PAY LAG REPORT

thru 12-31-2015

(Number of days from injury effective date to date first payment made)

Type	Form 701 Rec'd Dates	# of Valid Form 701's	Average # Days	Paid 0-15 Days	%	Paid 16-30 Days	%	Paid 31 + Days	%
Group Funds	1/1/15 - 12/31/15	1,576	16	1,015	64.4%	440	27.9%	121	7.7%
	1/1/14 - 12/31/14	1,772	17	1,029	58.1%	563	31.8%	180	10.2%
	1/1/13 - 12/31/13	1,778	17	1,004	56.5%	597	33.6%	177	10.0%
	1/1/12 - 12/31/12	1,699	16	1,048	61.7%	477	28.1%	174	10.2%
	1/1/11 - 12/31/11	1,660	15	1,093	65.8%	454	27.3%	113	6.8%
	1/1/10 - 12/31/10	1,763	15	1,197	67.9%	438	24.8%	128	7.3%
	1/1/09 - 12/31/09	1,854	14	1,334	71.95%	421	22.7%	99	5.3%
	1/1/08 - 12/31/08	1,785	18	1,200	67.2%	473	26.5%	112	6.3%
	1/1/07 - 12/31/07	1,655	19	1,112	67.2%	399	24.1%	144	8.7%
	1/1/06 - 12/31/06	1,778	18	1,097	61.7%	498	28.0%	183	10.3%
	1/1/04 - 12/31/04	2,281	18	1,388	60.9%	640	28.1%	253	11.1%
	1/1/03 – 12/31/03	2,247	18	1,249	55.6%	742	33.0%	256	11.4%
Self-Insureds	1/1/15 - 12/31/15	3,798	15	2,734	72.0%	870	22.9%	194	5.1%
	1/1/14 - 12/31/14	4,283	14	3,130	73.1%	979	22.9%	174	4.1%
	1/1/13 - 12/31/13	4,502	15	3,325	73.9%	980	21.8%	197	4.4%
	1/1/12 - 12/31/12	4,657	14	3,350	71.9%	1,074	23.1%	233	5.0%
	1/1/11 - 12/31/11	5,128	15	3,676	71.7%	1,117	21.8%	335	6.5%
	1/1/10 - 12/31/10	5,136	15	3,677	71.6%	1,127	21.9%	332	6.5%
	1/1/09 - 12/31/09	4,932	15	3,423	69.4%	1,172	23.8%	337	6.8%
	1/1/08 - 12/31/08	5,467	16	3,861	70.6%	1,264	23.1%	342	6.3%
	1/1/07 - 12/31/07	5,021	16	3,452	68.8%	1,213	24.2%	356	7.1%
	1/1/06 - 12/31/06	5,277	17	3,470	65.8%	1,388	26.3%	419	7.9%
	1/1/04 - 12/31/04	6,837	16	4,581	67.0%	1740	25.4%	516	7.5%
	1/1/03 – 12/31/03	7,582	16	5,005	66.0%	2,013	26.5%	564	7.4%
Insurance Carriers	1/1/15 - 12/31/15	9,820	17	6,768	68.9%	2,219	22.6%	833	8.5%
	1/1/14 - 12/31/14	11,064	17	7,476	67.6%	2,634	23.8%	954	8.6%
	1/1/13 - 12/31/13	10,947	17	7,485	68.4%	2,536	23.2%	926	8.5%
	1/1/12 - 12/31/12	10,401	16	7,192	69.1%	2,383	22.9%	826	7.9%
	1/1/11 - 12/31/11	10,440	16	7,333	70.2%	2,326	22.3%	781	7.5%
	1/1/10 - 12/31/10	9,927	16	7,049	71.0%	2,157	21.7%	721	7.3%
	1/1/09 - 12/31/09	9,450	17	6,653	70.4%	1,996	21.1%	801	8.5%
	1/1/08 - 12/31/08	10,525	18	7,029	66.8%	2,500	23.8%	996	9.5%
	1/1/07 - 12/31/07	10,465	18	7,114	68.0%	2,425	23.2%	926	8.8%
	1/1/06 - 12/31/06	9,894	18	6,487	65.6%	2,437	24.6%	970	9.8%
	1/1/04 - 12/31/04	12,866	18	8,139	63.3%	3,313	25.8%	1,414	11.0%
	1/1/03 – 12/31/03	14,346	19	8,990	62.7%	3,770	26.3%	1,586	11.1%
Total/Average	1/1/15 - 12/31/15	15,194	16	10,517	69.2%	3,529	23.2%	1,148	7.6%
	1/1/14 - 12/31/14	17,119	16	11,635	68.0%	4,176	24.4%	1,308	7.6%
	1/1/13 - 12/31/13	17,227	16	11,814	68.6%	4,113	23.9%	1,300	7.5%
	1/1/12 - 12/31/12	16,757	15	11,590	69.2%	3,934	23.5%	1,233	7.4%
	1/1/11 - 12/31/11	17,228	15	12,102	70.2%	3,897	22.6%	1,229	7.1%
	1/1/10 - 12/31/10	16,826	15	11,923	70.9%	3,722	22.1%	1,181	7.0%
	1/1/09 - 12/31/09	16,236	15	11,410	70.3%	3,589	22.1%	1,237	7.6%
	1/1/08 - 12/31/08	17,777	17	12,090	68.0%	4,237	23.8%	1,450	8.2%
	1/1/07 - 12/31/07	17,141	18	11,678	68.1%	4,037	23.6%	1,426	8.3%
	1/1/06 - 12/31/06	16,949	18	11,054	65.2%	4,323	25.5%	1,572	9.3%
	1/1/04 - 12/31/04	21,984	17	14,108	64.2%	5,693	25.9%	2,183	9.9%
	1/1/03 – 12/31/03	24,175	18	15,244	63.1%	6,525	27.0%	2,406	10.0%

Please note: Beginning with the 1/1/08 period, we only excluded claims in which a Form 107 was received before the initial Form 701

