Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 00 Statewide Totals

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	255816.82	$11,041,898	$17,215,735	45798.07	$16,343,996	$13,888,961	48109.12	$6,270,506	$4,291,037	349724.01	$33,656,400	$35,395,733
ALLIED PROPERTY AND CASUALTY	172008.87	$11,158,026	$3,141,466	29589.20	$10,153,325	$2,925,716	33493.86	$4,482,255	$1,888,857	235091.93	$25,793,606	$7,956,039
ALLSTATE INDEMNITY COMPANY	0.00	($3,060)	$0	0.00	($1,688)	$0	0.00	($625)	($38)	0.00	($5,373)	($38)
ALLSTATE INSURANCE COMPANY	3186071.30	$170,732,551	$164,623,247	382241.53	$196,191,424	$124,826,437	418878.42	$96,153,957	$56,371,819	3987191.25	$463,077,932	$345,821,503
AMERICAN AND FOREIGN INSURANCE	72.75	$4,231	$0	14.83	$5,795	$0	15.58	$2,208	$0	103.16	$12,234	$0
AMERICAN FELLOWSHIP MUTUAL	85049.55	$5,475,953	$1,971,010	12953.25	$4,541,736	$3,944,651	12953.25	$1,482,473	$1,310,403	110956.05	$11,500,162	$7,226,064
AMERICAN INSURANCE COMPANY, THE	4928.96	$389,521	$719,361	1277.70	$663,978	$248,593	1321.44	$321,863	$107,186	7528.10	$1,375,362	$1,075,140
AMERICAN INTERNATIONAL INSURANCE	241539.42	$13,997,545	$18,530,002	40928.80	$15,824,605	$14,098,631	43489.89	$7,749,628	$5,351,914	325958.11	$37,571,778	$37,980,547
AMERICAN PROTECTION INSURANCE	477.48	$29,717	$1,723	74.92	$27,892	$12,355	84.12	$10,568	$10,787	636.52	$68,177	$24,865
AMEX ASSURANCE COMPANY	42544.47	$4,955,723	$3,589,033	12764.44	$4,808,907	$4,697,475	13149.93	$1,847,647	$1,918,104	68458.84	$11,612,277	$10,204,612
AMICA MUTUAL INSURANCE COMPANY	44887.39	$3,626,429	$2,393,436	8171.04	$4,439,977	$2,093,736	8650.62	$1,284,613	$703,731	61709.05	$9,351,019	$5,190,903
ARGONAUT INSURANCE COMPANY	486.16	$84,274	$25,353	62.04	$70,835	$59,537	64.10	$26,759	$5,528	612.30	$181,868	$90,418

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 00 Statewide Totals

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	3463578.79	$236,452,209	$164,033,446	608950.65	$265,547,416	$186,495,216	638699.92	$86,729,147	$63,545,696	4711229.36	$588,728,772	$414,074,358
AUTO CLUB INSURANCE ASSOCIATION	1998391.23	$147,852,218	$119,036,932	326849.27	$146,767,382	$94,429,889	349170.92	$49,708,612	$33,847,322	2674411.42	$344,328,212	$247,314,143
AUTO-OWNERS INSURANCE COMPANY	2951189.11	$105,874,996	$117,108,794	313370.18	$111,915,988	$79,872,468	359469.04	$43,416,315	$22,026,102	3624028.33	$261,207,299	$219,007,364
BRISTOL WEST INSURANCE COMPANY	269755.83	$13,501,296	$7,264,032	23415.41	$13,078,906	$8,906,186	24678.80	$4,498,064	$2,937,077	317850.04	$31,078,266	$19,107,295
CINCINNATI INSURANCE COMPANY, THE	107859.36	$4,349,250	$1,916,642	13531.25	$4,771,659	$2,923,179	15025.42	$1,905,454	$1,120,961	136416.03	$11,026,363	$5,960,782
CITIZENS INSURANCE COMPANY OF	4273497.21	$175,536,328	$114,016,343	503397.32	$179,180,587	$119,139,445	540845.63	$72,163,403	$43,428,588	5317740.16	$426,880,318	$276,584,376
CONTINENTAL INSURANCE COMPANY, THE	26.15	($128,194)	$3,116,615	28.35	($61,987)	$3,259,866	13.50	($40,785)	$858,496	68.00	($230,966)	$7,234,977
DAIRYLAND INSURANCE COMPANY	35672.38	$3,982,470	$4,504,943	2276.91	$2,336,082	$1,841,564	2335.86	$1,128,608	$1,142,671	40285.15	$7,447,160	$7,489,178
EMCASCO INSURANCE COMPANY	19340.65	$1,315,754	$833,170	1933.18	$899,077	$678,717	2136.60	$391,008	$376,454	23410.43	$2,605,839	$1,888,341
EMPLOYERS MUTUAL CASUALTY	7108.12	$465,711	$101,908	676.25	$339,116	$214,902	752.93	$161,628	$123,081	8537.30	$966,455	$439,891
FARM BUREAU GENERAL INSURANCE	1349374.80	$44,353,524	$34,941,363	126747.80	$40,236,184	$32,992,017	137103.90	$17,481,161	$14,897,735	1613226.50	$102,070,869	$82,831,115
FARM BUREAU MUTUAL INSURANCE	667598.70	$17,195,641	$10,623,737	69284.50	$13,444,554	$10,706,979	77082.70	$7,682,306	$6,326,812	813965.90	$38,322,501	$27,657,528

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARMERS INSURANCE EXCHANGE	1245752.41	$73,563,830	$55,619,228	135254.09	$73,063,100	$60,539,468	144985.88	$32,483,596	$26,567,316	1525992.38	$179,110,526	$142,726,012
FEDERAL INSURANCE COMPANY	8959.74	$1,106,865	$1,301,644	2710.49	$1,921,094	$1,291,972	2824.17	$852,062	$246,620	14494.40	$3,880,021	$2,840,236
FIDELITY AND CASUALTY COMPANY OF	27.08	($1,429)	$782,654	29.81	$16,824	$623,928	22.77	$4,141	$188,767	79.66	$19,536	$1,595,349
FOREMOST PROPERTY AND CASUALTY	149143.56	$2,979,065	$1,783,748	3250.78	$429,058	$208,886	20305.25	$1,284,707	$516,611	172699.59	$4,692,830	$2,509,245
FOREMOST SIGNATURE INSURANCE	176.05	$3,557	$145,742	3.00	($809)	$0	23.41	$2,120	$10,247	202.46	$4,868	$155,989
FOUNDERS INSURANCE COMPANY	18113.22	$2,382,748	$831,876	232.38	$257,662	$207,475	239.25	$131,198	$153,741	18584.85	$2,771,608	$1,193,092
FRANKENMUTH MUTUAL INSURANCE	600737.00	$24,347,261	$20,981,129	73917.00	$22,146,255	$17,176,815	76254.00	$8,985,418	$6,937,280	750908.00	$55,478,934	$45,095,224
FREMONT MUTUAL INSURANCE	103643.37	$2,212,753	$2,374,552	7009.88	$1,782,276	$1,167,658	7904.44	$760,554	$781,222	118557.69	$4,755,583	$4,323,432
GE PROPERTY & CASUALTY INSURANCE	9000.36	$869,153	$328,811	1897.02	$924,231	$707,537	1898.63	$333,441	$315,059	12796.01	$2,126,825	$1,351,407
GEICO INDEMNITY COMPANY	153446.29	$14,060,483	$15,080,928	13631.25	$10,070,986	$7,508,772	14360.05	$5,805,344	$3,906,847	181437.59	$29,936,813	$26,496,547
GLENS FALLS INSURANCE COMPANY, THE	80757.85	$5,391,421	$1,961,028	13717.44	$5,957,617	$1,566,009	14877.90	$2,648,736	$479,770	109353.19	$13,997,774	$4,006,807
GLOBE INDEMNITY COMPANY	173.81	$8,220	$0	31.16	$12,266	$1	32.16	$5,009	$4	237.13	$25,495	$5

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GOVERNMENT EMPLOYEES INSURANCE	0.00	($210)	$0	0.00	($308)	$4,884	0.00	($102)	($26,193)	0.00	($620)	($21,309)
GRANGE INSURANCE COMPANY OF	231.48	$13,613	$0	34.58	$14,541	$0	35.08	$4,599	$0	301.14	$32,753	$0
GREAT AMERICAN INSURANCE	20259.69	$1,853,096	$498,507	4487.17	$1,655,254	$1,298,903	5131.64	$964,917	$354,790	29878.50	$4,473,267	$2,152,200
GREAT LAKES CASUALTY INSURANCE	49175.00	$3,118,308	$1,324,277	7531.90	$2,953,457	$2,442,997	8075.11	$1,342,122	$1,137,683	64782.01	$7,413,887	$4,904,957
GREAT NORTHERN INSURANCE	3694.57	$357,456	$88,771	1153.06	$713,042	$57,493	1240.21	$379,373	$13,334	6087.84	$1,449,871	$159,598
GUARANTY NATIONAL INSURANCE	14404.46	$1,147,484	$753,936	1802.08	$1,497,654	$1,504,838	1787.49	$636,285	$1,200,950	17994.03	$3,281,423	$3,459,724
HARLEYSVILLE LAKE STATES INSURANCE	203880.84	$13,013,067	$6,864,523	21613.99	$10,796,373	$6,663,604	22936.50	$3,900,499	$2,557,756	248431.33	$27,709,939	$16,085,883
HARTFORD ACCIDENT AND INDEMNITY	63962.62	$4,551,977	$3,959,134	12234.28	$5,385,091	$3,311,210	12713.84	$1,979,345	$1,277,920	88910.74	$11,916,413	$8,548,264
HARTFORD CASUALTY INSURANCE	817.26	$79,371	$32,328	160.12	$86,685	$44,139	163.75	$29,117	$22,955	1141.13	$195,173	$99,422
HARTFORD INSURANCE COMPANY OF	249426.37	$16,655,008	$10,558,747	43522.69	$15,743,264	$9,953,516	48259.72	$5,957,523	$3,587,745	341208.78	$38,355,795	$24,100,008
HARTFORD UNDERWRITERS INSURANCE	38984.51	$2,772,043	$2,287,597	6261.29	$2,399,921	$2,195,808	6610.94	$868,286	$959,160	51856.74	$6,040,250	$5,442,565
HASTINGS MUTUAL INSURANCE	176713.33	$9,775,022	$7,257,031	21153.00	$5,453,912	$5,002,409	23174.50	$2,616,878	$2,490,205	221040.83	$17,845,812	$14,749,645

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	1331881.32	$43,111,737	$45,427,431	140975.49	$46,922,209	$34,447,641	155959.31	$17,245,363	$10,001,278	1628816.12	$107,279,309	$89,876,350
HORACE MANN INSURANCE COMPANY	87910.58	$5,422,258	$3,465,878	12739.84	$4,382,605	$3,585,332	14071.08	$2,198,450	$1,723,937	114721.50	$12,003,313	$8,775,147
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	0.00	$0	$18,317	NA	NA	NA	0.00	$0	$18,317
INTEGON NATIONAL INSURANCE	27861.11	$2,162,490	$1,198,190	2512.54	$1,759,441	$1,488,223	2697.02	$639,435	$641,977	33070.67	$4,561,366	$3,328,390
LIBERTY INSURANCE CORPORATION	4.98	($4,043)	$313,477	2.46	($2,736)	$71,886	1.43	($1,108)	($451)	8.87	($7,887)	$384,912
LIBERTY MUTUAL FIRE INSURANCE COMPANY	411804.83	$30,412,143	$22,571,371	97709.24	$39,798,662	$29,156,754	105904.25	$14,776,508	$11,752,431	615418.32	$84,987,313	$63,480,556
LUMBERMENS MUTUAL CASUALTY	9101.25	$487,141	$548,885	1332.00	$517,803	$516,769	1504.54	$209,606	$208,284	11937.79	$1,214,550	$1,273,938
MARYLAND CASUALTY COMPANY	7.20	$260	$0	0.44	($91)	$11,075	0.44	($30)	$0	8.08	$139	$11,075
MEEMIC INSURANCE COMPANY	855780.23	$44,107,580	$20,895,049	142145.52	$53,714,835	$34,205,946	149359.95	$22,000,719	$13,622,400	1147285.70	$119,823,134	$68,723,395
MEMBERSELECT INSURANCE COMPANY	74022.11	$10,725,091	$6,999,326	8682.71	$7,313,452	$7,377,858	9171.89	$4,004,031	$2,719,416	91876.71	$22,042,574	$17,096,600
MERASTAR INSURANCE COMPANY	4.00	$133	$522	1.00	$937	$0	1.00	$287	$0	6.00	$1,357	$522
MERCHANTS MUTUAL INSURANCE	129.00	$8,782	$5,292	23.00	$12,918	$8,426	22.00	$5,193	$4,152	174.00	$26,893	$17,870

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN DIRECT PROPERTY AND	20952.13	$1,166,102	$281,212	2976.18	$1,175,175	$775,265	3172.51	$471,617	$271,453	27100.82	$2,812,894	$1,327,930
METROPOLITAN GENERAL INSURANCE	1072.88	$60,628	$45,557	131.88	$56,473	$50,974	136.03	$26,820	$22,542	1340.79	$143,921	$119,073
METROPOLITAN GROUP PROPERTY AND	228478.32	$11,360,160	$7,257,052	33696.80	$14,403,681	$9,693,967	34933.12	$5,712,830	$3,443,686	297108.24	$31,476,671	$20,394,705
METROPOLITAN PROPERTY AND CASUALTY	12945.64	$711,820	$313,632	1561.44	$541,238	$350,722	1657.57	$246,971	$101,612	16164.65	$1,500,029	$765,966
MIC GENERAL INSURANCE CORPORATION	463314.32	$30,943,486	$20,459,453	84975.26	$35,076,223	$24,626,558	89915.00	$11,552,196	$7,011,638	638204.58	$77,571,905	$52,097,649
MICHIGAN AUTOMOBILE INSURANCE	27648.93	$4,270,684	$3,088,808	1922.37	$1,994,059	$1,063,343	2024.12	$612,291	$692,674	31595.42	$6,877,034	$4,844,825
MICHIGAN INSURANCE COMPANY	521127.00	$6,099,581	$10,372,337	47209.00	$5,976,761	$4,086,830	49937.00	$2,304,609	$1,681,556	618273.00	$14,380,951	$16,140,723
MICHIGAN MILLERS MUTUAL INSURANCE	257444.38	$10,966,107	$6,744,280	30832.61	$9,130,178	$6,618,029	35175.49	$4,569,548	$3,111,629	323452.48	$24,665,833	$16,473,938
MID-CENTURY INSURANCE COMPANY	5314.53	$230,239	$91,459	604.23	$379,138	$35,941	636.76	$132,233	$16,882	6555.52	$741,610	$144,282
MODERN SERVICE INSURANCE	122040.79	$15,652,860	$7,870,351	3756.15	$3,599,829	$3,038,082	3928.74	$2,158,287	$1,371,695	129725.68	$21,410,976	$12,280,128
MUTUAL SERVICE CASUALTY INSURANCE	73252.48	$3,737,761	$2,446,013	9045.84	$3,734,506	$3,122,883	9695.67	$1,402,886	$1,297,583	91993.99	$8,875,153	$6,866,479
NATIONAL BEN-FRANKLIN INSURANCE	34342.43	$1,907,115	$1,338,864	6154.59	$2,373,584	$582,967	6322.67	$958,356	$140,787	46819.69	$5,239,055	$2,062,618

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	19487.72	$1,787,878	$1,169,611	3911.83	$1,142,978	$957,419	4289.10	$505,384	$522,172	27688.65	$3,436,240	$2,649,202
NATIONAL SURETY CORPORATION	0.84	$0	$0	0.28	$0	$0	0.28	$0	$0	1.40	$0	$0
NATIONWIDE INSURANCE COMPANY OF	142606.58	$8,770,144	$8,100,924	26943.96	$8,525,078	$9,619,767	30447.71	$3,699,592	$5,297,572	199998.25	$20,994,814	$23,018,263
NATIONWIDE MUTUAL FIRE INSURANCE	355919.96	$30,227,949	$24,594,746	72189.27	$33,215,654	$24,301,849	75360.04	$12,866,794	$9,761,662	503469.27	$76,310,397	$58,658,257
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$180,978	0.00	$0	$33,347	0.00	$0	$7,991	0.00	$0	$222,316
NORTH POINTE INSURANCE COMPANY	156345.00	$18,090,971	$11,158,573	4125.00	$4,265,654	$2,677,963	4485.00	$2,189,964	$986,462	164955.00	$24,546,589	$14,822,998
NORTHERN INSURANCE COMPANY OF	2568.51	$197,694	$49,454	443.31	$243,654	$211,633	457.49	$90,359	$132,253	3469.31	$531,707	$393,340
NORTHERN MUTUAL INSURANCE	633.00	$56,880	$2,755	56.47	$58,019	$6,957	72.80	$27,718	$17,923	762.27	$142,617	$27,635
PACIFIC INDEMNITY COMPANY	11.09	$733	$0	6.00	$3,561	$34,544	7.43	$3,631	$7,197	24.52	$7,925	$41,741
PARTNERS MUTUAL INSURANCE	11484.52	$1,137,914	$1,215,091	2730.15	$727,743	$535,457	1515.31	$381,386	$268,784	15729.98	$2,247,043	$2,019,332
PHARMACISTS MUTUAL INSURANCE	678.94	$34,184	$119,690	212.34	$44,938	$40,181	113.00	$19,311	$1,427	1004.28	$98,433	$161,298
PIONEER STATE MUTUAL INSURANCE	323256.42	$13,448,836	$4,651,358	44496.09	$9,439,062	$7,543,314	45392.06	$4,007,762	$4,379,602	413144.57	$26,895,660	$16,574,274

