298	0.40	105,559,450	AND OVER		0.80
633,299	-	668,272	0.41				
668,273	-	705,109	0.42				
705,110	-	743,960	0.43				

(a) State Per Claim Accident Limitation . . . . .	\$158,000
(b) State Multiple Claim Accident Limitation . . . . .	\$316,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$423,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$846,000
(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) / (6.30)}