GROUP FUND PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
APARTMENT BUILDING MANAGEMENT GROUP FUND	12	9	75.0%	14
ASSN OF INDEPENDENT COLLEGES & UNIVERSITIES	8	4	50.0%	15
ASSOCIATED BUILDERS & CONTRACTORS OF MI FUND	99	65	65.7%	20
CONSTRUCTION ASSOCIATION OF MICHIGAN WC PLAN	13	3	23.1%	23
COUNTY ROAD ASSOCIATION	63	58	92.1%	5
HUMAN SERVICES ASSOCIATION	37	27	73.0%	14
LUMBER & BUILDING MATERIAL SUPPLIERS FUND	20	14	70.0%	14
MADSIF	85	60	70.6%	17
MARO WORKERS COMPENSATION FUND	18	8	44.4%	39
METALWORKING INDUSTRIES OF MICHIGAN WC FUND	26	8	30.8%	20
METROPOLITAN ASSN FOR IMPROVED SCHOOL LEGISLA	26	16	61.5%	17
MI MUNICIPAL LEAGUE WORKERS COMPENSATION FUND	336	264	78.6%	10
MICHIGAN ASSISTED LIVING WC FUND	16	7	43.8%	17
MICHIGAN ASSOCIATION OF AMBULANCE SERVICES	106	75	70.8%	14
MICHIGAN ASSOCIATION OF TIMBERMEN DBA MATSIF	47	21	44.7%	22
MICHIGAN BANKERS WORKERS COMPENSATION FUND	4	3	75.0%	14
MICHIGAN CLEANING FUND	25	12	48.0%	20
MICHIGAN CLUBS SELF INSURANCE FUND	5	4	80.0%	15
MICHIGAN COUNTIES WORKERS COMPENSATION FUND	50	39	78.0%	13
MICHIGAN FOOD PROCESSORS & DISTRIBUTION FUND	19	5	26.3%	22
MICHIGAN HORTICULTURE INDUSTRIES WC FUND	25	10	40.0%	20
MICHIGAN MCDONALDS OPERATORS ASSOCIATION	24	11	45.8%	21
MICHIGAN RESTAURANT & LODGING FUND	91	61	67.0%	14
MICHIGAN RETAIL HARDWARE ASSOCIATION SIWCF	16	5	31.3%	19
MIDDLE CITIES WORKERS COMPENSATION FUND	2	2	100.0%	13
NORTHWEST MICHIGAN INDUSTRIAL ASSOCIATION	8	8	100.0%	9
PROSURE FUND	96	52	54.2%	18
SCHOOL EMPLOYERS GROUP FUND	275	155	56.4%	18
SKILLED CARE WORKERS COMPENSATION FUND	15	1	6.7%	29
WEST MICHIGAN WORKERS COMPENSATION FUND	9	8	88.9%	14
TOTALS:	**1,576**	**1,015**	**64.4%**	**16**

SELF-INSURED PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
A B F FREIGHT SYSTEM, INC.	3	3	100.0%	14
A B M ONSITE SERVICES MIDWEST, INC	2	0	0.0%	35
A C O, INC.	1	1	100.0%	1
A D TRANSPORT EXPRESS, INC.	4	4	100.0%	12
A J M PACKAGING CORPORATION	8	7	87.5%	11
A Z AUTOMOTIVE CORPORATION	12	9	75.0%	15
ABRAHAM, S. & SONS, INC.	6	5	83.3%	12
ADAC PLASTICS, INC.	1	0	0.0%	18
AK STEEL CORPORATION	0	0	0.0%	0
ALLEGAN COUNTY BOARD OF COMMISSIONERS	5	4	80.0%	16
ALPENA REGIONAL MEDICAL CENTER	13	6	46.2%	17
ALRO STEEL CORPORATION	7	6	85.7%	10
ALTICOR, INC.	1	1	100.0%	9
AMERICAN NATIONAL RED CROSS	3	3	100.0%	12
AMERICAN PLASTIC TOYS, INC.	1	0	0.0%	16
ANDREWS UNIVERSITY	5	0	0.0%	28
ANN ARBOR PUBLIC SCHOOLS	3	1	33.3%	22
ANN ARBOR, CITY OF	7	7	100.0%	12
ARROW UNIFORM - TAYLOR LLC	1	1	100.0%	15
ART VAN FURNITURE, INC.	21	11	52.4%	22
ASAMA COLDWATER MANUFACTURING, INC.	5	4	80.0%	14
ASCENSION HEALTH	83	65	78.3%	13
AVON AUTOMOTIVE HOLDINGS INC	5	2	40.0%	14
AWI HOLDINGS, INC.	6	6	100.0%	12
BALKEMA EXCAVATING, INC.	4	3	75.0%	14
BATTLE CREEK SCHOOL DISTRICT, CITY OF	2	0	0.0%	42
BATTLE CREEK, CITY OF	10	9	90.0%	15
BAY CITY PUBLIC SCHOOLS	5	5	100.0%	13
BAY CITY, CITY OF	3	2	66.7%	13
BAY METROPOLITAN TRANSPORTATION AUTHORITY	3	2	66.7%	14
BAY, COUNTY OF	18	16	88.9%	13
BEAUMONT HEALTH	26	22	84.6%	12
BEAUMONT, WILLIAM HOSPITAL	101	78	77.2%	13
BENTELER AUTOMOTIVE CORPORATION	5	5	100.0%	8
BIRMINGHAM SCHOOL DISTRICT	1	0	0.0%	19
BLOOMFIELD HILLS SCHOOL DISTRICT	2	1	50.0%	12
BLUE CROSS BLUE SHIELD OF MICHIGAN	8	4	50.0%	17
BOPP-BUSCH MANUFACTURING COMPANY	1	1	100.0%	14
BOTSFORD GENERAL HOSPITAL	4	0	0.0%	34
BOUMA CORPORATION	3	2	66.7%	14
BOYNE USA, INC.	2	2	100.0%	11
BOYSVILLE OF MICHIGAN DBA HOLY CROSS CHILDREN	7	5	71.4%	13
BREMBO NORTH AMERICA, INC	1	1	100.0%	11
BRONSON HEALTHCARE GROUP, INC.	49	44	89.8%	11
BURR OAK TOOL, INC.	3	3	100.0%	10
CADILLAC CASTING, INC.	7	7	100.0%	8
CALHOUN, COUNTY OF	3	2	66.7%	14
CANTON, CHARTER TOWNSHIP OF	3	3	100.0%	10
CAPITAL AREA TRANSPORTATION AUTHORITY	3	2	66.7%	13
CASSENS CORPORATION	24	17	70.8%	16
CENTRAL MICHIGAN UNIVERSITY	3	3	100.0%	10
CHALLENGE MANUFACTURING HOLDINGS INC	8	6	75.0%	16
CHAMPION BUS, INC.	1	1	100.0%	14
CHARLEVOIX, COUNTY OF	8	7	87.5%	10
CHARTER TOWNSHIP OF SHELBY	3	2	66.7%	47
CHELSEA MILLING COMPANY	5	3	60.0%	14
CHIPPEWA COUNTY WAR MEMORIAL HOSPITAL, INC.	3	1	33.3%	20
CHIPPEWA VALLEY SCHOOLS	6	6	100.0%	12
CLARK RETIREMENT COMMUNITY	2	2	100.0%	11
CLARKSTON COMMUNITY SCHOOLS	5	3	60.0%	15
CLEVELAND-CLIFFS IRON COMPANY	1	1	100.0%	10
CLINTON, TOWNSHIP OF	3	3	100.0%	10
COCA-COLA REFRESHMENTS USA, INC.	42	28	66.7%	17