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	772466.00	$56,552,940	$26,863,493	94063.00	$53,572,893	$29,120,340	99143.00	$17,175,138	$9,605,327	965672.00	$127,300,971	$65,589,160
PRUDENTIAL GENERAL INSURANCE	3586.58	$320,196	$47,147	457.71	$291,716	$209,550	450.49	$136,247	$73,726	4494.78	$748,159	$330,423
PRUDENTIAL PROPERTY AND CASUALTY	126563.72	$6,680,196	$4,899,856	16694.15	$6,212,405	$4,462,558	16269.90	$3,131,317	$1,914,308	159527.77	$16,023,918	$11,276,722
RESPONSE WORLDWIDE INSURANCE	329.54	$24,638	$16,358	34.76	$18,589	$45,318	38.77	$13,215	$6,047	403.07	$56,442	$67,723
ROYAL INSURANCE COMPANY OF	73.70	$6,563	$0	17.99	$10,556	$2	17.99	$3,778	$0	109.68	$20,897	$2
SAFECO INSURANCE COMPANY OF	53210.27	$4,703,638	$5,160,108	9494.26	$4,407,142	$3,522,973	11156.88	$1,783,475	$1,682,846	73861.41	$10,894,255	$10,365,927
SAFECO INSURANCE COMPANY OF	113558.59	$8,770,307	$6,645,554	21580.29	$8,687,580	$5,378,550	24819.52	$3,718,973	$2,254,088	159958.40	$21,176,860	$14,278,192
SECURA INSURANCE, A MUTUAL	131683.68	$7,385,499	$3,469,880	18084.91	$5,289,607	$4,804,107	19049.85	$2,815,125	$1,813,244	168818.44	$15,490,231	$10,087,231
SOMPO JAPAN INSURANCE COMPANY OF	92.00	$10,096	$0	23.00	$24,716	$0	23.00	$5,327	$796	138.00	$40,139	$796
SOUTHERN MICHIGAN INSURANCE	60318.23	$4,750,354	$8,391,871	2828.51	$2,649,500	$2,259,690	2751.10	$1,138,406	$974,911	65897.84	$8,538,260	$11,626,472
STANDARD FIRE INSURANCE COMPANY, THE	4139.36	$219,558	$248,668	955.16	$255,563	$253,912	557.94	$98,577	$141,812	5652.46	$573,698	$644,392
STATE AUTOMOBILE MUTUAL	21884.54	$1,260,067	$207,059	3279.92	$1,415,091	$786,435	3535.67	$566,364	$364,237	28700.13	$3,241,522	$1,357,731

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 00 Statewide Totals

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	12474.77	$1,299,253	$337,310	1386.13	$1,161,835	$587,143	1582.41	$314,913	$196,215	15443.31	$2,776,001	$1,120,668
STATE FARM MUTUAL AUTOMOBILE	7135890.18	$328,940,720	$328,037,344	956050.31	$368,904,293	$268,446,768	1035423.86	$142,122,644	$109,770,740	9127364.35	$839,967,657	$706,254,852
TEACHERS INSURANCE COMPANY	27935.44	$1,198,971	$491,346	4395.34	$1,237,249	$1,014,078	4588.98	$543,925	$385,112	36919.76	$2,980,145	$1,890,536
TITAN INDEMNITY COMPANY	1209.69	$149,515	$13,493	178.40	$178,122	$85,746	178.42	$46,021	$29,361	1566.51	$373,658	$128,600
TITAN INSURANCE COMPANY	526571.66	$69,737,869	$48,577,765	19502.95	$20,813,310	$15,988,036	20478.54	$10,085,705	$6,358,498	566553.15	$100,636,884	$70,924,299
TOKIO MARINE AND FIRE INSURANCE	597.00	$70,679	$7,000	127.00	$85,771	$51,109	124.00	$26,416	$1,872	848.00	$182,866	$59,981
TRANSPORT INSURANCE COMPANY	10.27	($4,367)	$46,712	0.98	($3,184)	$30,181	0.98	($2,165)	($4,376)	12.23	($9,716)	$72,517
TRAVELERS INDEMNITY COMPANY OF	3028.84	$144,657	$26,199	674.48	$176,824	$127,418	456.87	$67,053	$26,955	4160.19	$388,534	$180,572
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$43,370	0.00	$0	$4,098	0.00	$0	$47,468
TRUMBULL INSURANCE COMPANY	3420.91	$294,080	$103,766	369.71	$257,357	$167,803	397.96	$100,819	$57,506	4188.58	$652,256	$329,075
UNITED SERVICES AUTOMOBILE	217006.43	$11,796,244	$6,964,448	43776.11	$16,909,347	$10,861,862	46588.42	$4,839,844	$3,097,812	307370.96	$33,545,435	$20,924,122
UNITRIN DIRECT INSURANCE COMPANY	4703.97	$346,692	$1,849	552.52	$297,762	$0	573.24	$122,592	$0	5829.73	$767,046	$1,849

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 00 Statewide Totals

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	142171.67	$8,577,019	$4,385,722	27713.45	$11,970,251	$7,706,082	28962.16	$3,578,429	$2,126,193	198847.28	$24,125,699	$14,217,997
VIGILANT INSURANCE COMPANY	18.00	$1,545	$0	2.00	$832	$0	5.00	$1,197	$0	25.00	$3,574	$0
WARNER INSURANCE COMPANY	1125.70	$14,486	$4,774	251.09	$22,805	$34,611	251.82	$6,840	$27,574	1628.61	$44,131	$66,959
WEST AMERICAN INSURANCE COMPANY	45023.64	$3,134,731	$2,210,240	7127.70	$2,769,686	$2,270,262	7667.88	$1,381,843	$1,035,361	59819.22	$7,286,260	$5,515,863
WESTFIELD INSURANCE COMPANY	79092.42	$3,569,994	$2,066,741	9131.48	$3,569,089	$2,289,495	9707.99	$1,547,114	$858,600	97931.89	$8,686,197	$5,214,836
WOLVERINE MUTUAL INSURANCE	121717.44	$5,190,986	$3,134,414	14381.14	$4,164,114	$3,219,427	15408.24	$1,848,276	$1,182,156	151506.82	$11,203,376	$7,535,997
Mean:	335340.12	$17,633,434	$14,195,189	43273.82	$17,549,853	$12,336,824	47167.80	$6,982,906	$4,791,817	419484.82	$41,795,581	$31,032,758
StDev:	952422.60	$47,325,523	$41,803,803	126659.92	$51,424,762	$36,034,832	137114.17	$19,973,517	$14,060,475	1205495.28	$117,927,118	$91,083,929
Min:	0.00	($128,194)	$0	0.00	($61,987)	$0	0.00	($40,785)	$0	0.00	($230,966)	($21,309)
Max:	7135890.18	$328,940,720	$328,037,344	956050.31	$368,904,293	$268,446,768	1035423.86	$142,122,644	$109,770,740	9127364.35	$839,967,657	$706,254,852

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	4646.74	$235,046	$523,545	823.47	$335,016	$380,574	855.77	$152,968	$78,097	6325.98	$723,030	$982,216
ALLIED PROPERTY AND CASUALTY	868.55	$79,862	$11,543	151.28	$73,080	$45,262	162.10	$30,713	$464	1181.93	$183,655	$57,269
ALLSTATE INSURANCE COMPANY	55511.12	$3,250,209	$2,336,381	6751.63	$3,481,938	$2,591,681	7237.23	$1,787,638	$923,959	69499.98	$8,519,785	$5,852,021
AMERICAN FELLOWSHIP MUTUAL	1503.05	$95,890	$21,251	230.88	$83,900	$23,421	230.88	$27,058	$10,571	1964.81	$206,848	$55,243
AMERICAN INSURANCE COMPANY, THE	50.68	$3,994	$1,770	12.04	$6,219	$0	12.45	$2,655	$3,929	75.17	$12,868	$5,699
AMERICAN INTERNATIONAL INSURANCE	4324.86	$284,015	$376,468	693.79	$307,133	$251,629	743.65	$145,529	$67,200	5762.30	$736,677	$695,297
AMERICAN PROTECTION INSURANCE	13.31	$664	$0	2.33	$1,153	$0	2.33	$495	$0	17.97	$2,312	$0
AMEX ASSURANCE COMPANY	182.32	$35,304	$1,134	52.16	$30,317	$13,719	53.33	$13,728	$50,020	287.81	$79,349	$64,873
AMICA MUTUAL INSURANCE COMPANY	971.48	$71,002	$159,372	162.86	$85,365	$68,513	173.05	$28,656	$32,608	1307.39	$185,023	$260,493
AUTO CLUB GROUP INSURANCE	134992.08	$9,406,434	$9,103,636	23959.57	$11,118,792	$6,991,860	24962.24	$3,316,426	$2,019,996	183913.89	$23,841,652	$18,115,492
AUTO CLUB INSURANCE ASSOCIATION	37190.90	$2,896,182	$2,372,869	5982.63	$2,896,144	$1,917,337	6276.32	$885,513	$318,731	49449.85	$6,677,839	$4,608,937
AUTO-OWNERS INSURANCE COMPANY	30159.64	$1,442,119	$2,870,720	3180.85	$1,741,465	$1,081,505	3431.50	$566,132	$386,394	36771.99	$3,749,716	$4,338,619

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	1080.24	$87,380	$35,652	118.82	$99,749	$81,469	118.74	$37,144	$37,283	1317.80	$224,273	$154,404
CINCINNATI INSURANCE COMPANY, THE	639.46	$27,694	$6,501	78.75	$32,207	$52,283	78.76	$12,101	$203	796.97	$72,002	$58,987
CITIZENS INSURANCE COMPANY OF	68663.31	$3,246,513	$1,735,184	7952.15	$3,435,848	$2,246,802	8392.97	$1,220,010	$592,499	85008.43	$7,902,371	$4,574,485
CONTINENTAL INSURANCE COMPANY, THE	0.00	($6,420)	$90,102	0.33	($4,771)	$69,946	0.00	($2,746)	$5,763	0.33	($13,937)	$165,811
DAIRYLAND INSURANCE COMPANY	963.55	$112,182	$275,650	43.23	$42,628	$45,477	46.41	$24,722	$54,144	1053.19	$179,532	$375,271
EMCASCO INSURANCE COMPANY	18.74	$710	$505	1.59	$955	$5,144	1.59	$561	$720	21.92	$2,226	$6,369
EMPLOYERS MUTUAL CASUALTY	30.73	$2,582	$0	2.59	$2,170	$0	2.59	$1,230	$0	35.91	$5,982	$0
FARM BUREAU GENERAL INSURANCE	2562.30	$111,119	$90,820	230.90	$125,148	$64,539	239.70	$64,424	$36,731	3032.90	$300,691	$192,090
FARM BUREAU MUTUAL INSURANCE	129.70	$3,488	$0	13.30	$4,380	$0	13.00	$2,597	$739	156.00	$10,465	$739
FARMERS INSURANCE EXCHANGE	26896.75	$2,241,997	$4,618,224	1837.15	$1,487,769	$2,602,233	1922.23	$647,337	$1,309,793	30656.13	$4,377,103	$8,530,250
FEDERAL INSURANCE COMPANY	112.43	$13,889	$0	32.02	$20,212	$4,282	31.63	$10,148	$3,791	176.08	$44,249	$8,073
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$43	$0	0.67	$178	$0	0.67	$221	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	759.23	$108,055	$7,430	3.91	$4,623	$0	3.91	$2,350	$0	767.05	$115,028	$7,430
FRANKENMUTH MUTUAL INSURANCE	1609.00	$106,299	$6,072	229.00	$97,789	$82,484	204.00	$31,980	$54,257	2042.00	$236,068	$142,813
FREMONT MUTUAL INSURANCE	96.67	$3,104	$0	4.99	$2,282	$1,293	4.99	$755	$3,924	106.65	$6,141	$5,217
GE PROPERTY & CASUALTY INSURANCE	0.00	($131)	$0	0.00	($176)	$2,701	0.00	($59)	$2,886	0.00	($366)	$5,587
GEICO INDEMNITY COMPANY	5169.81	$519,507	$1,669,620	578.05	$455,070	$444,958	598.15	$253,540	$169,180	6346.01	$1,228,117	$2,283,758
GLENS FALLS INSURANCE COMPANY, THE	1144.59	$100,340	$72,145	175.17	$97,373	$17,226	189.59	$50,930	$2,102	1509.35	$248,643	$91,473
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$191	0.00	$0	($1,082)	0.00	$0	($891)
GREAT AMERICAN INSURANCE	216.91	$21,254	$500	49.98	$20,422	$7,341	54.68	$11,463	$425	321.57	$53,139	$8,266
GREAT LAKES CASUALTY INSURANCE	1618.13	$120,457	$135,962	269.05	$142,570	$152,652	289.04	$52,985	$34,141	2176.22	$316,012	$322,755
GREAT NORTHERN INSURANCE	130.71	$13,164	$0	37.17	$20,628	$0	46.33	$12,130	$915	214.21	$45,922	$915
GUARANTY NATIONAL INSURANCE	54.07	$5,604	$0	5.58	$4,311	$10,181	5.49	$2,035	$6,826	65.14	$11,950	$17,007
HARLEYSVILLE LAKE STATES INSURANCE	22.65	$4,471	$682	1.83	$2,521	$25,243	2.16	$2,429	$5,357	26.64	$9,421	$31,282

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	2862.44	$179,914	$178,354	568.88	$231,952	$165,521	581.14	$77,923	$23,479	4012.46	$489,789	$367,354
HARTFORD CASUALTY INSURANCE	4.00	$274	$0	1.00	$359	$0	1.00	$158	$0	6.00	$791	$0
HARTFORD INSURANCE COMPANY OF	632.93	$43,701	$2,706	114.95	$39,250	$22,938	124.24	$13,985	$836	872.12	$96,936	$26,480
HARTFORD UNDERWRITERS INSURANCE	38.05	$2,904	$0	7.18	$2,508	$0	8.03	$785	$209	53.26	$6,197	$209
HASTINGS MUTUAL INSURANCE	46.50	$7,784	$0	4.50	$2,293	$3,401	3.50	$1,323	$2,335	54.50	$11,400	$5,736
HOME-OWNERS INSURANCE COMPANY	8170.55	$374,727	$422,515	892.60	$490,495	$338,233	936.80	$150,483	$157,145	9999.95	$1,015,705	$917,893
INTEGON NATIONAL INSURANCE	675.48	$48,877	$503	61.21	$37,588	$20,781	63.74	$14,590	$4,450	800.43	$101,055	$25,734
LIBERTY INSURANCE CORPORATION	0.00	($379)	$0	0.00	($654)	$0	0.00	($196)	$168	0.00	($1,229)	$168
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6540.77	$614,540	$327,003	1587.94	$844,278	$793,477	1658.03	$327,304	$381,831	9786.74	$1,786,122	$1,502,311
LUMBERMENS MUTUAL CASUALTY	280.69	$17,353	$8,505	32.27	$20,786	$47,526	37.30	$7,559	($39,564)	350.26	$45,698	$16,467
MEEMIC INSURANCE COMPANY	16276.23	$916,852	$166,868	2857.39	$1,285,384	$802,827	2943.56	$481,003	$239,594	22077.18	$2,683,239	$1,209,289
MEMBERSELECT INSURANCE COMPANY	1711.97	$270,726	$114,122	206.73	$200,028	$241,633	217.14	$103,863	$38,275	2135.84	$574,617	$394,030

