

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

*Effective January 1, 2006*

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0	1,057	0.04	596,350	629,243	0.44
1,058	4,275	0.05	629,244	664,042	0.45
4,276	7,561	0.06	664,043	700,916	0.46
7,562	10,918	0.07	700,917	740,057	0.47
10,919	14,349	0.08	740,058	781,681	0.48
14,350	24,001	0.09	781,682	826,032	0.49
24,002	35,726	0.10	826,033	873,388	0.50
35,727	46,156	0.11	873,389	924,066	0.51
46,157	56,311	0.12	924,067	978,426	0.52
56,312	66,467	0.13	978,427	1,036,888	0.53
66,468	76,749	0.14	1,036,889	1,099,933	0.54
76,750	87,225	0.15	1,099,934	1,168,123	0.55
87,226	97,943	0.16	1,168,124	1,242,114	0.56
97,944	108,939	0.17	1,242,115	1,322,681	0.57
108,940	120,242	0.18	1,322,682	1,410,741	0.58
120,243	131,879	0.19	1,410,742	1,507,390	0.59
131,880	143,876	0.20	1,507,391	1,613,949	0.60
143,877	156,256	0.21	1,613,950	1,732,028	0.61
156,257	169,045	0.22	1,732,029	1,863,599	0.62
169,046	182,268	0.23	1,863,600	2,011,117	0.63
182,269	195,951	0.24	2,011,118	2,177,667	0.64
195,952	210,123	0.25	2,177,668	2,367,188	0.65
210,124	224,813	0.26	2,367,189	2,584,784	0.66
224,814	240,052	0.27	2,584,785	2,837,194	0.67
240,053	255,873	0.28	2,837,195	3,133,500	0.68
255,874	272,313	0.29	3,133,501	3,486,243	0.69
272,314	289,409	0.30	3,486,244	3,913,245	0.70
289,410	307,204	0.31	3,913,246	4,440,716	0.71
307,205	325,742	0.32	4,440,717	5,108,843	0.72
325,743	345,071	0.33	5,108,844	5,982,546	0.73
345,072	365,245	0.34	5,982,547	7,173,955	0.74
365,246	386,321	0.35	7,173,956	8,894,876	0.75
386,322	408,361	0.36	8,894,877	11,599,177	0.76
408,362	431,435	0.37	11,599,178	16,466,911	0.77
431,436	455,617	0.38	16,466,912	27,824,950	0.78
455,618	480,989	0.39	27,824,951	84,615,114	0.79
480,990	507,643	0.40	84,615,115	AND OVER	0.80
507,644	535,679	0.41			
535,680	565,206	0.42			
565,207	596,349	0.43			

(a) State Per Claim Accident Limitation	\$126,000
(b) State Multiple Claim Accident Limitation	\$252,000
(c) USL&HW Per Claim Accident Limitation	\$416,500
(d) USL&HW Multiple Claim Accident Limitation	\$833,000
(e) Employers Liability Accident Limitation	\$60,000
(f) USL&HW Act -- Expected Loss Factor -- Non-F Classes	55%

Cap on Modifications = 1 + (0.00005){(Expected Losses) + (2)(Expected Losses) / (5.05)}