SELF-INSURED PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
COMMERCIAL STEEL TREATING CORPORATION	4	4	100.0%	13
CONSUMERS ENERGY COMPANY	14	13	92.9%	28
CONTRACTORS STEEL COMPANY	2	1	50.0%	15
COSTCO WHOLESALE CORPORATION	18	18	100.0%	10
COVENANT MEDICAL CENTER INC.	4	4	100.0%	9
CRANBROOK EDUCATIONAL COMMUNITY, INC.	3	3	100.0%	11
CREATIVE FOAM CORPORATION	4	3	75.0%	14
CRITTENTON HOSPITAL	7	4	57.1%	16
D T E ENERGY COMPANY	20	18	90.0%	6
DANIEL L. JACOB COMPANY, INC.	2	1	50.0%	13
DART CONTAINER OF MICHIGAN LLC	5	1	20.0%	22
DEAN TRANSPORTATION, INC.	16	14	87.5%	11
DEARBORN HEIGHTS, CITY OF	6	4	66.7%	16
DEARBORN SCHOOL DISTRICT, OF THE CITY OF	8	7	87.5%	11
DEARBORN, CITY OF	28	9	32.1%	21
DELACO STEEL CORPORATION	2	1	50.0%	18
DENSO AIR SYSTEMS MICHIGAN, INC.	0	0	0.0%	0
DETROIT BOARD OF EDUCATION OF THE CITY OF	34	8	23.5%	20
DETROIT DIESEL CORPORATION	19	16	84.2%	14
DETROIT ENTERTAINMENT LLC	5	3	60.0%	22
DETROIT MEDICAL CENTER	1	0	0.0%	36
DETROIT, CITY OF	67	33	49.3%	22
DEXTER FASTENER TECHNOLOGIES, INC.	5	1	20.0%	23
DICKINSON COUNTY HEALTHCARE SYSTEM	4	4	100.0%	10
DOMESTIC LINEN SUPPLY & LAUNDRY COMPANY	2	2	100.0%	12
EAGLE ALLOY, INC.	2	2	100.0%	13
EAST LANSING, CITY OF	1	0	0.0%	22
EASTERN MICHIGAN UNIVERSITY	9	7	77.8%	10
EATON, COUNTY OF	0	0	0.0%	0
EDISON INSTITUTE DBA HENRY FORD	8	6	75.0%	13
EDWARDS BROTHERS, INC.	1	1	100.0%	15
EJ USA INC	1	0	0.0%	17
EMERGENT HEALTH PARTNERS	9	7	77.8%	13
EMMET COUNTY MEDICAL CARE FACILITY	3	3	100.0%	7
EMPIRE IRON MINING PARTNERSHIP	7	6	85.7%	12
ERVIN INDUSTRIES, INC.	2	2	100.0%	9
ESCANABA, CITY OF	2	2	100.0%	12
EVANGELICAL HOMES OF MICHIGAN	5	5	100.0%	13
F.C.S. INDUSTRIES, INC.	2	1	50.0%	15
FAIRMOUNT SANTROL LLC	1	1	100.0%	13
FARMINGTON PUBLIC SCHOOLS	3	2	66.7%	7
FAYGO BEVERAGES, INC.	6	4	66.7%	21
FCA US LLC	68	61	89.7%	15
FEDERAL EXPRESS CORPORATION	42	30	71.4%	12
FEDERATED LOGISTICS INC	4	1	25.0%	20
FEDEX FREIGHT, INC.	1	1	100.0%	13
FEDEX GROUND PACKAGE SYSTEM, INC.	7	4	57.1%	19
FERNDALE, CITY OF	2	0	0.0%	19
FERRIS STATE UNIVERSITY	3	2	66.7%	33
FISHER & COMPANY, INC.	4	3	75.0%	16
FLEXFAB HORIZONS INTERNATIONAL, INC.	4	3	75.0%	13
FLINT MASS TRANSPORTATION AUTHORITY	10	5	50.0%	19
FLINT SCHOOL DISTRICT, CITY OF	2	1	50.0%	17
FLINT, CITY OF	24	16	66.7%	15
FORD MOTOR COMPANY	140	128	91.4%	14
FRANKENMUTH BAVARIAN INN	3	3	100.0%	9
FUTURAMIC TOOL & ENGINEERING COMPANY	7	4	57.1%	18
G.A. RICHARDS COMPANY	2	0	0.0%	34
GARDEN CITY HOSPITAL	4	3	75.0%	26
GARDEN CITY, CITY OF	1	1	100.0%	13
GENERAL MOTORS COMPANY	196	171	87.2%	10
GENESEE HEALTH SYSTEM	2	0	0.0%	27
GENESEE, COUNTY OF	13	5	38.5%	16