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN DIRECT PROPERTY AND	1603.80	$138,378	$120,400	201.49	$124,721	$92,699	219.81	$69,017	$13,344	2025.10	$332,116	$226,443
METROPOLITAN GENERAL INSURANCE	315.80	$26,031	$28,563	41.24	$25,337	$37,939	43.07	$14,892	$18,687	400.11	$66,260	$85,189
METROPOLITAN GROUP PROPERTY AND	27564.08	$1,976,087	$1,246,725	3997.47	$2,846,250	$1,685,302	4136.74	$1,056,469	$1,000,029	35698.29	$5,878,806	$3,932,056
METROPOLITAN PROPERTY AND CASUALTY	1804.39	$143,580	$145,701	223.72	$128,286	$126,283	229.98	$78,713	$38,555	2258.09	$350,579	$310,539
MIC GENERAL INSURANCE CORPORATION	3594.59	$276,218	$115,233	671.18	$304,930	$207,002	698.98	$111,893	$72,639	4964.75	$693,041	$394,874
MICHIGAN AUTOMOBILE INSURANCE	690.91	$108,018	$119,042	60.48	$66,459	$51,153	62.40	$17,946	$37,895	813.79	$192,423	$208,090
MICHIGAN INSURANCE COMPANY	4372.00	$65,938	$199,394	384.00	$68,592	$63,787	397.00	$22,912	$39,802	5153.00	$157,442	$302,983
MICHIGAN MILLERS MUTUAL INSURANCE	362.19	$22,046	$1,107	43.83	$23,873	$18,983	44.91	$10,252	$1,200	450.93	$56,171	$21,290
MID-CENTURY INSURANCE COMPANY	3.48	$345	$0	0.58	$1,319	$0	0.58	$547	$0	4.64	$2,211	$0
MODERN SERVICE INSURANCE	495.40	$77,332	$0	12.64	$12,892	$3,690	13.66	$8,730	$403	521.70	$98,954	$4,093
MUTUAL SERVICE CASUALTY INSURANCE	408.71	$20,728	$0	52.23	$25,887	$11,572	53.40	$7,091	$15,489	514.34	$53,706	$27,061
NATIONAL BEN-FRANKLIN INSURANCE	184.42	$12,972	$500	27.08	$12,600	$0	28.84	$5,947	$89	240.34	$31,519	$589

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	120.64	$17,084	$0	25.27	$9,741	$9,562	26.26	$5,620	$1,200	172.17	$32,445	$10,762
NATIONWIDE INSURANCE COMPANY OF	748.53	$66,278	$31,994	145.15	$61,853	$41,508	158.29	$25,959	$29,913	1051.97	$154,090	$103,415
NATIONWIDE MUTUAL FIRE INSURANCE	6424.69	$582,086	$761,884	1133.85	$589,595	$529,124	1177.05	$256,948	$232,080	8735.59	$1,428,629	$1,523,088
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$13,947	0.00	$0	$6,621	0.00	$0	$470	0.00	$0	$21,038
NORTH POINTE INSURANCE COMPANY	3958.00	$549,616	$919,095	85.00	$94,785	$97,660	94.00	$51,729	$3,918	4137.00	$696,130	$1,020,673
NORTHERN INSURANCE COMPANY OF	66.15	$5,471	$0	8.11	$5,536	$7,702	8.54	$1,683	$850	82.80	$12,690	$8,552
PHARMACISTS MUTUAL INSURANCE	35.00	$1,836	$537	12.00	$2,712	$0	6.00	$1,134	$40	53.00	$5,682	$577
PIONEER STATE MUTUAL INSURANCE	239.75	$16,101	$10,000	33.11	$12,420	$2,376	33.71	$4,657	$0	306.57	$33,178	$12,376
PROGRESSIVE MICHIGAN INSURANCE	3751.00	$441,059	$140,555	539.00	$408,647	$193,507	556.00	$119,915	$96,212	4846.00	$969,621	$430,274
RESPONSE WORLDWIDE INSURANCE	0.72	$70	$0	0.18	$182	$0	0.18	$164	$0	1.08	$416	$0
SAFECO INSURANCE COMPANY OF	4810.65	$482,895	$317,983	883.05	$570,739	$472,704	1027.63	$318,265	$366,433	6721.33	$1,371,899	$1,157,120
SAFECO INSURANCE COMPANY OF	14029.07	$1,192,539	$1,690,285	2626.12	$1,472,126	$936,970	2881.30	$813,003	$451,566	19536.49	$3,477,668	$3,078,821

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA INSURANCE, A MUTUAL	0.00	($124)	$0	NA	NA	NA	NA	NA	NA	0.00	($124)	$0
SOUTHERN MICHIGAN INSURANCE	1012.90	$85,230	$69,514	32.28	$69,454	$129,887	32.28	$29,793	$12,168	1077.46	$184,477	$211,569
STANDARD FIRE INSURANCE COMPANY, THE	1119.90	$70,548	$241,870	211.71	$77,635	$72,481	123.83	$26,509	$38,979	1455.44	$174,692	$353,330
STATE AUTOMOBILE MUTUAL	286.60	$23,702	$1,810	40.58	$24,913	$5,600	50.33	$10,750	$12,394	377.51	$59,365	$19,804
STATE FARM FIRE AND CASUALTY	180.00	$17,619	$6,970	19.65	$17,094	$451	20.16	$4,965	$1,357	219.81	$39,678	$8,778
STATE FARM MUTUAL AUTOMOBILE	104388.57	$5,004,679	$9,020,541	13886.31	$6,012,537	$4,356,059	14534.16	$2,451,881	$1,486,243	132809.04	$13,469,097	$14,862,843
TITAN INDEMNITY COMPANY	82.34	$13,888	$500	12.95	$15,299	$8,925	12.95	$4,615	$67	108.24	$33,802	$9,492
TITAN INSURANCE COMPANY	32919.15	$5,913,966	$3,632,957	798.26	$1,140,963	$957,414	825.23	$757,299	$539,124	34542.64	$7,812,228	$5,129,495
TRANSPORT INSURANCE COMPANY	0.00	$0	$33,433	0.00	$0	$454	0.00	$0	$2,073	0.00	$0	$35,960
TRAVELERS INDEMNITY COMPANY OF	134.47	$8,468	$0	22.81	$11,329	$13,363	17.56	$4,363	$644	174.84	$24,160	$14,007
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$2,959	NA	NA	NA	0.00	$0	$2,959
TRUMBULL INSURANCE COMPANY	32.80	$3,537	$0	5.07	$3,394	($2,647)	5.07	$1,105	$0	42.94	$8,036	($2,647)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 13 Dearborn City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	2242.06	$140,913	$195,558	459.66	$205,497	$75,793	484.49	$72,009	$25,179	3186.21	$418,419	$296,530
UNITRIN DIRECT INSURANCE COMPANY	5.00	$1,188	$50	1.00	$2,536	$0	1.00	$424	$0	7.00	$4,148	$50
USAA CASUALTY INSURANCE COMPANY	1976.09	$145,954	$38,840	377.86	$197,622	$102,944	391.39	$71,022	$13,764	2745.34	$414,598	$155,548
WARNER INSURANCE COMPANY	9.84	($76)	$0	2.46	($278)	$0	2.65	($59)	$0	14.95	($413)	$0
WEST AMERICAN INSURANCE COMPANY	175.71	$20,011	$2,112	25.06	$14,369	$11,380	27.38	$6,728	$11,607	228.15	$41,108	$25,099
WESTFIELD INSURANCE COMPANY	2478.83	$133,831	$176,952	292.91	$153,617	$126,503	304.09	$56,558	$45,581	3075.83	$344,006	$349,036
WOLVERINE MUTUAL INSURANCE	23.31	$962	$0	NA	NA	NA	NA	NA	NA	23.31	$962	$0
Mean:	7298.01	$510,548	$534,413	982.01	$496,899	$361,528	1041.96	$194,045	$132,174	9025.46	$1,167,343	$998,194
StDev:	20874.73	$1,400,962	$1,538,339	3162.21	$1,474,208	$993,571	3324.13	$513,983	$337,602	26832.74	$3,279,903	$2,779,632
Min:	0.00	($6,420)	$0	0.00	($4,771)	($2,647)	0.00	($2,746)	$0	0.00	($13,937)	($2,647)
Max:	134992.08	$9,406,434	$9,103,636	23959.57	$11,118,792	$6,991,860	24962.24	$3,316,426	$2,019,996	183913.89	$23,841,652	$18,115,492

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	4022.89	$156,441	$213,095	728.26	$198,273	$154,031	759.32	$67,814	$35,053	5510.47	$422,528	$402,179
ALLIED PROPERTY AND CASUALTY	5338.37	$289,517	$301,640	968.69	$356,873	$70,682	1061.79	$91,106	$23,257	7368.85	$737,496	$395,579
ALLSTATE INSURANCE COMPANY	44356.97	$2,260,446	$979,901	5377.15	$2,275,028	$1,401,294	5787.41	$1,227,034	$386,886	55521.53	$5,762,508	$2,768,081
AMERICAN FELLOWSHIP MUTUAL	556.80	$32,274	$32,088	61.85	$17,286	$39,169	61.85	$5,775	$3,151	680.50	$55,335	$74,408
AMERICAN INSURANCE COMPANY, THE	71.96	$5,412	$0	16.76	$8,628	$0	17.58	$3,517	$134	106.30	$17,557	$134
AMERICAN INTERNATIONAL INSURANCE	3847.67	$175,034	$62,849	690.91	$192,981	$169,625	718.37	$82,827	$38,529	5256.95	$450,842	$271,003
AMEX ASSURANCE COMPANY	216.41	$18,639	$100	67.16	$18,431	$11,991	68.40	$6,085	$3,188	351.97	$43,155	$15,279
AMICA MUTUAL INSURANCE COMPANY	245.95	$19,174	$500	45.88	$18,210	$589	51.63	$4,447	$6,211	343.46	$41,831	$7,300
ARGONAUT INSURANCE COMPANY	3.32	$943	$0	0.00	($317)	$0	0.00	($124)	$0	3.32	$502	$0
AUTO CLUB GROUP INSURANCE	109284.99	$6,939,608	$4,793,484	18530.31	$6,948,899	$4,386,620	19487.32	$1,903,163	$958,280	147302.62	$15,791,670	$10,138,384
AUTO CLUB INSURANCE ASSOCIATION	29511.72	$2,084,774	$1,375,442	4689.47	$1,843,374	$1,061,813	4984.66	$508,234	$248,835	39185.85	$4,436,382	$2,686,090
AUTO-OWNERS INSURANCE COMPANY	40222.60	$1,449,622	$763,051	4414.70	$1,534,091	$958,973	4790.50	$583,597	$141,376	49427.80	$3,567,310	$1,863,400

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	7413.88	$357,632	$102,705	592.41	$367,707	$171,487	619.99	$93,868	$82,991	8626.28	$819,207	$357,183
CINCINNATI INSURANCE COMPANY, THE	15236.80	$552,402	$533,931	1841.36	$613,631	$395,621	1984.11	$241,750	$114,197	19062.27	$1,407,783	$1,043,749
CITIZENS INSURANCE COMPANY OF	62607.37	$2,483,478	$1,755,639	7547.39	$2,395,685	$1,437,180	7940.15	$990,438	$397,674	78094.91	$5,869,601	$3,590,493
CONTINENTAL INSURANCE COMPANY, THE	3.01	$483	$879	0.00	($51)	$14,210	0.25	($53)	$4,969	3.26	$379	$20,058
DAIRYLAND INSURANCE COMPANY	1330.73	$116,923	$61,541	153.32	$121,485	$70,928	151.33	$68,030	$43,832	1635.38	$306,438	$176,301
EMCASCO INSURANCE COMPANY	576.33	$33,980	$500	45.71	$23,196	$7,395	48.13	$7,332	$5,316	670.17	$64,508	$13,211
EMPLOYERS MUTUAL CASUALTY	123.88	$7,260	$500	9.00	$5,569	$0	9.00	$1,740	$1,019	141.88	$14,569	$1,519
FARM BUREAU GENERAL INSURANCE	57835.80	$1,699,658	$2,616,854	5591.70	$1,816,732	$1,431,827	5948.10	$489,500	$411,390	69375.60	$4,005,890	$4,460,071
FARM BUREAU MUTUAL INSURANCE	13330.50	$291,937	$135,797	1492.10	$295,421	$229,754	1620.40	$90,726	$68,060	16443.00	$678,084	$433,611
FARMERS INSURANCE EXCHANGE	9601.23	$566,621	$242,239	992.39	$459,981	$319,429	1035.83	$219,739	$82,745	11629.45	$1,246,341	$644,413
FEDERAL INSURANCE COMPANY	12.21	$1,650	$15,000	2.57	$1,403	$3,676	6.07	$1,186	$2,423	20.85	$4,239	$21,099
FIDELITY AND CASUALTY COMPANY OF	0.00	($6)	$0	0.00	$94	$0	0.00	$28	$0	0.00	$116	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	975.90	$105,034	$48,012	2.91	$2,846	$0	3.32	$1,557	$0	982.13	$109,437	$48,012
FRANKENMUTH MUTUAL INSURANCE	18143.00	$715,970	$640,630	2290.00	$651,448	$453,663	2238.00	$264,795	$121,141	22671.00	$1,632,213	$1,215,434
FREMONT MUTUAL INSURANCE	528.60	$14,085	$1,029	30.35	$9,292	$8,030	31.19	$3,326	$3,221	590.14	$26,703	$12,280
GE PROPERTY & CASUALTY INSURANCE	0.00	($409)	$0	0.00	($660)	$0	0.00	($115)	$0	0.00	($1,184)	$0
GEICO INDEMNITY COMPANY	1551.73	$137,504	$64,530	125.73	$77,441	$77,554	141.06	$36,784	$38,873	1818.52	$251,729	$180,957
GLENS FALLS INSURANCE COMPANY, THE	166.82	$13,932	$0	18.08	$7,735	$5,107	20.99	$3,508	$0	205.89	$25,175	$5,107
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$753	0.00	$0	$100	0.00	$0	$853
GREAT AMERICAN INSURANCE	57.42	$6,530	$0	8.60	$3,157	$1,399	10.56	$1,877	$142	76.58	$11,564	$1,541
GREAT LAKES CASUALTY INSURANCE	1231.02	$74,306	$1,262	195.56	$74,809	$47,322	202.87	$24,959	$17,070	1629.45	$174,074	$65,654
GREAT NORTHERN INSURANCE	20.00	$1,850	$0	4.00	$1,116	$0	6.00	$724	$0	30.00	$3,690	$0
GUARANTY NATIONAL INSURANCE	1122.40	$69,425	$4,278	142.57	$88,821	$40,256	142.58	$38,639	$79,451	1407.55	$196,885	$123,985
HARLEYSVILLE LAKE STATES INSURANCE	2050.99	$125,013	$5,813	225.57	$102,115	$98,749	240.07	$37,440	$11,754	2516.63	$264,568	$116,316

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	1959.07	$112,985	$168,326	350.29	$113,007	$74,836	383.80	$48,293	$34,061	2693.16	$274,285	$277,223
HARTFORD CASUALTY INSURANCE	28.15	$1,872	$0	5.43	$2,106	$0	6.34	$594	$0	39.92	$4,572	$0
HARTFORD INSURANCE COMPANY OF	7383.90	$412,361	$155,322	1279.64	$382,753	$168,382	1406.09	$117,590	$40,297	10069.63	$912,704	$364,001
HARTFORD UNDERWRITERS INSURANCE	5145.41	$318,181	$642,270	772.00	$262,921	$245,775	795.31	$79,845	$62,229	6712.72	$660,947	$950,274
HASTINGS MUTUAL INSURANCE	1903.48	$117,154	$12,152	255.00	$68,536	$45,917	272.00	$33,466	$15,190	2430.48	$219,156	$73,259
HOME-OWNERS INSURANCE COMPANY	20506.30	$668,033	$804,354	2217.00	$717,561	$487,956	2385.00	$270,449	$56,582	25108.30	$1,656,043	$1,348,892
HORACE MANN INSURANCE COMPANY	7177.40	$429,590	$164,588	1021.64	$328,831	$289,383	1089.15	$176,539	$103,619	9288.19	$934,960	$557,590
INTEGON NATIONAL INSURANCE	1039.97	$80,714	$36,861	93.73	$66,153	$60,446	97.16	$19,629	$25,210	1230.86	$166,496	$122,517
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1015.19	$88,443	$7,791	252.76	$125,135	$78,075	271.16	$42,482	$10,984	1539.11	$256,060	$96,850
LUMBERMENS MUTUAL CASUALTY	576.91	$24,361	$3,954	90.01	$27,371	$16,713	93.82	$11,490	($357)	760.74	$63,222	$20,310
MEEMIC INSURANCE COMPANY	13911.08	$727,543	$137,752	1685.48	$540,625	$341,471	1770.40	$247,463	$110,564	17366.96	$1,515,631	$589,787
MEMBERSELECT INSURANCE COMPANY	1054.50	$143,326	$56,577	116.15	$82,438	$64,706	122.49	$40,437	$1,864	1293.14	$266,201	$123,147

