

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

Effective January 1, 2009

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0	0.04	684,916	0.44
1,215	0.05	722,696	0.45
4,911	0.06	762,664	0.46
8,685	0.07	805,014	0.47
12,541	0.08	849,968	0.48
16,481	0.09	897,774	0.49
27,566	0.10	948,712	0.50
41,033	0.11	1,003,101	0.51
53,012	0.12	1,061,304	0.52
64,675	0.13	1,123,738	0.53
76,340	0.14	1,190,882	0.54
88,148	0.15	1,263,291	0.55
100,180	0.16	1,341,608	0.56
112,490	0.17	1,426,588	0.57
125,119	0.18	1,519,120	0.58
138,101	0.19	1,620,258	0.59
151,467	0.20	1,731,260	0.60
165,244	0.21	1,853,646	0.61
179,463	0.22	1,989,261	0.62
194,151	0.23	2,140,372	0.63
209,338	0.24	2,309,798	0.64
225,054	0.25	2,501,084	0.65
241,331	0.26	2,718,752	0.66
258,202	0.27	2,968,664	0.67
275,704	0.28	3,258,561	0.68
293,876	0.29	3,598,872	0.69
312,757	0.30	4,004,002	0.70
332,392	0.31	4,494,421	0.71
352,830	0.32	5,100,229	0.72
374,120	0.33	5,867,583	0.73
396,320	0.34	6,871,044	0.74
419,491	0.35	8,239,395	0.75
443,696	0.36	10,215,899	0.76
469,010	0.37	13,321,828	0.77
495,511	0.38	18,912,493	0.78
523,284	0.39	31,957,369	0.79
552,425	0.40	97,181,716	0.80
583,037	0.41		
615,236	0.42		
649,149	0.43		

(a) State Per Claim Accident Limitation . . . . .	\$144,500
(b) State Multiple Claim Accident Limitation . . . . .	\$289,000
(c) USL&HW Per Claim Accident Limitation . . . . .	\$426,000
(d) USL&HW Multiple Claim Accident Limitation . . . . .	\$852,000
(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) / (5.80)}