SELF-INSURED PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
GRAND RAPIDS PUBLIC SCHOOLS	3	1	33.3%	15
GRAND RAPIDS, CITY OF	14	14	100.0%	13
GRAND TRAVERSE BAND OF OTTAWA & CHIPPEWA INC	1	0	0.0%	18
GRAND TRAVERSE COUNTY	2	2	100.0%	13
GRAND VALLEY STATE UNIVERSITY	7	6	85.7%	14
GREAT LAKES ENERGY COOPERATIVE	2	1	50.0%	12
GREAT LAKES HOME HEALTH SERVICES INC	5	3	60.0%	9
GREDE LLC	1	1	100.0%	13
GREEKTOWN CASINO, LLC	11	6	54.5%	19
GRIFFIN BEVERAGE COMPANY	1	1	100.0%	2
GROSSE POINTE PUBLIC SCHOOL SYSTEM	7	7	100.0%	7
GROSSE POINTE WOODS, CITY OF	2	2	100.0%	7
GUARDIAN INDUSTRIES CORPORATION	0	0	0.0%	0
HAMTRAMCK, CITY OF	1	1	100.0%	7
HEALTHSOURCE SAGINAW, INC.	5	4	80.0%	11
HENRY FORD HEALTH SYSTEM	50	23	46.0%	20
HERCULES DRAWN STEEL CORPORATION	0	0	0.0%	0
HILLSDALE, COUNTY OF	2	1	50.0%	10
HOLLAND HOME	4	3	75.0%	20
HOLLYWOOD HOLDING COMPANY, LLC	1	0	0.0%	16
HOME DEPOT USA, INC.	42	40	95.2%	13
HOUGHTON COUNTY	8	5	62.5%	13
HOWELL PUBLIC SCHOOLS	1	1	100.0%	6
HUNTINGTON BANCSHARES, INC.	2	2	100.0%	6
HURON CASTING, INC.	7	5	71.4%	20
HURON VALLEY SCHOOLS	3	2	66.7%	25
INALFA ROOF SYSTEMS, INC.	4	2	50.0%	16
INGHAM COUNTY & INGHAM COUNTY MEDICAL CARE FA	11	11	100.0%	10
INTERNATIONAL INDUSTRIAL CONTRACTING CORP	2	1	50.0%	14
INTERNATIONAL PAPER COMPANY	1	1	100.0%	13
IRON COUNTY MEDICAL CARE FACILITY	3	3	100.0%	11
JACKSON, CITY OF	3	3	100.0%	13
JACKSON, COUNTY OF	2	1	50.0%	15
JOHN E. GREEN COMPANY, INC.	3	1	33.3%	33
JOHNSON CONTROLS, INC.	3	2	66.7%	13
KALAMAZOO PUBLIC SCHOOLS	7	7	100.0%	10
KALAMAZOO, CITY OF	19	17	89.5%	15
KALAMAZOO, COUNTY OF	6	6	100.0%	10
KELLY SERVICES, INC.	10	3	30.0%	22
KENT, COUNTY OF	11	11	100.0%	10
KEY PLASTICS LLC	1	0	0.0%	20
KLEIN TOOLS, INC.	2	2	100.0%	12
KNAPE & VOGT MANUFACTURING COMPANY	6	4	66.7%	13
KROGER COMPANY, DBA MICHIGAN DAIRY	78	63	80.8%	13
L & L PRODUCTS, INC.	6	6	100.0%	9
L'ANSE CREUSE PUBLIC SCHOOLS	6	5	83.3%	15
LABOR READY MIDWEST, INC.	8	5	62.5%	15
LACKS ENTERPRISES, INC.	28	25	89.3%	10
LAKE ORION COMMUNITY SCHOOLS	2	1	50.0%	16
LAKE SHORE PUBLIC SCHOOLS	1	1	100.0%	14
LAKELAND REGIONAL HEALTH SYSTEM	14	12	85.7%	12
LANSING BOARD OF WATER & LIGHT, CITY OF	15	8	53.3%	23
LANSING, CITY OF	14	11	78.6%	14
LAPEER COMMUNITY SCHOOLS	1	0	0.0%	17
LAPEER COUNTY	4	3	75.0%	13
LEFERE FORGE & MACHINE COMPANY	10	2	20.0%	20
LEVY, EDW. C. CO.	2	1	50.0%	19
LINCOLN CONSOLIDATED SCHOOLS	3	2	66.7%	14
LITTLE CAESAR ENTERPRISES, INC.	4	1	25.0%	33
LIVONIA PUBLIC SCHOOLS	2	1	50.0%	16
LIVONIA, CITY OF	12	11	91.7%	9
LOUIS PADNOS IRON AND METAL COMPANY, INC.	0	0	0.0%	0
LOWE'S HOME CENTERS, INC.	34	28	82.4%	14

SELF-INSURED PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
LUTHERAN SOCIAL SERVICES OF MICHIGAN	7	3	42.9%	17
M N P CORPORATION	4	4	100.0%	14
MAC VALVES, INC.	2	2	100.0%	7
MACOMB, COUNTY OF	9	7	77.8%	13
MACYS RETAIL HOLDINGS, INC.	17	15	88.2%	4
MADISON HEIGHTS, CITY OF	3	3	100.0%	13
MANOR CARE, INC.	22	19	86.4%	13
MANTHEI, INC.	1	1	100.0%	3
MARRIOTT INTERNATIONAL, INC.	6	6	100.0%	6
MARY FREE BED HOSPITAL & REHABILITATION CTR	4	3	75.0%	12
MASON, COUNTY OF	1	1	100.0%	10
MCLAREN HEALTH CARE CORPORATION	51	22	43.1%	18
MEBUS MANUFACTURING, INC.	1	1	100.0%	13
MEIJER COMPANIES, LTD.	97	80	82.5%	12
MELLING TOOL COMPANY	8	8	100.0%	12
MEMORIAL HOSPITAL DBA MEMORIAL HEALTHCARE	4	3	75.0%	19
MERCY MEMORIAL HOSPITAL CORPORATION	4	2	50.0%	17
METROPOLITAN HOSPITAL	4	0	0.0%	24
MGM RESORTS INTERNATIONAL	4	3	75.0%	9
MICHIGAN BELL TELEPHONE COMPANY	1	0	0.0%	31
MICHIGAN GROCERS FUND	20	10	50.0%	19
MICHIGAN STATE UNIVERSITY	42	18	42.9%	17
MICHIGAN SUGAR COMPANY	17	13	76.5%	11
MICHIGAN TECHNOLOGICAL UNIVERSITY	3	1	33.3%	151
MICHIGAN TRACTOR & MACHINERY COMPANY	2	2	100.0%	8
MIDLAND, COUNTY OF	4	4	100.0%	13
MIDMICHIGAN HEALTH	27	27	100.0%	10
MOBIS NORTH AMERICA LLC	7	5	71.4%	12
MOELLER MANUFACTURING COMPANY, INC.	4	4	100.0%	13
MONROE COUNTY ROAD COMMISSION	3	2	66.7%	14
MONROE PUBLIC SCHOOLS	1	0	0.0%	21
MONROE, CITY OF	1	0	0.0%	22
MONROE, COUNTY OF	5	1	20.0%	17
MORBARK, INC	1	1	100.0%	11
MOT ALLEV ENTERPRISES, LC	4	4	100.0%	10
MPI RESEARCH, INC.	4	3	75.0%	16
MUNSON HEALTH CARE	9	9	100.0%	5
MUSKEGON, COUNTY OF	6	4	66.7%	14
NEWCOR, INC.	8	7	87.5%	10
NEWPAGE CORPORATION	7	7	100.0%	8
NO RECORD OF COVERAGE - CONFIRMED	1	1	100.0%	6
NORDSTROM, INC.	4	3	75.0%	12
NORTH OTTAWA COMMUNITY HOSPITAL	2	1	50.0%	28
NORTHERN MICHIGAN UNIVERSITY	4	2	50.0%	19
NYX, INC.	4	3	75.0%	16
O S F HEALTHCARE SYSTEM DBA ST FRANCIS HOSP	1	0	0.0%	39
OAKLAND COMMUNITY COLLEGE	1	1	100.0%	12
OAKLAND COUNTY ROAD COMMISSION	3	3	100.0%	13
OAKLAND UNIVERSITY	3	1	33.3%	16
OAKLAND, COUNTY OF	55	43	78.2%	13
OAKWOOD HEALTHCARE, INC.	13	11	84.6%	18
OGIHARA AMERICA CORPORATION	5	5	100.0%	7
OTTAWA COUNTY ROAD COMMISSION	1	1	100.0%	12
OTTAWA, COUNTY OF	3	3	100.0%	11
P G P CORPORATION	1	1	100.0%	13
PARKER HANNIFIN CORPORATION	4	4	100.0%	13
PENNOCK HEALTH SERVICES	1	0	0.0%	19
PERFECTION BAKERIES, INC. DBA AUNT MILLIES	20	3	15.0%	22
PERRIGO, L. COMPANY	10	4	40.0%	19
PETERSON AMERICAN CORPORATION	3	1	33.3%	16
PETITPREN, INC.	3	2	66.7%	16
PILOT TRAVEL CENTERS LLC	2	1	50.0%	16
PINE REST CHRISTIAN MENTAL HEALTH SERVICES	13	10	76.9%	11