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	0.00	$21	$150	NA	NA	NA	NA	NA	NA	0.00	$21	$150
METROPOLITAN DIRECT PROPERTY AND	303.33	$15,965	$500	42.81	$14,921	$9,431	46.23	$4,668	$493	392.37	$35,554	$10,424
METROPOLITAN GENERAL INSURANCE	47.50	$2,076	$0	2.50	$587	$0	2.50	$223	$0	52.50	$2,886	$0
METROPOLITAN GROUP PROPERTY AND	612.40	$32,857	$19,967	96.40	$31,682	$11,956	102.23	$14,065	$7,638	811.03	$78,604	$39,561
METROPOLITAN PROPERTY AND CASUALTY	701.16	$32,598	$1,902	78.33	$21,600	$16,102	84.49	$7,859	$3,360	863.98	$62,057	$21,364
MIC GENERAL INSURANCE CORPORATION	11927.79	$806,364	$650,035	2218.42	$861,852	$622,293	2331.10	$247,336	$162,578	16477.31	$1,915,552	$1,434,906
MICHIGAN AUTOMOBILE INSURANCE	283.98	$40,758	$217,942	19.73	$17,908	$28,385	20.24	$4,447	$974	323.95	$63,113	$247,301
MICHIGAN INSURANCE COMPANY	5581.00	$70,944	$1,296	523.00	$71,914	$32,180	546.00	$27,862	$12,052	6650.00	$170,720	$45,528
MICHIGAN MILLERS MUTUAL INSURANCE	5816.46	$248,327	$143,702	730.66	$215,131	$121,560	805.33	$104,734	$39,237	7352.45	$568,192	$304,499
MID-CENTURY INSURANCE COMPANY	0.00	($315)	$0	0.58	($176)	$0	0.66	($43)	$0	1.24	($534)	$0
MODERN SERVICE INSURANCE	1373.22	$139,433	$325,287	30.07	$32,141	$969	34.24	$13,816	$2,250	1437.53	$185,390	$328,506
MUTUAL SERVICE CASUALTY INSURANCE	147.05	$9,728	$936	16.57	$10,019	$1,842	16.66	$2,079	($8,200)	180.28	$21,826	($5,422)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	29.26	$1,722	$0	6.58	$2,694	$0	5.58	$1,037	$0	41.42	$5,453	$0
NATIONAL GENERAL INSURANCE	97.16	$11,450	$2,020	18.07	$5,184	$12,545	20.07	$1,713	$4,745	135.30	$18,347	$19,310
NATIONWIDE INSURANCE COMPANY OF	3896.80	$210,315	$373,419	775.61	$276,153	$381,335	832.06	$67,604	$67,447	5504.47	$554,072	$822,201
NATIONWIDE MUTUAL FIRE INSURANCE	591.89	$39,509	$1,414	116.23	$60,638	$40,838	123.31	$13,609	$13,744	831.43	$113,756	$55,996
NORTH POINTE INSURANCE COMPANY	7445.00	$735,309	$226,347	132.00	$134,652	$38,385	135.00	$65,454	$4,244	7712.00	$935,415	$268,976
NORTHERN INSURANCE COMPANY OF	28.55	$2,490	$0	4.53	$2,103	$6,946	5.53	$592	$0	38.61	$5,185	$6,946
PARTNERS MUTUAL INSURANCE	674.56	$60,002	($35,623)	167.15	$39,656	$28,403	91.89	$19,567	$1,032	933.60	$119,225	($6,188)
PIONEER STATE MUTUAL INSURANCE	2218.25	$98,020	$1,339	307.47	$77,813	$30,990	308.28	$31,799	$22,896	2834.00	$207,632	$55,225
PROGRESSIVE MICHIGAN INSURANCE	18385.00	$1,273,348	$749,122	2395.00	$1,283,711	$571,403	2514.00	$305,299	$170,812	23294.00	$2,862,358	$1,491,337
PRUDENTIAL GENERAL INSURANCE	33.55	$3,263	$0	3.16	$2,064	$0	2.16	$415	$0	38.87	$5,742	$0
PRUDENTIAL PROPERTY AND CASUALTY	3755.64	$172,170	$213,959	500.06	$150,241	$184,402	510.06	$74,711	$12,896	4765.76	$397,122	$411,257
SAFECO INSURANCE COMPANY OF	1529.20	$129,432	$81,191	272.13	$113,669	$61,696	316.38	$39,247	$26,572	2117.71	$282,348	$169,459

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	2315.19	$163,657	$23,693	474.91	$166,309	$85,043	528.96	$56,510	$23,521	3319.06	$386,476	$132,257
SECURA INSURANCE, A MUTUAL	0.00	($2)	$0	0.00	$0	($370)	0.00	$0	$488	0.00	($2)	$118
SOUTHERN MICHIGAN INSURANCE	810.99	$54,194	$12,429	48.81	$43,398	$68,503	48.82	$16,722	$47,049	908.62	$114,314	$127,981
STATE AUTOMOBILE MUTUAL	20.52	$1,673	$0	2.00	$2,281	$0	4.41	$1,166	$0	26.93	$5,120	$0
STATE FARM FIRE AND CASUALTY	224.48	$22,275	$1,340	26.15	$18,003	$11,959	32.49	$4,659	$5,086	283.12	$44,937	$18,385
STATE FARM MUTUAL AUTOMOBILE	176910.39	$7,509,570	$8,066,370	23554.80	$7,449,824	$6,071,896	25529.24	$2,511,670	$1,796,913	225994.43	$17,471,064	$15,935,179
TEACHERS INSURANCE COMPANY	3189.41	$147,120	$68,371	518.81	$150,513	$175,592	531.48	$66,473	$58,179	4239.70	$364,106	$302,142
TITAN INDEMNITY COMPANY	19.90	$1,756	$0	2.90	$2,431	$3,620	2.90	$516	$0	25.70	$4,703	$3,620
TITAN INSURANCE COMPANY	13423.61	$1,543,106	$530,222	223.82	$224,156	$135,446	230.20	$95,602	$48,226	13877.63	$1,862,864	$713,894
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($2,136)	NA	NA	NA	0.00	$0	($2,136)
TRUMBULL INSURANCE COMPANY	112.56	$7,060	$423	9.41	$7,270	$1,343	9.48	$1,566	$0	131.45	$15,896	$1,766
UNITED SERVICES AUTOMOBILE	2583.72	$129,444	$173,574	521.82	$250,187	$106,290	555.24	$49,169	$27,973	3660.78	$428,800	$307,837

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 19 Bay City & Saginaw City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITRIN DIRECT INSURANCE COMPANY	303.46	$21,143	$0	33.77	$24,166	$0	34.77	$7,357	$0	372.00	$52,666	$0
USAA CASUALTY INSURANCE COMPANY	1331.32	$77,618	$96,511	254.72	$142,610	$63,059	267.39	$27,372	$20,629	1853.43	$247,600	$180,199
WARNER INSURANCE COMPANY	20.96	$99	$1,086	5.51	$0	$0	4.34	($1)	$0	30.81	$98	$1,086
WEST AMERICAN INSURANCE COMPANY	220.95	$13,567	$503	37.74	$12,086	$16,475	41.29	$6,174	$9,170	299.98	$31,827	$26,148
WESTFIELD INSURANCE COMPANY	2731.33	$108,435	$160,262	312.77	$118,918	$90,268	330.67	$41,477	$27,618	3374.77	$268,830	$278,148
WOLVERINE MUTUAL INSURANCE	231.81	$10,575	$0	21.91	$6,427	$7,355	23.83	$2,679	$0	277.55	$19,681	$7,355
Mean:	8673.07	$430,441	$330,147	1118.52	$396,549	$269,425	1203.53	$137,804	$72,740	10763.22	$947,760	$660,365
StDev:	24190.79	$1,161,622	$1,048,636	3345.02	$1,144,191	$825,450	3599.40	$374,583	$225,097	30773.81	$2,647,410	$2,072,769
Min:	0.00	($409)	($35,623)	0.00	($660)	($2,136)	0.00	($124)	($35,623)	0.00	($1,184)	($6,188)
Max:	176910.39	$7,509,570	$8,066,370	23554.80	$7,449,824	$6,071,896	25529.24	$2,511,670	$1,796,913	225994.43	$17,471,064	$15,935,179

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	42930.24	$1,748,231	$1,508,710	7830.38	$2,526,403	$2,339,868	8239.97	$891,098	$520,917	59000.59	$5,165,732	$4,369,495
ALLIED PROPERTY AND CASUALTY	12430.97	$818,730	$33,133	2143.39	$801,274	$257,918	2391.06	$325,348	$125,351	16965.42	$1,945,352	$416,402
ALLSTATE INDEMNITY COMPANY	0.00	($1,570)	$0	0.00	($755)	$0	0.00	($345)	$0	0.00	($2,670)	$0
ALLSTATE INSURANCE COMPANY	435147.83	$22,757,970	$23,497,437	53814.13	$26,787,755	$16,330,479	59001.99	$12,811,871	$6,618,549	547963.95	$62,357,596	$46,446,465
AMERICAN AND FOREIGN INSURANCE	28.00	$2,199	$0	7.00	$2,532	$0	7.00	$936	$0	42.00	$5,667	$0
AMERICAN FELLOWSHIP MUTUAL	24141.75	$1,534,534	$540,683	3690.85	$1,260,040	$1,321,478	3690.85	$426,142	$330,867	31523.45	$3,220,716	$2,193,028
AMERICAN INSURANCE COMPANY, THE	1277.96	$108,643	$64,197	332.22	$185,743	$69,532	351.91	$86,554	$16,756	1962.09	$380,940	$150,485
AMERICAN INTERNATIONAL INSURANCE	39172.50	$2,068,255	$1,492,163	6960.55	$2,230,037	$1,962,822	7339.37	$1,000,824	$596,990	53472.42	$5,299,116	$4,051,975
AMEX ASSURANCE COMPANY	5633.66	$649,160	$369,120	1728.24	$655,250	$640,702	1774.49	$229,560	$172,621	9136.39	$1,533,970	$1,182,443
AMICA MUTUAL INSURANCE COMPANY	4497.04	$366,043	$554,997	804.54	$423,684	$178,100	864.08	$114,234	$79,837	6165.66	$903,961	$812,934
ARGONAUT INSURANCE COMPANY	18.08	$4,303	$0	1.66	$2,714	$2,546	1.91	$777	$505	21.65	$7,794	$3,051
AUTO CLUB GROUP INSURANCE	538011.31	$34,187,806	$21,086,114	93135.56	$36,487,608	$26,018,693	98811.24	$12,519,156	$8,658,980	729958.11	$83,194,570	$55,763,787

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB INSURANCE ASSOCIATION	260328.31	$17,960,092	$18,654,613	42014.81	$17,599,786	$10,709,304	45256.82	$6,113,880	$4,044,117	347599.94	$41,673,758	$33,408,034
AUTO-OWNERS INSURANCE COMPANY	332794.19	$12,223,119	$12,840,233	35303.19	$12,842,141	$8,189,374	40241.49	$5,011,449	$2,310,906	408338.87	$30,076,709	$23,340,513
BRISTOL WEST INSURANCE COMPANY	83599.65	$4,113,717	$3,093,790	8694.89	$4,941,361	$3,480,871	8959.49	$1,484,555	$1,099,961	101254.03	$10,539,633	$7,674,622
CINCINNATI INSURANCE COMPANY, THE	23984.83	$964,134	$337,603	3008.42	$1,073,096	$638,258	3397.12	$430,917	$241,977	30390.37	$2,468,147	$1,217,838
CITIZENS INSURANCE COMPANY OF	700454.06	$29,452,454	$23,218,548	82654.40	$30,636,990	$19,352,975	88970.15	$12,527,010	$7,039,289	872078.61	$72,616,454	$49,610,812
CONTINENTAL INSURANCE COMPANY, THE	0.00	($17,662)	$959,212	0.00	($11,249)	$551,498	0.00	($7,108)	$176,910	0.00	($36,019)	$1,687,620
DAIRYLAND INSURANCE COMPANY	4596.82	$461,326	$1,906,997	535.56	$524,490	$466,676	543.57	$227,042	$312,141	5675.95	$1,212,858	$2,685,814
EMCASCO INSURANCE COMPANY	1800.24	$143,290	$4,286	176.90	$92,724	$89,762	198.32	$37,946	$41,481	2175.46	$273,960	$135,529
EMPLOYERS MUTUAL CASUALTY	614.41	$44,971	$1,917	57.41	$31,956	$9,413	62.07	$12,414	$1,736	733.89	$89,341	$13,066
FARM BUREAU GENERAL INSURANCE	260273.10	$8,543,331	$7,373,745	26048.50	$8,444,135	$7,143,086	28003.70	$3,305,222	$2,801,408	314325.30	$20,292,688	$17,318,239
FARM BUREAU MUTUAL INSURANCE	167673.90	$4,313,170	$2,770,082	17972.90	$3,531,589	$2,797,354	19951.30	$1,774,615	$1,433,974	205598.10	$9,619,374	$7,001,410
FARMERS INSURANCE EXCHANGE	241185.06	$14,251,536	$6,874,355	27584.80	$14,035,781	$10,521,794	29439.08	$5,913,516	$4,519,428	298208.94	$34,200,833	$21,915,577

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	877.19	$114,270	$302,845	274.40	$181,072	$119,868	286.95	$62,866	$13,438	1438.54	$358,208	$436,151
FIDELITY AND CASUALTY COMPANY OF	0.00	($129)	$420,150	4.33	$5,653	$198,894	2.25	$1,344	$78,998	6.58	$6,868	$698,042
FOREMOST PROPERTY AND CASUALTY	11004.07	$321,629	$257,543	334.58	$74,404	$0	1602.23	$138,657	$66,376	12940.88	$534,690	$323,919
FOREMOST SIGNATURE INSURANCE	0.00	$0	$11	NA	NA	NA	0.00	$0	$1,123	0.00	$0	$1,134
FOUNDERS INSURANCE COMPANY	565.58	$69,141	$746	3.98	$3,833	$595	3.07	$1,988	$0	572.63	$74,962	$1,341
FRANKENMUTH MUTUAL INSURANCE	187431.00	$7,514,828	$7,559,288	23201.00	$6,908,800	$4,995,411	23945.00	$2,811,488	$1,971,688	234577.00	$17,235,116	$14,526,387
FREMONT MUTUAL INSURANCE	7211.98	$164,159	$294,589	471.16	$131,454	$70,778	535.74	$55,107	$45,081	8218.88	$350,720	$410,448
GE PROPERTY & CASUALTY INSURANCE	8830.82	$873,865	$27,192	1862.65	$933,838	$454	1867.74	$335,148	($850)	12561.21	$2,142,851	$26,796
GEICO INDEMNITY COMPANY	35796.63	$3,072,734	$2,301,625	3372.63	$2,497,668	$1,582,138	3555.08	$1,316,701	$849,808	42724.34	$6,887,103	$4,733,571
GLENS FALLS INSURANCE COMPANY, THE	15673.25	$1,033,200	$155,545	2713.91	$1,127,115	$295,854	2925.50	$496,745	$87,582	21312.66	$2,657,060	$538,981
GLOBE INDEMNITY COMPANY	30.50	$1,326	$0	6.75	$2,274	$0	7.75	$904	$0	45.00	$4,504	$0
GOVERNMENT EMPLOYEES INSURANCE	0.00	($40)	$0	0.00	($104)	$1,843	0.00	($45)	($4,500)	0.00	($189)	($2,657)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GRANGE INSURANCE COMPANY OF	95.98	$5,277	$0	15.08	$5,100	$0	15.58	$1,294	$0	126.64	$11,671	$0
GREAT AMERICAN INSURANCE	5390.04	$482,459	$167,297	1290.07	$477,740	$453,241	1373.69	$268,107	$128,133	8053.80	$1,228,306	$748,671
GREAT LAKES CASUALTY INSURANCE	7509.32	$534,409	$279,231	1197.00	$460,679	$388,512	1278.11	$218,548	$145,129	9984.43	$1,213,636	$812,872
GREAT NORTHERN INSURANCE	2235.49	$220,626	$2,049	712.90	$475,740	$36,474	751.73	$248,837	$192	3700.12	$945,203	$38,715
GUARANTY NATIONAL INSURANCE	2027.64	$144,777	$146,188	252.73	$207,457	$242,311	250.24	$74,730	$174,186	2530.61	$426,964	$562,685
HARLEYSVILLE LAKE STATES INSURANCE	36636.82	$2,249,463	$1,066,458	4059.72	$2,044,756	$1,256,927	4298.81	$696,693	$398,027	44995.35	$4,990,912	$2,721,412
HARTFORD ACCIDENT AND INDEMNITY	6897.70	$438,690	$108,669	1266.70	$455,171	$215,338	1331.32	$162,156	$135,075	9495.72	$1,056,017	$459,082
HARTFORD CASUALTY INSURANCE	62.32	$4,271	$0	5.66	$1,899	$0	6.44	$400	$0	74.42	$6,570	$0
HARTFORD INSURANCE COMPANY OF	17542.63	$949,665	$223,853	2989.41	$828,730	$398,353	3377.58	$309,051	$181,331	23909.62	$2,087,446	$803,537
HARTFORD UNDERWRITERS INSURANCE	3466.83	$226,144	$46,156	544.24	$174,458	$88,579	573.50	$64,716	$61,706	4584.57	$465,318	$196,441
HASTINGS MUTUAL INSURANCE	33500.22	$1,925,259	$1,898,369	4182.50	$1,033,179	$976,434	4564.00	$506,455	$442,965	42246.72	$3,464,893	$3,317,768
HOME-OWNERS INSURANCE COMPANY	162293.66	$5,440,939	$5,672,608	17187.49	$5,893,034	$3,711,865	18999.50	$2,180,443	$1,183,832	198480.65	$13,514,416	$10,568,305

