

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

Effective January 1, 2010

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0	1,277	0.04	720,343	760,076	0.44
1,278	5,164	0.05	760,077	802,111	0.45
5,165	9,133	0.06	802,112	846,652	0.46
9,134	13,189	0.07	846,653	893,931	0.47
13,190	17,333	0.08	893,932	944,209	0.48
17,334	28,991	0.09	944,210	997,782	0.49
28,992	43,154	0.10	997,783	1,054,984	0.50
43,155	55,753	0.11	1,054,985	1,116,198	0.51
55,754	68,019	0.12	1,116,199	1,181,862	0.52
68,020	80,287	0.13	1,181,863	1,252,479	0.53
80,288	92,707	0.14	1,252,480	1,328,632	0.54
92,708	105,361	0.15	1,328,633	1,411,000	0.55
105,362	118,308	0.16	1,411,001	1,500,376	0.56
118,309	131,590	0.17	1,500,377	1,597,694	0.57
131,591	145,243	0.18	1,597,695	1,704,063	0.58
145,244	159,300	0.19	1,704,064	1,820,807	0.59
159,301	173,791	0.20	1,820,808	1,949,523	0.60
173,792	188,745	0.21	1,949,524	2,092,152	0.61
188,746	204,193	0.22	2,092,153	2,251,080	0.62
204,194	220,165	0.23	2,251,081	2,429,270	0.63
220,166	236,694	0.24	2,429,271	2,630,449	0.64
236,695	253,812	0.25	2,630,450	2,859,376	0.65
253,813	271,557	0.26	2,859,377	3,122,215	0.66
271,558	289,964	0.27	3,122,216	3,427,106	0.67
289,965	309,075	0.28	3,427,107	3,785,020	0.68
309,076	328,933	0.29	3,785,021	4,211,105	0.69
328,934	349,584	0.30	4,211,106	4,726,890	0.70
349,585	371,078	0.31	4,726,891	5,364,033	0.71
371,079	393,470	0.32	5,364,034	6,171,078	0.72
393,471	416,819	0.33	6,171,079	7,226,441	0.73
416,820	441,187	0.34	7,226,442	8,665,570	0.74
441,188	466,645	0.35	8,665,571	10,744,306	0.75
466,646	493,268	0.36	10,744,307	14,010,887	0.76
493,269	521,140	0.37	14,010,888	19,890,725	0.77
521,141	550,349	0.38	19,890,726	33,610,335	0.78
550,350	580,997	0.39	33,610,336	102,208,355	0.79
580,998	613,193	0.40	102,208,356	AND OVER	0.80
613,194	647,057	0.41			
647,058	682,724	0.42			
682,725	720,342	0.43			

(a) State Per Claim Accident Limitation	\$153,000
(b) State Multiple Claim Accident Limitation	\$306,000
(c) USL&HW Per Claim Accident Limitation	\$507,000
(d) USL&HW Multiple Claim Accident Limitation	\$1,014,000
(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) / (6.10)}