SELF-INSURED PAY LAG REPORT
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NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
PLYMOUTH-CANTON COMMUNITY SCHOOLS	1	0	0.0%	17
PONTIAC SCHOOL DISTRICT, CITY OF	1	1	100.0%	13
PORT HURON AREA SCHOOL DISTRICT	2	0	0.0%	27
PORT HURON, CITY OF	10	8	80.0%	12
PORTAGE, CITY OF	3	2	66.7%	7
PORTER HILLS PRESBYTERIAN VILLAGE	3	3	100.0%	11
PRIDGEON & CLAY, INC.	4	4	100.0%	13
PROMEDICA NORTH REGION, INC.	7	6	85.7%	14
QUALITY DAIRY COMPANY	0	0	0.0%	0
QUALITY METALCRAFT INC	5	5	100.0%	11
REDFORD UNION SCHOOLS	1	1	100.0%	13
ROCHESTER COMMUNITY SCHOOLS	3	3	100.0%	13
ROLLINS, INC. ETAL	2	2	100.0%	13
ROMAN CATHOLIC ARCHDIOCESE OF DETROIT	12	4	33.3%	31
ROMAN CATHOLIC DIOCESE OF GRAND RAPIDS	1	0	0.0%	31
ROMAN CATHOLIC DIOCESE OF LANSING	2	0	0.0%	27
ROMAN CATHOLIC DIOCESE OF SAGINAW	2	1	50.0%	22
ROSEVILLE, CITY OF	2	1	50.0%	16
ROYAL OAK, CITY OF	6	6	100.0%	10
ROYAL TECHNOLOGIES CORPORATION	2	2	100.0%	12
RUDOLPH/LIBBE COMPANIES, INC.	1	1	100.0%	14
RYDER SYSTEM, INC.	3	2	66.7%	13
SAGINAW, CITY OF	5	5	100.0%	10
SAGINAW, COUNTY OF	8	2	25.0%	18
SAINT CLAIR SHORES, CITY OF	4	4	100.0%	9
SAINT CLAIR, COUNTY OF	1	0	0.0%	31
SARATOGA COMMUNITY HOSPITAL	1	1	100.0%	14
SCHOOLCRAFT COLLEGE	3	2	66.7%	14
SEMCO ENERGY, INC.	2	2	100.0%	11
SEVERSTAL DEARBORN, LLC	2	1	50.0%	13
SHERRIFF-GOSLIN COMPANY	1	1	100.0%	13
SHERWIN-WILLIAMS COMPANY	5	5	100.0%	11
SHIAWASSEE, COUNTY OF	5	3	60.0%	15
SOUTHFIELD, CITY OF	10	8	80.0%	14
SOUTHGATE, CITY OF	0	0	0.0%	0
SPARROW, EDWARD W., HOSPITAL ASSOCIATION	56	43	76.8%	13
SPARTAN NASH COMPANY	24	9	37.5%	19
SPECTRUM HEALTH HOSPITALS	66	52	78.8%	11
STANTON DAVID J AND ASSOCIATES INC	1	0	0.0%	27
STATE OF MICHIGAN	306	241	78.8%	12
STEELCASE, INC.	10	9	90.0%	13
STERLING HEIGHTS, CITY OF	8	4	50.0%	16
STURGIS HOSPITAL, INC.	1	1	100.0%	11
SUBURBAN MOBILITY AUTHORITY FOR REGIONAL TRAN	26	15	57.7%	15
SUMMIT POLYMERS, INC.	7	7	100.0%	11
TARGET CORPORATION	29	25	86.2%	10
TAYLOR SCHOOL DISTRICT	1	1	100.0%	7
TAYLOR, CITY OF	1	1	100.0%	13
TERNES, HOWARD PACKAGING COMPANY	1	0	0.0%	19
TILDEN MINING COMPANY L.C.	3	3	100.0%	11
TRINITY HEALTH MICHIGAN	104	52	50.0%	24
TROY SCHOOL DISTRICT	1	1	100.0%	5
TYSON FOODS, INC.	1	1	100.0%	10
U S F HOLLAND, INC.	1	1	100.0%	6
U S FARATHANE LLC	6	3	50.0%	17
U.S. MANUFACTURING CORPORATION	20	8	40.0%	21
UNITED AIR LINES, INC.	1	1	100.0%	14
UNITED JEWISH FOUNDATION	12	9	75.0%	12
UNITED METHODIST RETIREMENT COMMUNITIES, INC.	2	0	0.0%	29
UNITED STATES STEEL CORPORATION	7	5	71.4%	15
UNIVERSITY OF MICHIGAN, THE REGENTS OF THE	92	47	51.1%	22
UTICA COMMUNITY SCHOOLS	6	5	83.3%	14
VHS OF MICHIGAN INC.	56	27	48.2%	20

SELF-INSURED PAY LAG REPORT
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NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
WARREN CONSOLIDATED SCHOOLS	4	3	75.0%	14
WARREN, CITY OF	23	15	65.2%	14
WASHTENAW COMMUNITY COLLEGE	3	2	66.7%	22
WASHTENAW, COUNTY OF	13	8	61.5%	14
WATERFORD SCHOOL DISTRICT	11	10	90.9%	10
WATERFORD, CHARTER TOWNSHIP OF	10	2	20.0%	28
WAYNE COUNTY AIRPORT AUTHORITY	6	3	50.0%	15
WAYNE COUNTY COMMUNITY COLLEGE	3	2	66.7%	27
WAYNE STATE UNIVERSITY	6	6	100.0%	1
WAYNE WESTLAND COMMUNITY SCHOOL DISTRICT	18	7	38.9%	18
WAYNE, CITY OF	3	1	33.3%	16
WAYNE, COUNTY OF	61	40	65.6%	12
WENDYS OF MICHIGAN	3	2	66.7%	13
WEST SHORE MEDICAL CENTER	0	0	0.0%	0
WESTERN MICHIGAN UNIVERSITY	15	9	60.0%	17
WESTLAND, CITY OF	2	1	50.0%	22
WISCONSIN ELECTRIC POWER COMPANY	1	0	0.0%	21
WISCONSIN PUBLIC SERVICE CORPORATION	4	4	100.0%	3
WOLVERINE PACKING COMPANY	4	1	25.0%	15
WRIGHT & FILIPPIS, INC.	1	1	100.0%	15
WYANDOTTE SCHOOL DISTRICT, CITY OF	5	2	40.0%	23
WYANDOTTE, CITY OF	1	0	0.0%	18
WYOMING, CITY OF	8	8	100.0%	11
YPSILANTI, CITY OF	2	0	0.0%	18
ZEHNDERS OF FRANKENMUTH, INC.	6	6	100.0%	9
TOTALS:	**3,756**	**2,702**	**71.9%**	**15**