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HORACE MANN INSURANCE COMPANY	23825.49	$1,428,593	$793,126	3591.64	$1,228,586	$961,077	3912.91	$600,257	$493,842	31330.04	$3,257,436	$2,248,045
INTEGON NATIONAL INSURANCE	1755.15	$135,322	$119,866	167.15	$117,118	$118,055	176.57	$40,357	$63,469	2098.87	$292,797	$301,390
LIBERTY INSURANCE CORPORATION	0.00	($585)	$165	0.00	($123)	$239	0.00	($140)	($313)	0.00	($848)	$91
LIBERTY MUTUAL FIRE INSURANCE COMPANY	48980.45	$3,200,516	$1,975,291	12199.33	$4,385,568	$2,835,838	12993.16	$1,441,516	$951,767	74172.94	$9,027,600	$5,762,896
MEEMIC INSURANCE COMPANY	128715.57	$6,709,856	$3,455,044	21441.89	$8,138,020	$4,831,798	22493.41	$3,433,088	$2,013,985	172650.87	$18,280,964	$10,300,827
MEMBERSELECT INSURANCE COMPANY	10098.23	$1,584,218	$1,127,761	1158.39	$987,239	$1,503,663	1225.74	$542,113	$521,602	12482.36	$3,113,570	$3,153,026
MERASTAR INSURANCE COMPANY	0.00	($132)	$0	0.00	$41	$0	0.00	$11	$0	0.00	($80)	$0
MERCHANTS MUTUAL INSURANCE	61.00	$4,052	$2,755	11.00	$7,735	$3,885	11.00	$3,000	$472	83.00	$14,787	$7,112
METROPOLITAN DIRECT PROPERTY AND	5173.97	$295,492	$80,784	794.55	$317,764	$258,942	826.98	$123,346	$55,086	6795.50	$736,602	$394,812
METROPOLITAN GENERAL INSURANCE	225.40	$10,310	$517	26.08	$9,274	$2,857	27.33	$3,843	$518	278.81	$23,427	$3,892
METROPOLITAN GROUP PROPERTY AND	56698.08	$2,641,649	$1,016,046	8570.88	$3,604,900	$2,626,078	8847.32	$1,436,561	$654,856	74116.28	$7,683,110	$4,296,980
METROPOLITAN PROPERTY AND CASUALTY	3886.75	$205,596	$36,095	435.39	$141,850	$72,930	463.15	$62,057	$25,744	4785.29	$409,503	$134,769

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	118505.85	$7,725,524	$4,367,887	21396.54	$8,166,970	$5,284,060	22811.44	$2,739,464	$1,781,929	162713.83	$18,631,958	$11,433,876
MICHIGAN AUTOMOBILE INSURANCE	2280.82	$363,551	$239,292	118.14	$114,432	$72,369	125.83	$33,935	$6,002	2524.79	$511,918	$317,663
MICHIGAN INSURANCE COMPANY	40673.00	$547,711	$5,583,589	3853.00	$571,353	$350,605	4016.00	$206,611	$114,222	48542.00	$1,325,675	$6,048,416
MICHIGAN MILLERS MUTUAL INSURANCE	20720.04	$910,972	$265,885	2458.49	$749,733	$427,473	2830.75	$376,920	$223,233	26009.28	$2,037,625	$916,591
MID-CENTURY INSURANCE COMPANY	134.46	$8,117	$84,331	12.14	$7,977	$3,150	14.14	$3,535	$0	160.74	$19,629	$87,481
MODERN SERVICE INSURANCE	3013.06	$352,085	$341,991	111.31	$105,592	$106,847	112.07	$57,803	$37,354	3236.44	$515,480	$486,192
MUTUAL SERVICE CASUALTY INSURANCE	13995.49	$662,705	$544,210	1780.64	$704,379	$621,357	1914.74	$230,261	$232,816	17690.87	$1,597,345	$1,398,383
NATIONAL BEN-FRANKLIN INSURANCE	11007.50	$592,385	$762,919	1948.00	$700,247	$138,158	2002.67	$291,494	$68,163	14958.17	$1,584,126	$969,240
NATIONAL GENERAL INSURANCE	1914.93	$186,296	$4,071	391.51	$111,274	$81,424	416.75	$46,399	$22,005	2723.19	$343,969	$107,500
NATIONWIDE INSURANCE COMPANY OF	11370.29	$732,905	$924,875	2214.77	$741,474	$716,376	2442.53	$290,446	$342,552	16027.59	$1,764,825	$1,983,803
NATIONWIDE MUTUAL FIRE INSURANCE	60592.12	$5,048,638	$3,889,946	12019.13	$5,062,278	$3,652,391	12630.73	$1,831,437	$1,015,542	85241.98	$11,942,353	$8,557,879
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$53,482	0.00	$0	$4,787	0.00	$0	$2,621	0.00	$0	$60,890

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTH POINTE INSURANCE COMPANY	17997.00	$1,994,993	$1,740,427	481.00	$450,329	$237,131	527.00	$250,712	$46,767	19005.00	$2,696,034	$2,024,325
NORTHERN INSURANCE COMPANY OF	94.97	$7,884	$5,203	17.86	$8,930	$9,840	18.36	$2,895	$7,011	131.19	$19,709	$22,054
PACIFIC INDEMNITY COMPANY	11.09	$1,134	$0	5.00	$2,906	$0	5.00	$2,274	$1,783	21.09	$6,314	$1,783
PARTNERS MUTUAL INSURANCE	270.79	$23,480	$106,588	52.51	$14,471	$5,853	33.36	$7,860	$21,395	356.66	$45,811	$133,836
PHARMACISTS MUTUAL INSURANCE	288.09	$12,031	$0	91.50	$16,742	$2,773	47.83	$7,048	$1,032	427.42	$35,821	$3,805
PIONEER STATE MUTUAL INSURANCE	88954.17	$3,824,183	$1,409,872	12375.65	$2,730,588	$2,075,483	12577.83	$1,140,574	$957,168	113907.65	$7,695,345	$4,442,523
PROGRESSIVE MICHIGAN INSURANCE	111315.00	$8,140,673	$4,308,890	14212.00	$8,363,291	$4,803,006	14813.00	$2,392,383	$1,044,428	140340.00	$18,896,347	$10,156,324
PRUDENTIAL GENERAL INSURANCE	496.08	$41,937	$1,001	64.56	$43,783	$19,035	67.66	$19,489	$3,812	628.30	$105,209	$23,848
PRUDENTIAL PROPERTY AND CASUALTY	16805.83	$926,045	$564,607	2232.40	$916,980	$568,097	2264.97	$442,109	$160,666	21303.20	$2,285,134	$1,293,370
RESPONSE WORLDWIDE INSURANCE	16.26	$1,338	$0	2.00	$1,199	$0	2.00	$891	$0	20.26	$3,428	$0
SAFECO INSURANCE COMPANY OF	5676.02	$468,824	$830,502	1027.29	$494,978	$346,464	1155.87	$201,939	$145,755	7859.18	$1,165,741	$1,322,721
SAFECO INSURANCE COMPANY OF	13464.38	$978,875	$546,296	2578.87	$1,039,713	$644,628	2903.49	$430,125	$228,392	18946.74	$2,448,713	$1,419,316

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA INSURANCE, A MUTUAL	18720.41	$1,170,521	$308,655	2587.14	$792,396	$869,830	2692.40	$414,521	$258,920	23999.95	$2,377,438	$1,437,405
SOUTHERN MICHIGAN INSURANCE	7995.38	$635,591	$5,566,826	406.96	$378,322	$301,465	406.24	$155,924	$158,112	8808.58	$1,169,837	$6,026,403
STATE AUTOMOBILE MUTUAL	1386.40	$88,068	$17,193	222.73	$108,596	$43,232	229.54	$41,581	$29,255	1838.67	$238,245	$89,680
STATE FARM FIRE AND CASUALTY	1793.14	$206,606	$7,063	201.47	$172,079	$79,395	234.40	$42,835	$18,247	2229.01	$421,520	$104,705
STATE FARM MUTUAL AUTOMOBILE	1069013.39	$50,517,601	$64,116,872	143696.89	$54,723,841	$39,788,424	156176.98	$19,514,239	$15,572,449	1368887.26	$124,755,681	$119,477,745
TEACHERS INSURANCE COMPANY	8096.66	$348,280	$88,105	1239.32	$341,347	$232,109	1291.74	$150,617	$81,932	10627.72	$840,244	$402,146
TITAN INDEMNITY COMPANY	71.90	$9,316	$0	9.47	$7,922	$1,583	9.48	$2,142	$10,346	90.85	$19,380	$11,929
TITAN INSURANCE COMPANY	72340.06	$8,400,658	$4,150,170	2931.46	$2,885,328	$2,092,397	3118.47	$1,362,035	$691,315	78389.99	$12,648,021	$6,933,882
TOKIO MARINE AND FIRE INSURANCE	86.00	$10,154	$0	20.00	$12,304	$3,252	21.00	$3,775	$0	127.00	$26,233	$3,252
TRANSPORT INSURANCE COMPANY	1.13	$80	$0	0.00	($7)	$1,124	0.00	($6)	($28,765)	1.13	$67	($27,641)
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$792	NA	NA	NA	0.00	$0	$792
TRUMBULL INSURANCE COMPANY	914.55	$72,267	$65,417	115.74	$81,626	$58,118	121.40	$26,059	$21,744	1151.69	$179,952	$145,279

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 24 East Non-Metropolitan

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	23585.52	$1,324,602	$1,428,543	4727.77	$1,837,653	$1,193,161	5027.14	$483,932	$335,179	33340.43	$3,646,187	$2,956,883
UNITRIN DIRECT INSURANCE COMPANY	123.22	$9,732	$0	11.05	$5,533	$0	12.05	$3,075	$0	146.32	$18,340	$0
USAA CASUALTY INSURANCE COMPANY	14189.16	$878,864	$607,133	2765.81	$1,196,319	$818,077	2891.63	$341,069	$214,737	19846.60	$2,416,252	$1,639,947
VIGILANT INSURANCE COMPANY	9.00	$777	$0	1.00	$362	$0	2.00	$358	$0	12.00	$1,497	$0
WARNER INSURANCE COMPANY	230.39	$4,189	$0	49.57	$5,539	$5,415	49.56	$1,521	$50	329.52	$11,249	$5,465
WEST AMERICAN INSURANCE COMPANY	7507.02	$492,627	$716,236	1313.60	$544,246	$363,863	1359.03	$211,420	$170,333	10179.65	$1,248,293	$1,250,432
WESTFIELD INSURANCE COMPANY	12216.42	$549,411	$241,747	1433.16	$544,978	$342,338	1520.17	$268,422	$122,816	15169.75	$1,362,811	$706,901
WOLVERINE MUTUAL INSURANCE	4635.56	$220,968	$27,797	556.32	$177,397	$139,958	584.15	$75,634	$48,014	5776.03	$473,999	$215,769
Mean:	56190.35	$2,885,361	$2,530,460	7481.35	$2,940,800	$2,017,743	8053.47	$1,135,745	$738,392	71035.51	$6,894,965	$5,235,763
StDev:	149131.37	$7,322,941	$7,599,872	20032.54	$7,843,518	$5,443,540	21643.88	$2,963,253	$2,050,000	189616.24	$18,013,537	$14,870,538
Min:	0.00	($17,662)	$0	0.00	($11,249)	$0	0.00	($7,108)	$0	0.00	($36,019)	($27,641)
Max:	1069013.39	$50,517,601	$64,116,872	143696.89	$54,723,841	$39,788,424	156176.98	$19,514,239	$15,572,449	1368887.26	$124,755,681	$119,477,745

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	6468.10	$211,191	$6,564,499	1056.67	$245,826	$256,822	1169.37	$148,764	$145,043	8694.14	$605,781	$6,966,364
ALLIED PROPERTY AND CASUALTY	27044.96	$1,631,138	$590,044	4223.91	$1,144,515	$258,453	4966.80	$713,306	$353,576	36235.67	$3,488,959	$1,202,073
ALLSTATE INSURANCE COMPANY	48258.25	$2,048,711	$1,197,371	4919.05	$1,715,913	$863,799	5854.81	$1,242,973	$869,139	59032.11	$5,007,597	$2,930,309
AMERICAN AND FOREIGN INSURANCE	6.00	$283	$0	NA	NA	NA	NA	NA	NA	6.00	$283	$0
AMERICAN INSURANCE COMPANY, THE	7.96	$586	$0	1.00	$243	$0	1.00	$167	$0	9.96	$996	$0
AMERICAN INTERNATIONAL INSURANCE	6583.22	$266,156	$41,528	1021.99	$235,531	$168,714	1125.48	$161,929	$132,285	8730.69	$663,616	$342,527
AMEX ASSURANCE COMPANY	2104.83	$155,781	$34,350	585.24	$140,938	$98,996	632.57	$79,650	$83,467	3322.64	$376,369	$216,813
AMICA MUTUAL INSURANCE COMPANY	668.08	$47,743	$36,449	107.67	$45,837	$35,925	123.86	$17,768	$28,857	899.61	$111,348	$101,231
ARGONAUT INSURANCE COMPANY	13.82	$1,503	$0	0.50	$601	$0	0.50	$203	$0	14.82	$2,307	$0
AUTO CLUB GROUP INSURANCE	9347.25	$474,862	$125,175	1483.49	$441,288	$301,812	1646.25	$171,434	$184,749	12476.99	$1,087,584	$611,736
AUTO CLUB INSURANCE ASSOCIATION	9121.56	$497,252	$261,168	1323.30	$418,227	$361,497	1516.56	$157,148	$128,592	11961.42	$1,072,627	$751,257
AUTO-OWNERS INSURANCE COMPANY	207794.47	$6,774,349	$7,955,516	22239.99	$6,636,225	$4,666,858	26483.00	$2,722,448	$1,755,244	256517.46	$16,133,022	$14,377,618

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	12707.40	$601,428	$154,303	724.98	$307,154	$166,787	810.49	$175,941	$149,833	14242.87	$1,084,523	$470,923
CINCINNATI INSURANCE COMPANY, THE	3624.54	$146,486	$69,009	469.70	$149,838	$71,928	511.63	$62,892	$58,672	4605.87	$359,216	$199,609
CITIZENS INSURANCE COMPANY OF	141657.56	$5,576,529	$3,644,499	15908.13	$4,720,539	$2,719,172	18280.65	$2,225,504	$2,325,690	175846.34	$12,522,572	$8,689,361
CONTINENTAL INSURANCE COMPANY, THE	0.00	($5,737)	$9,257	1.08	($2,518)	$35,187	0.00	($2,643)	$60,748	1.08	($10,898)	$105,192
DAIRYLAND INSURANCE COMPANY	77.33	$9,965	$1,959	0.58	($26)	$584	0.75	$317	$0	78.66	$10,256	$2,543
EMCASCO INSURANCE COMPANY	3212.93	$201,243	$110,196	258.81	$97,088	$73,906	308.14	$50,431	$76,000	3779.88	$348,762	$260,102
EMPLOYERS MUTUAL CASUALTY	1321.77	$80,652	$23,518	104.30	$39,284	$17,593	125.30	$22,160	$23,174	1551.37	$142,096	$64,285
FARM BUREAU GENERAL INSURANCE	34536.80	$963,244	$572,036	2560.10	$581,768	$435,071	2883.00	$459,777	$474,178	39979.90	$2,004,789	$1,481,285
FARM BUREAU MUTUAL INSURANCE	23946.40	$501,474	$308,337	2195.40	$351,981	$286,244	2514.40	$336,429	$366,030	28656.20	$1,189,884	$960,611
FARMERS INSURANCE EXCHANGE	36213.00	$1,461,806	$443,496	3621.96	$996,426	$758,155	3952.73	$823,299	$613,545	43787.69	$3,281,531	$1,815,196
FEDERAL INSURANCE COMPANY	51.98	$5,001	$0	15.04	$7,003	$0	17.55	$3,527	($111)	84.57	$15,531	($111)
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$156	0.00	$0	$156

