

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

*Effective January 1, 2007*

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0	1,089	0.04	614,063	647,934	0.44
1,090	4,402	0.05	647,935	683,766	0.45
4,403	7,786	0.06	683,767	721,736	0.46
7,787	11,243	0.07	721,737	762,039	0.47
11,244	14,775	0.08	762,040	804,900	0.48
14,776	24,714	0.09	804,901	850,568	0.49
24,715	36,787	0.10	850,569	899,331	0.50
36,788	47,527	0.11	899,332	951,513	0.51
47,528	57,983	0.12	951,514	1,007,489	0.52
57,984	68,442	0.13	1,007,490	1,067,687	0.53
68,443	79,028	0.14	1,067,688	1,132,604	0.54
79,029	89,816	0.15	1,132,605	1,202,820	0.55
89,817	100,853	0.16	1,202,821	1,279,009	0.56
100,854	112,175	0.17	1,279,010	1,361,969	0.57
112,176	123,814	0.18	1,361,970	1,452,644	0.58
123,815	135,797	0.19	1,452,645	1,552,163	0.59
135,798	148,149	0.20	1,552,164	1,661,889	0.60
148,150	160,897	0.21	1,661,890	1,783,474	0.61
160,898	174,066	0.22	1,783,475	1,918,953	0.62
174,067	187,682	0.23	1,918,954	2,070,853	0.63
187,683	201,772	0.24	2,070,854	2,242,350	0.64
201,773	216,365	0.25	2,242,351	2,437,500	0.65
216,366	231,491	0.26	2,437,501	2,661,560	0.66
231,492	247,182	0.27	2,661,561	2,921,468	0.67
247,183	263,474	0.28	2,921,469	3,226,574	0.68
263,475	280,402	0.29	3,226,575	3,589,794	0.69
280,403	298,006	0.30	3,589,795	4,029,480	0.70
298,007	316,329	0.31	4,029,481	4,572,618	0.71
316,330	335,417	0.32	4,572,619	5,260,591	0.72
335,418	355,321	0.33	5,260,592	6,160,245	0.73
355,322	376,094	0.34	6,160,246	7,387,043	0.74
376,095	397,796	0.35	7,387,044	9,159,081	0.75
397,797	420,491	0.36	9,159,082	11,943,707	0.76
420,492	444,250	0.37	11,943,708	16,956,027	0.77
444,251	469,150	0.38	16,956,028	28,651,433	0.78
469,151	495,276	0.39	28,651,434	87,128,434	0.79
495,277	522,722	0.40	87,128,435	AND OVER	0.80
522,723	551,590	0.41			
551,591	581,994	0.42			
581,995	614,062	0.43			

(a) State Per Claim Accident Limitation . . . . .	\$130,500
(b) State Multiple Claim Accident Limitation . . . . .	\$261,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$348,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$696,000
(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) / (5.20)}