INSURANCE CARRIER PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
A.I.U. INSURANCE COMPANY	1	1	100.0%	12
ACCIDENT FUND GENERAL INSURANCE COMPANY	366	210	57.4%	18
ACCIDENT FUND INSURANCE CO OF AMERICA	802	478	59.6%	17
ACCIDENT FUND NATIONAL INSURANCE COMPANY	181	119	65.7%	17
ACE AMERICAN INSURANCE COMPANY	307	217	70.7%	17
ACE PROPERTY & CASUALTY INSURANCE COMPANY	1	1	100.0%	7
ACIG INSURANCE COMPANY	1	1	100.0%	13
ACUITY, A MUTUAL INSURANCE COMPANY	186	146	78.5%	13
AIG PROPERTY CASUALTY COMPANY	76	55	72.4%	16
ALLIED EASTERN INDEMNITY COMPANY	31	29	93.5%	15
ALLIED INSURANCE COMPANY	1	0	0.0%	24
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	6	4	66.7%	13
ALLMERICA FINANCIAL ALLIANCE INSURANCE CO	1	1	100.0%	15
ALLMERICA FINANCIAL BENEFITS INSURANCE CO	0	0	0.0%	0
AMCO INSURANCE COMPANY	7	7	100.0%	9
AMERICAN ALTERNATIVE INSURANCE COMPANY	2	1	50.0%	19
AMERICAN CASUALTY COMPANY OF READING, PA	42	40	95.2%	7
AMERICAN COMPENSATION INSURANCE COMPANY	60	31	51.7%	19
AMERICAN HOME ASSURANCE COMPANY	11	11	100.0%	12
AMERICAN ZURICH INSURANCE COMPANY	103	83	80.6%	15
AMERISURE INSURANCE COMPANY	99	74	74.7%	15
AMERISURE MUTUAL INSURANCE COMPANY	131	110	84.0%	12
AMERISURE PARTNERS INSURANCE COMPANY	1	1	100.0%	6
AMGUARD INSURANCE COMPANY	3	3	100.0%	11
ANSUR AMERICA INSURANCE COMPANY	25	13	52.0%	19
AP SPECIALTY INSURANCE CORP	1	1	100.0%	15
ARCH INSURANCE COMPANY	81	59	72.8%	15
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	2	2	100.0%	9
ARGONAUT INSURANCE COMPANY	3	3	100.0%	9
ARROWOOD INDEMNITY COMPANY	1	1	100.0%	10
ATLANTIC SPECIALTY INSURANCE COMPANY	6	4	66.7%	12
AUTO-OWNERS INSURANCE COMPANY	220	160	72.7%	16
BENCHMARK INSURANCE COMPANY	3	2	66.7%	14
BERKLEY NATIONAL INSURANCE CO	1	0	0.0%	37
BERKLEY REGIONAL INSURANCE CO	1	1	100.0%	6
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	78	33	42.3%	18
BITCO GENERAL INSURANCE CORPORATION	17	17	100.0%	8
BITCO NATIONAL INSURANCE COMPANY	4	3	75.0%	14
BLOOMINGTON COMPENSATION INSURANCE COMPANY	2	1	50.0%	22
BROTHERHOOD MUTUAL INSURANCE COMPANY	15	5	33.3%	19
CASTLEPOINT NATIONAL INSURANCE COMPANY	0	0	0.0%	0
CENTRAL MUTUAL INSURANCE COMPANY	1	1	100.0%	7
CHARTER OAK FIRE INSURANCE COMPANY	22	21	95.5%	12
CHEROKEE INSURANCE COMPANY	52	36	69.2%	13
CHUBB INDEMNITY INSURANCE CO	44	19	43.2%	22
CHUBB NATIONAL INSURANCE COMPANY	3	1	33.3%	18
CHURCH MUTUAL INSURANCE COMPANY	6	2	33.3%	39
CINCINNATI CASUALTY COMPANY	13	5	38.5%	23
CINCINNATI INDEMNITY COMPANY	37	19	51.4%	19
CINCINNATI INSURANCE COMPANY	72	36	50.0%	18
CITIZENS INSURANCE COMPANY OF AMERICA	17	11	64.7%	17
CITIZENS INSURANCE COMPANY OF OHIO	16	12	75.0%	20
CITIZENS INSURANCE COMPANY OF THE MIDWEST	9	7	77.8%	14
COMMERCE & INDUSTRY INSURANCE COMPANY	25	19	76.0%	11
CONSOLIDATED INSURANCE COMPANY	1	1	100.0%	14
CONTINENTAL CASUALTY COMPANY	20	13	65.0%	18
CONTINENTAL INDEMNITY COMPANY	87	71	81.6%	13
CONTINENTAL INSURANCE COMPANY	2	2	100.0%	12
CONTINENTAL WESTERN INSURANCE COMPANY	1	1	100.0%	13
CRUM & FORSTER INDEMNITY COMPANY	4	2	50.0%	18