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST PROPERTY AND CASUALTY	338.14	$10,114	$1,208	5.41	$267	$0	36.41	$2,914	$0	379.96	$13,295	$1,208
FOUNDERS INSURANCE COMPANY	27.41	$3,661	$0	0.16	$134	$0	0.16	$66	$0	27.73	$3,861	$0
FRANKENMUTH MUTUAL INSURANCE	51714.00	$1,835,140	$902,273	5967.00	$1,507,268	$1,010,139	6743.00	$686,156	$716,944	64424.00	$4,028,564	$2,629,356
FREMONT MUTUAL INSURANCE	11409.80	$232,257	$109,401	780.60	$185,966	$68,242	899.15	$86,373	$101,005	13089.55	$504,596	$278,648
GE PROPERTY & CASUALTY INSURANCE	169.06	$13,139	$0	33.89	$8,621	($928)	29.99	$4,064	$903	232.94	$25,824	($25)
GEICO INDEMNITY COMPANY	3973.24	$288,547	$173,872	216.81	$115,940	$80,752	247.56	$75,846	$66,955	4437.61	$480,333	$321,579
GLENS FALLS INSURANCE COMPANY, THE	2928.93	$162,295	$680	387.91	$119,823	$35,729	482.58	$85,003	$37,699	3799.42	$367,121	$74,108
GREAT AMERICAN INSURANCE	59.16	$4,979	$0	14.79	$10,312	$3,171	14.79	$5,259	$2,739	88.74	$20,550	$5,910
GREAT LAKES CASUALTY INSURANCE	5867.86	$289,422	$117,265	755.25	$222,445	$134,242	900.49	$140,063	$130,317	7523.60	$651,930	$381,824
GREAT NORTHERN INSURANCE	1.36	$96	$0	0.68	$194	$0	0.68	$107	$0	2.72	$397	$0
HARLEYSVILLE LAKE STATES INSURANCE	4143.22	$252,332	$125,770	328.73	$123,640	$72,643	363.90	$85,473	$50,027	4835.85	$461,445	$248,440
HARTFORD ACCIDENT AND INDEMNITY	1091.24	$54,763	$161,315	184.17	$49,174	$80,213	203.23	$28,717	$28,225	1478.64	$132,654	$269,753

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD CASUALTY INSURANCE	22.94	$1,282	$0	4.89	$1,642	$0	5.39	$560	$0	33.22	$3,484	$0
HARTFORD INSURANCE COMPANY OF	27195.94	$1,322,373	$697,496	4315.89	$1,059,928	$563,530	5128.67	$462,692	$393,190	36640.50	$2,844,993	$1,654,216
HARTFORD UNDERWRITERS INSURANCE	5796.28	$339,435	$56,538	781.08	$196,696	$167,020	888.83	$90,698	$147,852	7466.19	$626,829	$371,410
HASTINGS MUTUAL INSURANCE	8656.47	$456,968	$99,356	865.50	$210,861	$164,432	1059.50	$117,537	$154,878	10581.47	$785,366	$418,666
HOME-OWNERS INSURANCE COMPANY	187814.95	$5,518,002	$7,480,394	19763.60	$5,428,383	$4,550,124	22793.10	$2,143,340	$1,655,257	230371.65	$13,089,725	$13,685,775
HORACE MANN INSURANCE COMPANY	9408.08	$499,218	$159,364	1234.81	$330,274	$177,878	1585.65	$206,020	$311,187	12228.54	$1,035,512	$648,429
INTEGON NATIONAL INSURANCE	2328.74	$171,843	$35,424	159.47	$94,867	$73,860	173.32	$46,854	$40,645	2661.53	$313,564	$149,929
LIBERTY INSURANCE CORPORATION	0.00	($104)	$0	0.44	$215	$0	0.50	$27	($790)	0.94	$138	($790)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	25792.75	$1,665,246	$1,107,872	5632.32	$1,732,102	$1,148,676	6377.66	$875,754	$842,413	37802.73	$4,273,102	$3,098,961
LUMBERMENS MUTUAL CASUALTY	168.59	$9,685	$652	15.63	$4,596	$32,451	25.46	$3,132	$1,095	209.68	$17,413	$34,198
MEEMIC INSURANCE COMPANY	51776.32	$2,328,738	$1,475,796	8061.14	$2,375,127	$1,455,406	8764.49	$1,050,832	$1,178,511	68601.95	$5,754,697	$4,109,713
MEMBERSELECT INSURANCE COMPANY	360.66	$43,960	$0	37.90	$22,428	$22,011	47.16	$16,151	$9,089	445.72	$82,539	$31,100

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN DIRECT PROPERTY AND	835.15	$34,837	$0	93.66	$26,671	$13,517	104.57	$14,396	$23,734	1033.38	$75,904	$37,251
METROPOLITAN GENERAL INSURANCE	15.00	$704	$0	1.00	$210	$0	1.00	$104	$45	17.00	$1,018	$45
METROPOLITAN GROUP PROPERTY AND	892.47	$41,676	$20,781	118.39	$36,860	$27,257	132.24	$17,173	$18,325	1143.10	$95,709	$66,363
METROPOLITAN PROPERTY AND CASUALTY	351.64	$14,350	$1,689	39.57	$10,925	$8,336	43.65	$5,910	$2,535	434.86	$31,185	$12,560
MIC GENERAL INSURANCE CORPORATION	2061.78	$103,596	$704,808	349.51	$110,344	$60,339	395.80	$45,927	$39,973	2807.09	$259,867	$805,120
MICHIGAN AUTOMOBILE INSURANCE	1465.32	$205,790	$3,572	38.64	$29,717	$7,529	47.16	$10,413	$6,735	1551.12	$245,920	$17,836
MICHIGAN INSURANCE COMPANY	655.00	$8,446	$0	63.00	$6,581	$5,203	64.00	$2,892	$4,076	782.00	$17,919	$9,279
MICHIGAN MILLERS MUTUAL INSURANCE	529.10	$22,097	$3,398	54.16	$13,880	$12,743	68.59	$7,458	$13,075	651.85	$43,435	$29,216
MID-CENTURY INSURANCE COMPANY	53.41	$2,674	$500	4.83	$2,542	$0	4.82	$1,382	$0	63.06	$6,598	$500
MODERN SERVICE INSURANCE	1392.99	$182,139	$34,998	23.81	$13,520	$28,871	28.57	$14,914	$8,107	1445.37	$210,573	$71,976
MUTUAL SERVICE CASUALTY INSURANCE	8458.07	$354,129	$146,825	947.89	$242,459	$176,283	1099.90	$172,906	$169,030	10505.86	$769,494	$492,138
NATIONAL BEN-FRANKLIN INSURANCE	60.40	$2,644	$0	9.92	$3,585	$0	12.34	$2,260	$1,837	82.66	$8,489	$1,837

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	1787.02	$127,260	$11,952	347.78	$79,080	$47,538	401.51	$38,076	$35,607	2536.31	$244,416	$95,097
NATIONWIDE INSURANCE COMPANY OF	25320.65	$1,411,502	$726,229	4300.84	$1,115,414	$1,204,461	5024.18	$672,999	$1,172,625	34645.67	$3,199,915	$3,103,315
NATIONWIDE MUTUAL FIRE INSURANCE	334.25	$24,383	$3	65.03	$21,168	$16,113	69.38	$11,372	$4,019	468.66	$56,923	$20,135
NORTH POINTE INSURANCE COMPANY	1496.00	$169,739	$58,897	23.00	$21,600	$8,233	26.00	$11,250	$4,358	1545.00	$202,589	$71,488
NORTHERN INSURANCE COMPANY OF	4.68	$467	$0	0.92	$576	$0	0.92	$136	$0	6.52	$1,179	$0
NORTHERN MUTUAL INSURANCE	612.77	$54,992	$2,755	54.10	$56,013	$6,957	70.43	$26,819	$17,923	737.30	$137,824	$27,635
PARTNERS MUTUAL INSURANCE	123.23	$10,642	$21,067	26.16	$5,396	$2,660	14.08	$2,980	$13,753	163.47	$19,018	$37,480
PHARMACISTS MUTUAL INSURANCE	10.00	$338	$0	4.42	$271	$505	2.42	$322	$0	16.84	$931	$505
PIONEER STATE MUTUAL INSURANCE	11431.66	$451,123	$25,938	1539.27	$290,243	$250,856	1589.81	$128,521	$195,097	14560.74	$869,887	$471,891
PROGRESSIVE MICHIGAN INSURANCE	31024.00	$2,227,836	$1,081,155	3178.00	$1,324,090	$805,410	3601.00	$703,356	$491,971	37803.00	$4,255,282	$2,378,536
PRUDENTIAL GENERAL INSURANCE	175.72	$17,826	$2,640	22.90	$10,578	$35,913	15.16	$4,714	$3,201	213.78	$33,118	$41,754
PRUDENTIAL PROPERTY AND CASUALTY	12230.75	$619,299	$217,758	1493.31	$377,523	$255,900	945.14	$178,731	$169,712	14669.20	$1,175,553	$643,370

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
RESPONSE WORLDWIDE INSURANCE	17.85	$1,281	$0	3.46	$1,368	$0	3.47	$679	$450	24.78	$3,328	$450
ROYAL INSURANCE COMPANY OF	13.32	$668	$0	3.33	$538	$0	3.33	$139	$0	19.98	$1,345	$0
SAFECO INSURANCE COMPANY OF	5150.15	$404,309	$446,089	858.72	$329,932	$257,400	1052.74	$114,492	$179,418	7061.61	$848,733	$882,907
SAFECO INSURANCE COMPANY OF	8460.00	$578,683	$457,051	1535.08	$499,069	$250,734	1933.35	$178,539	$194,618	11928.43	$1,256,291	$902,403
SECURA INSURANCE, A MUTUAL	175.08	$10,756	$0	22.32	$8,466	$12,161	25.73	$4,587	$6,665	223.13	$23,809	$18,826
SOUTHERN MICHIGAN INSURANCE	1209.57	$94,923	$9,647	63.67	$50,549	$48,878	63.70	$23,276	$29,320	1336.94	$168,748	$87,845
STANDARD FIRE INSURANCE COMPANY, THE	54.51	$3,027	$0	13.15	$3,989	$1,036	9.70	$2,391	$12,769	77.36	$9,407	$13,805
STATE AUTOMOBILE MUTUAL	90.81	$4,139	$0	12.48	$4,282	$2,574	12.48	$1,401	$673	115.77	$9,822	$3,247
STATE FARM FIRE AND CASUALTY	291.66	$26,384	$0	30.22	$19,232	$9,360	34.90	$8,001	$4,806	356.78	$53,617	$14,166
STATE FARM MUTUAL AUTOMOBILE	243190.64	$9,248,257	$6,356,755	29098.53	$8,367,238	$6,146,984	32624.49	$5,109,650	$4,841,996	304913.66	$22,725,145	$17,345,735
TEACHERS INSURANCE COMPANY	2207.00	$84,891	$225,198	333.33	$78,463	$24,219	373.99	$41,253	$43,997	2914.32	$204,607	$293,414
TITAN INDEMNITY COMPANY	6.69	$868	$0	1.29	$736	$0	1.29	$381	$3,588	9.27	$1,985	$3,588

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 25 Upper Pennisula

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INSURANCE COMPANY	5519.10	$681,276	$447,437	181.49	$131,024	$108,824	232.37	$87,587	$94,345	5932.96	$899,887	$650,606
TRAVELERS INDEMNITY COMPANY OF	116.76	$5,467	$23,773	25.30	$8,372	$5,090	15.03	$3,361	$5,910	157.09	$17,200	$34,773
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$875	0.00	$0	$1,534	0.00	$0	$2,409
TRUMBULL INSURANCE COMPANY	93.08	$7,957	$1,190	7.99	$5,175	$688	10.66	$3,654	$2,881	111.73	$16,786	$4,759
UNITED SERVICES AUTOMOBILE	10312.48	$476,427	$480,777	1986.34	$631,385	$326,273	2180.08	$212,507	$176,938	14478.90	$1,320,319	$983,988
UNITRIN DIRECT INSURANCE COMPANY	77.14	$5,150	$0	6.96	$2,790	$0	7.96	$2,176	$0	92.06	$10,116	$0
USAA CASUALTY INSURANCE COMPANY	4506.13	$230,121	$70,731	820.96	$288,627	$182,784	887.35	$99,646	$68,493	6214.44	$618,394	$322,008
WEST AMERICAN INSURANCE COMPANY	265.29	$15,675	$0	40.96	$13,933	$6,855	44.46	$9,964	$10,600	350.71	$39,572	$17,455
WESTFIELD INSURANCE COMPANY	446.75	$18,084	$500	46.33	$15,682	$9,880	52.51	$10,032	$8,214	545.59	$43,798	$18,594
WOLVERINE MUTUAL INSURANCE	720.05	$29,285	$3,213	85.32	$27,099	$24,932	94.65	$12,214	$12,092	900.02	$68,598	$40,237
Mean:	14783.24	$599,686	$504,725	1742.92	$503,932	$345,775	1969.07	$255,785	$234,323	18122.66	$1,333,201	$1,064,234
StDev:	41076.90	$1,461,602	$1,494,058	4661.02	$1,347,881	$973,009	5322.99	$691,555	$626,413	50551.01	$3,457,658	$2,910,428
Min:	0.00	($5,737)	$0	0.00	($2,518)	($928)	0.00	($2,643)	$0	0.00	($10,898)	($790)
Max:	243190.64	$9,248,257	$7,955,516	29098.53	$8,367,238	$6,146,984	32624.49	$5,109,650	$4,841,996	304913.66	$22,725,145	$17,345,735

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Detroit North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	13985.24	$722,291	$637,520	2580.83	$1,090,222	$982,559	2672.93	$442,454	$227,600	19239.00	$2,254,967	$1,847,679
ALLIED PROPERTY AND CASUALTY	2960.10	$267,529	$49,052	536.33	$285,005	$126,439	544.25	$116,853	$58,177	4040.68	$669,387	$233,668
ALLSTATE INDEMNITY COMPANY	0.00	($60)	$0	0.00	($19)	$0	NA	NA	NA	0.00	($79)	$0
ALLSTATE INSURANCE COMPANY	193492.49	$11,189,376	$6,942,411	24243.87	$13,789,051	$9,428,743	25714.30	$6,592,329	$4,218,390	243450.66	$31,570,756	$20,589,544
AMERICAN FELLOWSHIP MUTUAL	6577.95	$438,992	$129,372	1027.05	$383,738	$280,619	1027.05	$121,339	$78,346	8632.05	$944,069	$488,337
AMERICAN INSURANCE COMPANY, THE	574.69	$42,538	$2,017	147.72	$72,917	$56,829	158.67	$39,985	$4,167	881.08	$155,440	$63,013
AMERICAN INTERNATIONAL INSURANCE	11494.75	$723,660	$3,006,375	1945.50	$963,585	$884,058	2032.04	$474,576	$252,270	15472.29	$2,161,821	$4,142,703
AMEX ASSURANCE COMPANY	1498.66	$199,759	$73,310	463.57	$197,047	$132,419	472.74	$80,285	$17,254	2434.97	$477,091	$222,983
AMICA MUTUAL INSURANCE COMPANY	3037.62	$295,306	$8,254	549.87	$347,893	$131,710	580.41	$131,726	$18,860	4167.90	$774,925	$158,824
ARGONAUT INSURANCE COMPANY	296.32	$48,728	$1,208	1.50	$3,564	$0	26.41	$11,196	$1,154	324.23	$63,488	$2,362
AUTO CLUB GROUP INSURANCE	251163.99	$18,954,215	$8,538,783	44479.23	$21,682,152	$14,375,930	46116.08	$6,962,975	$4,906,134	341759.30	$47,599,342	$27,820,847
AUTO CLUB INSURANCE ASSOCIATION	142837.67	$11,636,195	$12,279,026	23979.90	$11,893,199	$7,673,758	25186.40	$3,840,721	$2,518,329	192003.97	$27,370,115	$22,471,113

