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



*Effective January 1, 2008*

**TABLE OF WEIGHTING VALUES**

**APPLICABLE TO ALL POLICIES**

| Expected Losses | | | Weighting Values | Expected Losses | | | Weighting Values |
|---|---|---|---|---|---|---|---|
| 0 | - | 1,130 | 0.04 | 637,681 | - | 672,854 | 0.44 |
| 1,131 | - | 4,571 | 0.05 | 672,855 | - | 710,065 | 0.45 |
| 4,572 | - | 8,085 | 0.06 | 710,066 | - | 749,495 | 0.46 |
| 8,086 | - | 11,675 | 0.07 | 749,496 | - | 791,349 | 0.47 |
| 11,676 | - | 15,344 | 0.08 | 791,350 | - | 835,857 | 0.48 |
| 15,345 | - | 25,664 | 0.09 | 835,858 | - | 883,282 | 0.49 |
| 25,665 | - | 38,202 | 0.10 | 883,283 | - | 933,920 | 0.50 |
| 38,203 | - | 49,355 | 0.11 | 933,921 | - | 988,110 | 0.51 |
| 49,356 | - | 60,214 | 0.12 | 988,111 | - | 1,046,238 | 0.52 |
| 60,215 | - | 71,074 | 0.13 | 1,046,239 | - | 1,108,752 | 0.53 |
| 71,075 | - | 82,068 | 0.14 | 1,108,753 | - | 1,176,166 | 0.54 |
| 82,069 | - | 93,270 | 0.15 | 1,176,167 | - | 1,249,082 | 0.55 |
| 93,271 | - | 104,731 | 0.16 | 1,249,083 | - | 1,328,202 | 0.56 |
| 104,732 | - | 116,489 | 0.17 | 1,328,203 | - | 1,414,352 | 0.57 |
| 116,490 | - | 128,576 | 0.18 | 1,414,353 | - | 1,508,515 | 0.58 |
| 128,577 | - | 141,020 | 0.19 | 1,508,516 | - | 1,611,862 | 0.59 |
| 141,021 | - | 153,847 | 0.20 | 1,611,863 | - | 1,725,807 | 0.60 |
| 153,848 | - | 167,086 | 0.21 | 1,725,808 | - | 1,852,069 | 0.61 |
| 167,087 | - | 180,761 | 0.22 | 1,852,070 | - | 1,992,759 | 0.62 |
| 180,762 | - | 194,900 | 0.23 | 1,992,760 | - | 2,150,501 | 0.63 |
| 194,901 | - | 209,532 | 0.24 | 2,150,502 | - | 2,328,594 | 0.64 |
| 209,533 | - | 224,686 | 0.25 | 2,328,595 | - | 2,531,251 | 0.65 |
| 224,687 | - | 240,394 | 0.26 | 2,531,252 | - | 2,763,928 | 0.66 |
| 240,395 | - | 256,689 | 0.27 | 2,763,929 | - | 3,033,832 | 0.67 |
| 256,690 | - | 273,607 | 0.28 | 3,033,833 | - | 3,350,673 | 0.68 |
| 273,608 | - | 291,186 | 0.29 | 3,350,674 | - | 3,727,863 | 0.69 |
| 291,187 | - | 309,468 | 0.30 | 3,727,864 | - | 4,184,460 | 0.70 |
| 309,469 | - | 328,495 | 0.31 | 4,184,461 | - | 4,748,488 | 0.71 |
| 328,496 | - | 348,318 | 0.32 | 4,748,489 | - | 5,462,921 | 0.72 |
| 348,319 | - | 368,987 | 0.33 | 5,462,922 | - | 6,397,178 | 0.73 |
| 368,988 | - | 390,559 | 0.34 | 6,397,179 | - | 7,671,160 | 0.74 |
| 390,560 | - | 413,096 | 0.35 | 7,671,161 | - | 9,511,353 | 0.75 |
| 413,097 | - | 436,664 | 0.36 | 9,511,354 | - | 12,403,080 | 0.76 |
| 436,665 | - | 461,337 | 0.37 | 12,403,081 | - | 17,608,182 | 0.77 |
| 461,338 | - | 487,194 | 0.38 | 17,608,183 | - | 29,753,411 | 0.78 |
| 487,195 | - | 514,325 | 0.39 | 29,753,412 | - | 90,479,528 | 0.79 |
| 514,326 | - | 542,826 | 0.40 | 90,479,529 | | AND OVER | 0.80 |
| 542,827 | - | 572,805 | 0.41 | | | | |
| 572,806 | - | 604,379 | 0.42 | | | | |
| 604,380 | - | 637,680 | 0.43 | | | | |

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|---|---|
| (a) State Per Claim Accident Limitation | $135,000 |
| (b) State Multiple Claim Accident Limitation | $270,000 |
| (c) USL&HW Per Claim Accident Limitation | $351,000 |
| (d) USL&HW Multiple Claim Accident Limitation | $702,000 |
| (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) / (5.40)}