INSURANCE CARRIER PAY LAG REPORT
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NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
DEPOSITORS INSURANCE COMPANY	4	2	50.0%	32
DISCOVER PROPERTY & CASUALTY INSURANCE CO.	1	0	0.0%	20
EASTERN ADVANTAGE ASSURANCE COMPANY	1	1	100.0%	6
EASTERN ALLIANCE INSURANCE COMPANY	9	9	100.0%	12
ELECTRIC INSURANCE COMPANY	9	9	100.0%	6
EMCASCO INSURANCE COMPANY	94	88	93.6%	11
EMPLOYERS INSURANCE COMPANY OF WAUSAU	12	10	83.3%	14
EMPLOYERS MUTUAL CASUALTY COMPANY	13	13	100.0%	13
EVEREST NATIONAL INSURANCE COMPANY	3	1	33.3%	21
FARM BUREAU GENERAL INSURANCE COMPANY	93	44	47.3%	22
FARM BUREAU MUTUAL INSURANCE CO OF MICHIGAN	60	36	60.0%	18
FARMERS INSURANCE EXCHANGE	1	0	0.0%	36
FARMINGTON CASUALTY COMPANY	17	16	94.1%	12
FARMLAND MUTUAL INSURANCE COMPANY	3	2	66.7%	47
FCCI INSURANCE COMPANY	27	24	88.9%	10
FEDERAL INSURANCE COMPANY	45	21	46.7%	30
FEDERATED MUTUAL INSURANCE COMPANY	87	60	69.0%	16
FEDERATED RURAL ELECTRIC INSURANCE CORP.	1	1	100.0%	7
FEDERATED SERVICE INSURANCE COMPANY	3	2	66.7%	11
FIRST LIBERTY INSURANCE CORPORATION	4	3	75.0%	14
FLORISTS MUTUAL INSURANCE COMPANY	1	0	0.0%	27
FRANK WINSTON CRUM INSURANCE INC	1	1	100.0%	13
FRANKENMUTH MUTUAL INSURANCE COMPANY	188	81	43.1%	25
FREESTONE INSURANCE COMPANY	1	1	100.0%	0
FREMONT INSURANCE COMPANY	65	46	70.8%	18
GENERAL CASUALTY COMPANY OF WISCONSIN	2	2	100.0%	12
GRANGE INSURANCE COMPANY OF MICHIGAN	10	6	60.0%	15
GRANITE STATE INSURANCE COMPANY	22	21	95.5%	11
GREAT AMERICAN ALLIANCE INSURANCE CO	23	11	47.8%	22
GREAT AMERICAN ASSURANCE COMPANY	2	1	50.0%	17
GREAT AMERICAN INSURANCE CO OF NY	4	2	50.0%	20
GREAT AMERICAN INSURANCE COMPANY	3	0	0.0%	43
GREAT DIVIDE INSURANCE COMPANY	1	0	0.0%	25
GREAT MIDWEST INSURANCE COMPANY	3	2	66.7%	19
GREAT WEST CASUALTY COMPANY	38	25	65.8%	15
GUARANTEE INSURANCE COMPANY	54	27	50.0%	23
GUIDEONE MUTUAL INSURANCE COMPANY	3	1	33.3%	35
HAMILTON MUTUAL INSURANCE	0	0	0.0%	0
HAMILTON MUTUAL INSURANCE COMPANY	1	1	100.0%	13
HANOVER INSURANCE COMPANY	55	40	72.7%	16
HARLEYSVILLE INSURANCE COMPANY	1	1	100.0%	12
HARLEYSVILLE LAKE STATES INSURANCE COMPANY	39	22	56.4%	25
HARLEYSVILLE WORCESTER INSURANCE COMPANY	2	1	50.0%	17
HARTFORD ACCIDENT & INDEMNITY COMPANY	121	104	86.0%	13
HARTFORD CASUALTY INSURANCE COMPANY	107	94	87.9%	12
HARTFORD FIRE INSURANCE COMPANY	45	38	84.4%	12
HARTFORD INSURANCE COMPANY OF THE MIDWEST	62	54	87.1%	12
HARTFORD UNDERWRITERS INSURANCE COMPANY	30	22	73.3%	39
HASTINGS MUTUAL INSURANCE COMPANY	208	116	55.8%	21
ILLINOIS NATIONAL INSURANCE COMPANY	38	29	76.3%	15
IMPERIUM INSURANCE COMPANY	1	1	100.0%	9
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	266	191	71.8%	17
INDIANA INSURANCE COMPANY	1	1	100.0%	12
INSURANCE CO. OF THE STATE OF PENNSYLVANIA	47	30	63.8%	20
LIBERTY INSURANCE CORPORATION	4	2	50.0%	18
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10	8	80.0%	15
LIBERTY MUTUAL INSURANCE COMPANY	449	375	83.5%	17
LM INSURANCE CORPORATION	94	78	83.0%	14
LUMBERMENS MUTUAL CASUALTY COMPANY	0	0	0.0%	0
LUMBERMENS UNDERWRITING ALLIANCE	13	10	76.9%	15

INSURANCE CARRIER PAY LAG REPORT
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NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
MANUFACTURERS ALLIANCE INSURANCE COMPANY	3	2	66.7%	13
MANUFACTURING TECHNOLOGY MUTUAL INSURANCE CO	170	87	51.2%	19
MARKEL INSURANCE COMPANY	12	5	41.7%	14
MASSACHUSETTS BAY INSURANCE COMPANY	4	3	75.0%	17
MERCHANTS PREFERRED INSURANCE COMPANY	2	2	100.0%	13
MERIDIAN SECURITY INSURANCE COMPANY	4	2	50.0%	59
MHA INSURANCE COMPANY	16	12	75.0%	13
MICHIGAN COMMERCIAL INSURANCE MUTUAL	28	8	28.6%	31
MICHIGAN INSURANCE COMPANY	205	136	66.3%	19
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	73	44	60.3%	19
MID CENTURY INSURANCE COMPANY	3	2	66.7%	20
MIDDLESEX INSURANCE COMPANY	10	7	70.0%	13
MIDWEST EMPLOYERS CASUALTY COMPANY	16	12	75.0%	13
MILWAUKEE CASUALTY INSURANCE COMPANY	1	0	0.0%	19
MITSUI SUMITOMO INSURANCE CO OF AMERICA	15	9	60.0%	14
MITSUI SUMITOMO INSURANCE USA, INC.	14	12	85.7%	12
MONROE GUARANTY INSURANCE COMPANY	22	21	95.5%	11
MOTORISTS COMMERCIAL INSURANCE COMPANY	1	1	100.0%	12
MOTORISTS MUTUAL INSURANCE COMPANY	20	14	70.0%	16
NATIONAL CASUALTY COMPANY	2	1	50.0%	12
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	12	8	66.7%	29
NATIONAL INTERSTATE INSURANCE CO OF HAWAII	17	13	76.5%	14
NATIONAL INTERSTATE INSURANCE COMPANY	2	2	100.0%	10
NATIONAL LIABILITY & FIRE, INC.	1	1	100.0%	12
NATIONAL SPECIALTY INSURANCE COMPANY	109	90	82.6%	13
NATIONAL TRUST INSURANCE COMPANY	14	14	100.0%	11
NATIONAL UNION FIRE INSURANCE COMPANY	39	32	82.1%	12
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	26	14	53.8%	23
NATIONWIDE MUTUAL INSURANCE COMPANY	1	1	100.0%	13
NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	2	2	100.0%	12
NEW HAMPSHIRE INSURANCE COMPANY	365	254	69.6%	16
NEW YORK MARINE & GENERAL INSURANCE COMPANY	2	1	50.0%	17
NGM INSURANCE COMPANY	2	2	100.0%	10
NORGUARD INSURANCE COMPANY	8	8	100.0%	9
NORTH POINTE CASUALTY COMPANY	6	2	33.3%	20
NORTH POINTE INSURANCE COMPANY	53	25	47.2%	25
NOVA CASUALTY COMPANY	2	1	50.0%	32
OLD REPUBLIC GENERAL INSURANCE CORPORATION	14	12	85.7%	12
OLD REPUBLIC INSURANCE COMPANY	215	128	59.5%	16
PACIFIC INDEMNITY COMPANY	10	5	50.0%	36
PATRIOT GENERAL INSURANCE COMPANY	32	24	75.0%	14
PENN MILLERS INSURANCE COMPANY	1	1	100.0%	14
PENNSYLVANIA MANUFACTURERS ASSN. INSURANCE CO	38	18	47.4%	22
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	6	4	66.7%	22
PHARMACISTS MUTUAL INSURANCE COMPANY	2	1	50.0%	15
PHOENIX INSURANCE COMPANY	35	27	77.1%	15
PIONEER STATE MUTUAL INSURANCE COMPANY	13	3	23.1%	20
PLAZA INSURANCE COMPANY	15	5	33.3%	20
PRAETORIAN INSURANCE CO	15	10	66.7%	14
PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	6	6	100.0%	7
PROTECTIVE INSURANCE COMPANY	32	24	75.0%	17
QBE INSURANCE CORPORATION	66	39	59.1%	19
REDWOOD FIRE & CASUALTY INSURANCE CO	1	1	100.0%	14
REGENT INSURANCE COMPANY	1	0	0.0%	38
RETAILERS MUTUAL INSURANCE COMPANY	72	28	38.9%	27
SAFETY NATIONAL CASUALTY CORPORATION	100	69	69.0%	15
SAMSUNG FIRE & MARINE INSURANCE COMPANY	1	1	100.0%	13
SECURA INSURANCE COMPANY	75	65	86.7%	14
SECURITY NATIONAL INSURANCE CO	2	0	0.0%	42
SELECTIVE INSURANCE CO OF SOUTH CAROLINA	34	24	70.6%	19