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	32721.85	$1,622,132	$2,358,095	3714.05	$2,074,780	$1,431,211	3953.95	$694,549	$376,969	40389.85	$4,391,461	$4,166,275
BRISTOL WEST INSURANCE COMPANY	681.05	$54,752	$0	74.75	$68,259	$19,699	75.32	$23,323	$1,782	831.12	$146,334	$21,481
CINCINNATI INSURANCE COMPANY, THE	3078.16	$137,703	$27,864	409.31	$179,130	$109,391	431.73	$65,578	$17,250	3919.20	$382,411	$154,505
CITIZENS INSURANCE COMPANY OF	104960.31	$5,046,818	$3,651,854	12451.21	$5,582,736	$3,284,355	13024.15	$1,975,174	$887,412	130435.67	$12,604,728	$7,823,621
CONTINENTAL INSURANCE COMPANY, THE	0.58	($6,695)	$17,364	0.50	($8,593)	$131,292	0.00	($3,307)	$27,669	1.08	($18,595)	$176,325
DAIRYLAND INSURANCE COMPANY	572.55	$67,253	$22,194	29.41	$43,224	$21,626	33.08	$22,027	$19,217	635.04	$132,504	$63,037
EMCASCO INSURANCE COMPANY	109.77	$10,161	$0	10.34	$7,231	$13,627	11.84	$5,407	$6,342	131.95	$22,799	$19,969
EMPLOYERS MUTUAL CASUALTY	81.29	$5,999	$0	9.09	$7,097	$3,012	10.09	$4,634	$440	100.47	$17,730	$3,452
FARM BUREAU GENERAL INSURANCE	6782.20	$273,363	$375,108	649.10	$331,632	$223,571	665.00	$172,819	$63,983	8096.30	$777,814	$662,662
FARM BUREAU MUTUAL INSURANCE	433.80	$13,670	$1,091	43.60	$17,246	$1,455	48.90	$10,865	$2,115	526.30	$41,781	$4,661
FARMERS INSURANCE EXCHANGE	27556.89	$2,068,514	$1,849,687	2974.06	$2,285,227	$2,219,710	3140.82	$1,046,127	$802,784	33671.77	$5,399,868	$4,872,181
FEDERAL INSURANCE COMPANY	691.39	$86,799	$14,255	205.38	$154,120	$114,212	212.74	$82,005	($8,622)	1109.51	$322,924	$119,845

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	1.42	$122	$1,218	0.83	$892	$30,800	0.83	$492	$2,334	3.08	$1,506	$34,352
FOUNDERS INSURANCE COMPANY	964.99	$140,575	$27,537	35.73	$39,664	$17,447	35.74	$19,526	$271	1036.46	$199,765	$45,255
FRANKENMUTH MUTUAL INSURANCE	3678.00	$211,012	$18,099	486.00	$218,332	$86,979	471.00	$75,146	$38,849	4635.00	$504,490	$143,927
FREMONT MUTUAL INSURANCE	22.32	$882	$0	2.24	$1,233	$0	2.24	$492	$0	26.80	$2,607	$0
GEICO INDEMNITY COMPANY	0.00	($1,096)	$25,668	2.24	($598)	$29,582	0.65	($603)	$1,123	2.89	($2,297)	$56,373
GLENS FALLS INSURANCE COMPANY, THE	2667.83	$199,280	$6,165	457.67	$234,157	$75,036	488.25	$108,867	$21,740	3613.75	$542,304	$102,941
GOVERNMENT EMPLOYEES INSURANCE	0.00	($64)	$0	0.00	($147)	($135)	0.00	($52)	($5,172)	0.00	($263)	($5,307)
GREAT AMERICAN INSURANCE	1112.90	$118,032	$26,051	250.95	$108,606	$68,918	277.53	$60,632	$8,162	1641.38	$287,270	$103,131
GREAT LAKES CASUALTY INSURANCE	953.71	$71,254	$3,435	176.72	$94,013	$61,403	178.88	$36,904	$54,662	1309.31	$202,171	$119,500
GREAT NORTHERN INSURANCE	9.00	$759	$0	3.00	$1,452	$0	5.00	$749	$0	17.00	$2,960	$0
GUARANTY NATIONAL INSURANCE	NA	NA	NA	0.00	$0	($13,050)	NA	NA	NA	0.00	$0	($13,050)
HARLEYSVILLE LAKE STATES INSURANCE	2476.29	$229,445	$120,367	300.90	$200,536	$108,032	307.40	$69,704	$25,766	3084.59	$499,685	$254,165

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	5191.81	$384,458	$60,200	1042.39	$502,156	$299,816	1075.30	$181,731	$153,042	7309.50	$1,068,345	$513,058
HARTFORD CASUALTY INSURANCE	21.00	$1,763	$0	5.00	$2,675	$0	5.00	$778	$0	31.00	$5,216	$0
HARTFORD INSURANCE COMPANY OF	12619.38	$806,956	$491,248	2411.58	$792,040	$566,242	2581.58	$278,377	$175,843	17612.54	$1,877,373	$1,233,333
HARTFORD UNDERWRITERS INSURANCE	2521.74	$190,843	$60,574	443.12	$179,081	$158,851	461.74	$63,599	$71,462	3426.60	$433,523	$290,887
HASTINGS MUTUAL INSURANCE	297.72	$31,957	$199	36.50	$18,762	$21,130	38.50	$8,236	$9,890	372.72	$58,955	$31,219
HOME-OWNERS INSURANCE COMPANY	17977.30	$770,136	$483,241	2050.35	$1,041,725	$670,524	2144.25	$333,063	$172,173	22171.90	$2,144,924	$1,325,938
INTEGON NATIONAL INSURANCE	559.57	$46,712	$122,364	62.14	$51,457	$57,794	68.41	$21,043	$15,533	690.12	$119,212	$195,691
LIBERTY INSURANCE CORPORATION	0.15	($392)	$0	0.37	($242)	$2,374	0.00	($93)	($297)	0.52	($727)	$2,077
LIBERTY MUTUAL FIRE INSURANCE COMPANY	25245.24	$2,495,443	$1,875,274	6266.56	$3,355,942	$2,490,303	6549.60	$1,156,017	$1,126,488	38061.40	$7,007,402	$5,492,065
MEEMIC INSURANCE COMPANY	32515.33	$2,036,652	$1,119,735	5669.55	$2,836,598	$1,672,128	5849.65	$1,082,023	$446,179	44034.53	$5,955,273	$3,238,042
MEMBERSELECT INSURANCE COMPANY	4384.73	$751,971	$673,759	598.07	$607,743	$998,639	614.73	$324,513	$259,894	5597.53	$1,684,227	$1,932,292
MERASTAR INSURANCE COMPANY	4.00	$618	$0	1.00	$728	$0	1.00	$241	$0	6.00	$1,587	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERCHANTS MUTUAL INSURANCE	16.00	$624	$0	NA	NA	NA	NA	NA	NA	16.00	$624	$0
METROPOLITAN DIRECT PROPERTY AND	594.33	$33,586	$62	90.90	$41,074	$35,143	93.31	$12,994	$2,022	778.54	$87,654	$37,227
METROPOLITAN GENERAL INSURANCE	18.00	$709	$0	NA	NA	NA	1.00	$60	$0	19.00	$769	$0
METROPOLITAN GROUP PROPERTY AND	11773.32	$500,741	$217,703	1823.29	$672,566	$499,607	1867.49	$269,433	$150,889	15464.10	$1,442,740	$868,199
METROPOLITAN PROPERTY AND CASUALTY	244.72	$10,717	$505	35.23	$14,011	($5,114)	36.24	$5,010	$697	316.19	$29,738	($3,912)
MIC GENERAL INSURANCE CORPORATION	24895.90	$1,723,638	$779,348	4658.61	$2,106,999	$1,475,516	4856.80	$827,225	$363,045	34411.31	$4,657,862	$2,617,909
MICHIGAN AUTOMOBILE INSURANCE	2589.74	$397,430	$471,904	235.07	$247,990	$148,550	246.90	$68,270	$80,821	3071.71	$713,690	$701,275
MICHIGAN INSURANCE COMPANY	6087.00	$93,055	$2,226	569.00	$105,486	$18,242	588.00	$36,311	$81,809	7244.00	$234,852	$102,277
MICHIGAN MILLERS MUTUAL INSURANCE	1458.80	$92,395	$14,792	187.33	$106,292	$87,252	199.59	$41,332	$15,156	1845.72	$240,019	$117,200
MID-CENTURY INSURANCE COMPANY	35.46	$2,706	$0	4.58	$11,196	$0	5.33	$3,305	$0	45.37	$17,207	$0
MODERN SERVICE INSURANCE	4629.80	$669,380	$797,374	69.49	$73,906	$40,923	66.49	$49,168	$27,183	4765.78	$792,454	$865,480
MUTUAL SERVICE CASUALTY INSURANCE	1847.91	$105,115	$16,257	251.06	$112,962	$60,728	255.73	$47,325	$44,053	2354.70	$265,402	$121,038

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	993.43	$63,211	$2,769	175.83	$82,054	$37,447	184.50	$35,626	$753	1353.76	$180,891	$40,969
NATIONAL GENERAL INSURANCE	729.21	$87,084	$2,000	153.65	$65,544	$70,461	163.65	$35,086	$54,882	1046.51	$187,714	$127,343
NATIONWIDE INSURANCE COMPANY OF	2240.01	$188,332	$164,943	448.84	$201,907	$202,665	463.54	$86,908	$156,756	3152.39	$477,147	$524,364
NATIONWIDE MUTUAL FIRE INSURANCE	27997.73	$2,691,709	$2,640,625	5959.47	$3,185,754	$2,679,434	6150.07	$1,417,592	$1,288,819	40107.27	$7,295,055	$6,608,878
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$4,510	0.00	$0	$509	0.00	$0	$5,019
NORTH POINTE INSURANCE COMPANY	4614.00	$597,943	$213,922	123.00	$141,448	$189,857	131.00	$80,644	$65,933	4868.00	$820,035	$469,712
NORTHERN INSURANCE COMPANY OF	145.35	$13,078	$750	27.99	$19,684	$10,969	27.56	$6,933	$1,210	200.90	$39,695	$12,929
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$462	NA	NA	NA	0.00	$0	$462
PARTNERS MUTUAL INSURANCE	0.00	($17)	$0	0.00	($16)	$0	0.00	$3	$0	0.00	($30)	$0
PHARMACISTS MUTUAL INSURANCE	26.00	$1,841	$5,000	6.00	$3,286	$0	5.00	$1,543	$0	37.00	$6,670	$5,000
PIONEER STATE MUTUAL INSURANCE	721.39	$49,766	$1,312	104.29	$35,655	$15,875	104.29	$12,623	$1,856	929.97	$98,044	$19,043
PROGRESSIVE MICHIGAN INSURANCE	35579.00	$2,829,884	$1,571,578	4743.00	$3,205,656	$2,000,235	4898.00	$968,038	$636,098	45220.00	$7,003,578	$4,207,911

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL GENERAL INSURANCE	616.89	$54,467	$17,197	83.75	$60,122	$61,921	85.07	$27,544	$11,541	785.71	$142,133	$90,659
PRUDENTIAL PROPERTY AND CASUALTY	18486.08	$939,729	$805,758	2601.98	$1,048,726	$965,429	2640.48	$502,733	$147,431	23728.54	$2,491,188	$1,918,618
RESPONSE WORLDWIDE INSURANCE	10.63	$1,118	$0	1.15	$259	$0	1.15	$264	$0	12.93	$1,641	$0
SAFECO INSURANCE COMPANY OF	562.21	$61,816	$38,076	116.45	$67,779	$30,695	136.05	$37,052	$5,226	814.71	$166,647	$73,997
SAFECO INSURANCE COMPANY OF	1470.96	$136,168	$83,191	294.07	$137,605	$75,272	341.34	$70,742	$51,640	2106.37	$344,515	$210,103
SECURA INSURANCE, A MUTUAL	1.00	$82	$0	0.00	$0	($167)	NA	NA	NA	1.00	$82	($167)
SOMPO JAPAN INSURANCE COMPANY OF	27.00	$3,817	$0	7.00	$9,842	$0	7.00	$2,018	$0	41.00	$15,677	$0
SOUTHERN MICHIGAN INSURANCE	683.72	$57,323	$4,719	20.93	$13,298	$1,771	0.00	$0	$24,192	704.65	$70,621	$30,682
STANDARD FIRE INSURANCE COMPANY, THE	180.30	$9,354	$0	36.52	$11,185	$2,093	25.87	$3,849	$0	242.69	$24,388	$2,093
STATE AUTOMOBILE MUTUAL	436.59	$36,683	$9,160	74.08	$44,076	$49,907	82.55	$16,064	$7,090	593.22	$96,823	$66,157
STATE FARM FIRE AND CASUALTY	798.46	$92,616	$11,208	98.22	$94,196	$38,329	101.90	$25,728	$13,048	998.58	$212,540	$62,585
STATE FARM MUTUAL AUTOMOBILE	503816.82	$27,811,402	$27,207,145	70610.47	$32,451,213	$24,430,646	73572.32	$12,266,268	$8,347,197	647999.61	$72,528,883	$59,984,988

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INDEMNITY COMPANY	630.92	$70,139	$9,193	95.33	$92,284	$31,442	95.32	$22,857	$5,782	821.57	$185,280	$46,417
TITAN INSURANCE COMPANY	30240.71	$4,100,783	$1,857,805	1309.33	$1,509,778	$1,016,907	1342.17	$745,309	$586,827	32892.21	$6,355,870	$3,461,539
TOKIO MARINE AND FIRE INSURANCE	13.00	$1,131	$0	1.00	$54	$0	0.00	($197)	$0	14.00	$988	$0
TRANSPORT INSURANCE COMPANY	0.00	($910)	$5	0.00	($613)	$11,704	0.00	($230)	$904	0.00	($1,753)	$12,613
TRAVELERS INDEMNITY COMPANY OF	144.82	$6,923	$619	41.08	$10,663	$1,741	26.14	$3,886	$1,918	212.04	$21,472	$4,278
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$11,153	0.00	$0	$558	0.00	$0	$11,711
UNITED SERVICES AUTOMOBILE	8407.35	$513,520	$162,471	1746.84	$677,228	$551,513	1811.17	$228,842	$130,508	11965.36	$1,419,590	$844,492
UNITRIN DIRECT INSURANCE COMPANY	36.00	$1,426	$0	4.00	$2,215	$0	4.00	$591	$0	44.00	$4,232	$0
USAA CASUALTY INSURANCE COMPANY	8096.36	$552,105	$103,948	1634.70	$714,892	$442,331	1680.94	$259,729	$111,163	11412.00	$1,526,726	$657,442
WARNER INSURANCE COMPANY	76.00	($17)	$0	13.26	$1,187	$3,870	13.59	$407	$4,894	102.85	$1,577	$8,764
WEST AMERICAN INSURANCE COMPANY	536.93	$57,992	$1,405	89.78	$60,775	$47,003	94.93	$24,560	$4,209	721.64	$143,327	$52,617
WESTFIELD INSURANCE COMPANY	1369.92	$84,502	$13,046	161.84	$89,957	$73,335	167.66	$42,465	$10,398	1699.42	$216,924	$96,779

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 32 Detroit North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	15.48	$825	$0	2.50	$1,008	$0	2.50	$523	$0	20.48	$2,356	$0
Mean:	17448.48	$1,151,960	$885,247	2521.47	$1,255,457	$889,144	2716.01	$489,364	$320,793	21774.45	$2,798,166	$2,023,811
StDev:	63099.73	$3,836,674	$3,283,813	9164.91	$4,376,155	$3,133,686	9699.40	$1,653,022	$1,121,316	80292.94	$9,687,908	$7,333,856
Min:	0.00	($6,695)	$0	0.00	($8,593)	($13,050)	0.00	($3,307)	$0	0.00	($18,595)	($13,050)
Max:	503816.82	$27,811,402	$27,207,145	70610.47	$32,451,213	$24,430,646	73572.32	$12,266,268	$8,347,197	647999.61	$72,528,883	$59,984,988