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NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
SELECTIVE INSURANCE CO OF THE SOUTHEAST	16	11	68.8%	11
SELECTIVE INSURANCE COMPANY OF AMERICA	11	7	63.6%	15
SELECTIVE WAY INSURANCE COMPANY	22	17	77.3%	12
SENTINEL INSURANCE COMPANY LTD	9	7	77.8%	15
SENTRY CASUALTY COMPANY	44	35	79.5%	14
SENTRY INSURANCE A MUTUAL COMPANY	56	44	78.6%	15
SENTRY SELECT INSURANCE COMPANY	2	2	100.0%	7
SOMPO JAPAN FIRE & MARINE INS CO OF AMERICA	9	3	33.3%	26
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	26	9	34.6%	25
SPARTA INSURANCE COMPANY	1	1	100.0%	13
STANDARD FIRE INSURANCE COMPANY	66	49	74.2%	18
STAR INSURANCE COMPANY	42	32	76.2%	13
STARR INDEMNITY & LIABILITY CO	23	13	56.5%	21
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	8	5	62.5%	16
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	8	5	62.5%	14
STATE FARM FIRE & CASUALTY COMPANY	14	8	57.1%	14
STATE FARM GENERAL INSURANCE COMPANY	1	1	100.0%	14
STATE NATIONAL INSURANCE COMPANY, INC.	5	4	80.0%	12
STONINGTON INSURANCE COMPANY	11	7	63.6%	14
SUSSEX INSURANCE COMPANY	1	1	100.0%	12
TECHNOLOGY INSURANCE COMPANY INC	71	51	71.8%	17
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	2	1	50.0%	16
TOKIO MARINE AMERICA INSURANCE COMPANY	5	5	100.0%	6
TOWER INSURANCE COMPANY OF NEW YORK	1	0	0.0%	22
TOWER NATIONAL INSURANCE COMPANY	1	0	0.0%	20
TRANSCONTINENTAL INSURANCE COMPANY	1	1	100.0%	2
TRANSPORT INDEMNITY COMPANY	1	0	0.0%	60
TRANSPORTATION INSURANCE COMPANY	5	5	100.0%	6
TRAVELERS CASUALTY & SURETY CO	28	25	89.3%	11
TRAVELERS CASUALTY & SURETY CO. OF AMERICA	1	1	100.0%	13
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	14	5	35.7%	21
TRAVELERS CASUALTY INSURANCE CO OF AMERICA	1	1	100.0%	13
TRAVELERS COMMERCIAL CASUALTY COMPANY	11	8	72.7%	14
TRAVELERS COMMERCIAL INSURANCE COMPANY	6	6	100.0%	10
TRAVELERS INDEMNITY CO. OF CONNECTICUT	297	222	74.7%	18
TRAVELERS INDEMNITY COMPANY	282	216	76.6%	15
TRAVELERS INDEMNITY COMPANY OF AMERICA	68	55	80.9%	14
TRAVELERS INSURANCE COMPANY	2	1	50.0%	40
TRAVELERS PROPERTY CASUALTY CO OF AMERICA	56	43	76.8%	16
TRUCK INSURANCE EXCHANGE	4	3	75.0%	15
TRUMBULL INSURANCE COMPANY	30	24	80.0%	14
TWIN CITY FIRE INSURANCE COMPANY	45	38	84.4%	14
UNITED STATES FIRE INSURANCE COMPANY	6	1	16.7%	21
UNITED WISCONSIN INSURANCE COMPANY	2	2	100.0%	5
UNITED WISCONSIN INSURANCE COMPANY	2	2	100.0%	12
VALLEY FORGE INSURANCE COMPANY	22	18	81.8%	10
VANLINER INSURANCE COMPANY	35	26	74.3%	12
VIGILANT INSURANCE COMPANY	7	4	57.1%	15
WAUSAU UNDERWRITERS INSURANCE COMPANY	1	0	0.0%	17
WESCO INSURANCE COMPANY	2	0	0.0%	19
WEST BEND MUTUAL INSURANCE COMPANY	2	2	100.0%	8
WESTFIELD INSURANCE COMPANY	38	27	71.1%	13
WILLIAMSBURG NATIONAL INSURANCE COMPANY	1	1	100.0%	12
WORK FIRST CASUALTY COMPANY	3	2	66.7%	14
X L SPECIALTY INSURANCE COMPANY	34	19	55.9%	18
XL INSURANCE AMERICA INC	58	42	72.4%	15
ZENITH INSURANCE COMPANY	1	1	100.0%	12
ZURICH-AMERICAN INSURANCE CO OF ILLINOIS	65	42	64.6%	16
ZURICH-AMERICAN INSURANCE COMPANY	353	268	75.9%	13

INSURANCE CARRIER PAY LAG REPORT
1/1/15 - 12/31/15

NAME	# VALID 701's	# PAID 0-15 DAYS	% PAID 0-15 DAYS	AVERAGE # DAYS
TOTALS:	9,820	6,768	68.9%	17