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	34119.54	$1,380,876	$815,429	6391.27	$2,408,409	$2,131,085	6611.20	$753,080	$469,221	47122.01	$4,542,365	$3,415,735
ALLIED PROPERTY AND CASUALTY	8341.26	$617,528	$234,488	1550.09	$698,708	$193,313	1615.14	$256,570	$23,100	11506.49	$1,572,806	$450,901
ALLSTATE INDEMNITY COMPANY	0.00	($230)	$0	0.00	($300)	$0	0.00	($100)	$0	0.00	($630)	$0
ALLSTATE INSURANCE COMPANY	553024.24	$27,838,180	$22,055,637	72724.21	$38,428,090	$25,087,879	77079.15	$15,714,731	$8,860,723	702827.60	$81,981,001	$56,004,239
AMERICAN FELLOWSHIP MUTUAL	10492.50	$691,215	$340,789	1694.71	$620,870	$552,756	1694.71	$196,266	$141,272	13881.92	$1,508,351	$1,034,817
AMERICAN INSURANCE COMPANY, THE	1894.71	$149,028	$601,804	499.62	$267,693	$97,157	502.21	$137,980	$28,860	2896.54	$554,701	$727,821
AMERICAN INTERNATIONAL INSURANCE	24083.90	$1,295,547	$487,967	4329.44	$1,699,262	$1,613,195	4532.27	$716,215	$463,911	32945.61	$3,711,024	$2,565,073
AMEX ASSURANCE COMPANY	6249.08	$710,903	$271,704	1930.91	$758,593	$766,122	1966.41	$254,329	$293,235	10146.40	$1,723,825	$1,331,061
AMICA MUTUAL INSURANCE COMPANY	9892.97	$852,616	$292,693	1884.51	$1,121,116	$617,465	1973.64	$257,222	$90,269	13751.12	$2,230,954	$1,000,427
ARGONAUT INSURANCE COMPANY	7.05	$2,372	$5,480	0.75	$2,627	$6,966	0.75	$967	$0	8.55	$5,966	$12,446
AUTO CLUB GROUP INSURANCE	767383.91	$52,070,076	$29,420,672	141455.24	$64,252,797	$47,122,115	146782.57	$18,662,052	$12,888,465	1055621.72	$134,984,925	$89,431,252
AUTO CLUB INSURANCE ASSOCIATION	398005.23	$29,177,918	$16,013,503	70487.81	$33,395,468	$21,951,098	73876.32	$9,740,041	$5,871,401	542369.36	$72,313,427	$43,836,002

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	112675.75	$4,901,066	$7,490,796	13012.74	$6,472,283	$4,397,712	13934.44	$2,252,606	$958,804	139622.93	$13,625,955	$12,847,312
BRISTOL WEST INSURANCE COMPANY	70.25	$7,010	$0	10.07	$9,194	$966	10.07	$4,751	$0	90.39	$20,955	$966
CINCINNATI INSURANCE COMPANY, THE	1769.92	$91,640	$1,466	236.94	$102,559	$66,809	249.21	$38,429	$32,349	2256.07	$232,628	$100,624
CITIZENS INSURANCE COMPANY OF	442056.88	$19,734,798	$11,377,962	55267.72	$23,263,057	$16,066,335	57588.89	$8,494,241	$3,241,395	554913.49	$51,492,096	$30,685,692
CONTINENTAL INSURANCE COMPANY, THE	1.33	($18,003)	$280,224	4.42	($2,311)	$410,472	0.00	($2,522)	$65,494	5.75	($22,836)	$756,190
DAIRYLAND INSURANCE COMPANY	1139.55	$128,933	$116,192	79.66	$90,454	$88,283	80.74	$41,480	$45,366	1299.95	$260,867	$249,841
EMCASCO INSURANCE COMPANY	130.15	$10,642	$0	13.33	$8,218	$1,061	13.33	$5,298	$7	156.81	$24,158	$1,068
EMPLOYERS MUTUAL CASUALTY	105.27	$6,812	$0	8.41	$4,621	$2,163	9.74	$3,176	$2,014	123.42	$14,609	$4,177
FARM BUREAU GENERAL INSURANCE	34409.30	$1,198,275	$3,933,516	3762.80	$1,596,350	$1,536,743	3876.50	$659,013	$435,248	42048.60	$3,453,638	$5,905,507
FARM BUREAU MUTUAL INSURANCE	3483.20	$108,284	$75,065	400.50	$124,185	$94,553	421.00	$60,322	$21,263	4304.70	$292,791	$190,881
FARMERS INSURANCE EXCHANGE	111620.38	$6,094,175	$4,157,333	14094.22	$8,396,869	$7,828,419	14649.98	$3,155,613	$2,543,270	140364.58	$17,646,657	$14,529,022
FEDERAL INSURANCE COMPANY	4286.21	$540,625	$570,143	1341.13	$1,008,334	$595,478	1362.31	$422,405	$126,821	6989.65	$1,971,364	$1,292,442

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	1.75	($2,373)	$299,461	4.33	$947	$134,793	1.50	$294	$20,039	7.58	($1,132)	$454,293
FOUNDERS INSURANCE COMPANY	2514.47	$344,181	$195,250	46.31	$44,543	$76,652	47.74	$19,730	$37,040	2608.52	$408,454	$308,942
FRANKENMUTH MUTUAL INSURANCE	29486.00	$1,345,914	$1,596,680	4141.00	$1,484,102	$1,498,840	3902.00	$536,328	$350,366	37529.00	$3,366,344	$3,445,886
FREMONT MUTUAL INSURANCE	5125.51	$107,270	$68,428	353.21	$94,906	$60,464	389.91	$39,528	$52,130	5868.63	$241,704	$181,022
GE PROPERTY & CASUALTY INSURANCE	0.00	($3,417)	$3,648	0.00	($2,867)	($3,035)	0.00	($1,248)	($4,504)	0.00	($7,532)	($3,891)
GEICO INDEMNITY COMPANY	8423.91	$796,753	$1,631,836	749.95	$554,409	$425,560	785.07	$298,703	$238,856	9958.93	$1,649,865	$2,296,252
GLENS FALLS INSURANCE COMPANY, THE	11663.43	$760,918	$135,092	2031.92	$956,343	$252,698	2146.91	$378,683	$66,127	15842.26	$2,095,944	$453,917
GLOBE INDEMNITY COMPANY	46.00	$2,257	$0	7.00	$3,584	$1	7.00	$1,165	$1	60.00	$7,006	$2
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$461	0.00	$0	($905)	0.00	$0	($444)
GRANGE INSURANCE COMPANY OF	15.00	$1,662	$0	1.00	$902	$0	1.00	$277	$0	17.00	$2,841	$0
GREAT AMERICAN INSURANCE	1576.81	$148,014	$9,593	349.04	$130,976	$96,406	404.40	$75,381	$14,579	2330.25	$354,371	$120,578
GREAT LAKES CASUALTY INSURANCE	2651.42	$185,061	$18,919	466.63	$223,218	$140,333	483.57	$77,751	$75,379	3601.62	$486,030	$234,631

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	45.24	$3,987	$0	12.34	$8,213	$0	16.08	$4,152	$0	73.66	$16,352	$0
GUARANTY NATIONAL INSURANCE	864.90	$77,634	$14,260	109.23	$90,650	$74,970	108.65	$38,904	$48,264	1082.78	$207,188	$137,494
HARLEYSVILLE LAKE STATES INSURANCE	11256.37	$718,771	$295,850	1352.49	$726,393	$572,869	1428.15	$238,344	$165,643	14037.01	$1,683,508	$1,034,362
HARTFORD ACCIDENT AND INDEMNITY	9597.85	$617,221	$1,231,598	1963.52	$853,583	$541,289	2028.65	$255,319	$155,710	13590.02	$1,726,123	$1,928,597
HARTFORD CASUALTY INSURANCE	113.58	$11,935	$0	23.57	$11,858	$5,683	23.60	$3,627	$0	160.75	$27,420	$5,683
HARTFORD INSURANCE COMPANY OF	32604.79	$2,124,678	$1,107,337	6243.12	$2,058,274	$1,192,003	6729.57	$709,662	$203,359	45577.48	$4,892,614	$2,502,699
HARTFORD UNDERWRITERS INSURANCE	5007.15	$373,072	$34,133	927.77	$375,261	$259,943	952.47	$128,102	$86,819	6887.39	$876,435	$380,895
HASTINGS MUTUAL INSURANCE	711.14	$66,116	$39,784	87.50	$45,870	$52,887	97.00	$19,830	$4,150	895.64	$131,816	$96,821
HOME-OWNERS INSURANCE COMPANY	61333.10	$2,247,409	$2,069,207	7095.45	$3,085,979	$1,986,242	7397.45	$1,028,384	$483,759	75826.00	$6,361,772	$4,539,208
HORACE MANN INSURANCE COMPANY	21549.05	$1,438,196	$1,297,614	3263.72	$1,239,423	$1,073,134	3430.82	$584,368	$319,733	28243.59	$3,261,987	$2,690,481
INTEGON NATIONAL INSURANCE	700.64	$58,392	$60,840	84.89	$64,454	$122,859	90.49	$23,304	$25,003	876.02	$146,150	$208,702
LIBERTY INSURANCE CORPORATION	0.00	($188)	$0	0.00	($124)	($3,062)	0.00	($27)	($295)	0.00	($339)	($3,357)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	28919.19	$2,229,127	$1,466,309	7318.95	$3,545,370	$2,855,789	7637.27	$1,038,223	$597,099	43875.41	$6,812,720	$4,919,197
MEEMIC INSURANCE COMPANY	88936.66	$4,891,088	$1,945,944	15760.14	$6,839,243	$4,221,783	16272.23	$2,656,564	$1,110,229	120969.03	$14,386,895	$7,277,956
MEMBERSELECT INSURANCE COMPANY	14763.07	$2,076,637	$674,806	1956.74	$1,676,564	$1,015,633	2046.91	$823,697	$383,599	18766.72	$4,576,898	$2,074,038
MERASTAR INSURANCE COMPANY	0.00	($149)	$0	0.00	$20	$0	0.00	$5	$0	0.00	($124)	$0
METROPOLITAN DIRECT PROPERTY AND	1352.22	$75,607	$47,643	210.40	$89,243	$87,365	216.23	$34,967	$30,357	1778.85	$199,817	$165,365
METROPOLITAN GENERAL INSURANCE	54.25	$2,754	$0	7.25	$2,309	$0	7.25	$830	$0	68.75	$5,893	$0
METROPOLITAN GROUP PROPERTY AND	33205.98	$1,442,410	$1,626,628	5019.55	$1,910,463	$1,182,891	5148.32	$752,877	$429,980	43373.85	$4,105,750	$3,239,499
METROPOLITAN PROPERTY AND CASUALTY	425.32	$25,729	$0	60.07	$24,159	$20,598	61.15	$10,719	$2,076	546.54	$60,607	$22,674
MIC GENERAL INSURANCE CORPORATION	78335.77	$5,069,588	$3,354,445	15139.40	$6,357,837	$4,656,796	15713.19	$2,051,642	$811,674	109188.36	$13,479,067	$8,822,915
MICHIGAN AUTOMOBILE INSURANCE	3131.08	$504,956	$172,745	235.65	$253,619	$106,901	246.07	$65,265	$56,350	3612.80	$823,840	$335,996
MICHIGAN INSURANCE COMPANY	21351.00	$292,472	$64,306	2057.00	$347,455	$185,949	2111.00	$118,620	$53,985	25519.00	$758,547	$304,240
MICHIGAN MILLERS MUTUAL INSURANCE	7017.11	$338,150	$96,955	897.59	$349,981	$281,863	966.25	$150,561	$93,917	8880.95	$838,692	$472,735

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	38.46	$2,113	$0	3.90	$4,123	$0	2.40	$1,237	$0	44.76	$7,473	$0
MODERN SERVICE INSURANCE	2538.81	$317,981	$168,931	90.32	$88,968	$61,684	91.91	$47,409	$25,674	2721.04	$454,358	$256,289
MUTUAL SERVICE CASUALTY INSURANCE	7489.05	$367,764	$367,095	1025.72	$478,129	$460,257	1062.24	$150,457	$182,531	9577.01	$996,350	$1,009,883
NATIONAL BEN-FRANKLIN INSURANCE	6270.09	$335,653	$206,290	1153.33	$480,736	$153,936	1149.17	$176,323	$12,637	8572.59	$992,712	$372,863
NATIONAL GENERAL INSURANCE	1056.51	$118,794	$78,549	224.72	$79,804	$102,047	237.58	$32,454	$59,969	1518.81	$231,052	$240,565
NATIONAL SURETY CORPORATION	0.84	$0	$0	0.28	$0	$0	0.28	$0	$0	1.40	$0	$0
NATIONWIDE INSURANCE COMPANY OF	6489.98	$457,631	$503,847	1357.02	$561,242	$796,754	1423.90	$206,840	$315,683	9270.90	$1,225,713	$1,616,284
NATIONWIDE MUTUAL FIRE INSURANCE	55909.17	$4,824,560	$3,678,022	12342.94	$5,963,873	$4,479,793	12722.76	$2,198,722	$1,390,885	80974.87	$12,987,155	$9,548,700
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$103,240	0.00	$0	$2,179	0.00	$0	($698)	0.00	$0	$104,721
NORTH POINTE INSURANCE COMPANY	12944.00	$1,545,215	$931,145	290.00	$288,322	$207,380	303.00	$132,092	$47,606	13537.00	$1,965,629	$1,186,131
NORTHERN INSURANCE COMPANY OF	109.62	$8,771	$500	20.94	$13,255	$7,314	20.87	$3,804	$11,284	151.43	$25,830	$19,098
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$30,102	0.00	$0	$50	0.00	$0	$30,152

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PHARMACISTS MUTUAL INSURANCE	72.50	$3,544	$0	22.50	$5,137	$0	13.17	$1,537	$40	108.17	$10,218	$40
PIONEER STATE MUTUAL INSURANCE	1939.43	$106,213	$26,919	277.34	$80,116	$75,989	278.98	$29,461	$19,465	2495.75	$215,790	$122,373
PROGRESSIVE MICHIGAN INSURANCE	58576.00	$4,777,521	$1,950,004	8464.00	$5,441,646	$2,965,232	8716.00	$1,467,260	$705,461	75756.00	$11,686,427	$5,620,697
PRUDENTIAL GENERAL INSURANCE	48.63	$3,880	$0	8.65	$6,134	$1,860	8.66	$3,384	$0	65.94	$13,398	$1,860
PRUDENTIAL PROPERTY AND CASUALTY	1076.56	$60,617	$18,824	146.98	$72,647	$77,549	147.49	$31,430	$8,808	1371.03	$164,694	$105,181
RESPONSE WORLDWIDE INSURANCE	25.48	$2,023	$0	2.00	$749	$0	3.00	$666	$0	30.48	$3,438	$0
ROYAL INSURANCE COMPANY OF	9.32	$970	$0	2.33	$2,127	$2	2.33	$630	$0	13.98	$3,727	$2
SAFECO INSURANCE COMPANY OF	7161.12	$656,076	$929,106	1431.07	$728,487	$474,552	1571.46	$263,208	$218,124	10163.65	$1,647,771	$1,621,782
SAFECO INSURANCE COMPANY OF	17869.64	$1,398,658	$728,953	3755.95	$1,629,327	$1,042,423	4046.80	$595,645	$293,122	25672.39	$3,623,630	$2,064,498
SECURA INSURANCE, A MUTUAL	3914.80	$254,665	$143,005	589.72	$233,847	$140,748	618.32	$119,720	$73,095	5122.84	$608,232	$356,848
SOMPO JAPAN INSURANCE COMPANY OF	41.00	$3,679	$0	10.00	$8,709	$0	10.00	$2,081	$796	61.00	$14,469	$796
SOUTHERN MICHIGAN INSURANCE	2733.92	$236,056	$159,311	139.21	$142,383	$119,022	137.20	$58,380	$11,931	3010.33	$436,819	$290,264

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STANDARD FIRE INSURANCE COMPANY, THE	61.97	$2,747	$0	12.24	$3,817	$0	9.22	$1,569	$1,633	83.43	$8,133	$1,633
STATE AUTOMOBILE MUTUAL	1196.45	$93,117	$15,215	232.14	$140,430	$117,936	247.79	$55,259	$24,709	1676.38	$288,806	$157,860
STATE FARM FIRE AND CASUALTY	1387.83	$155,629	$11,718	167.72	$175,032	$56,359	177.66	$35,392	$9,825	1733.21	$366,053	$77,902
STATE FARM MUTUAL AUTOMOBILE	848296.31	$41,208,852	$30,602,958	121752.38	$53,309,534	$39,129,988	127035.57	$16,491,084	$9,854,812	1097084.26	$111,009,470	$79,587,758
TEACHERS INSURANCE COMPANY	1668.58	$86,419	$3,231	287.65	$92,787	$61,024	300.49	$40,526	$20,011	2256.72	$219,732	$84,266
TITAN INDEMNITY COMPANY	130.98	$18,306	$0	19.66	$21,632	$3,949	19.67	$4,573	$1,912	170.31	$44,511	$5,861
TITAN INSURANCE COMPANY	43630.13	$5,422,511	$2,573,549	2701.81	$2,885,738	$2,191,152	2772.80	$1,353,758	$746,567	49104.74	$9,662,007	$5,511,268
TOKIO MARINE AND FIRE INSURANCE	265.00	$31,971	$7,000	55.00	$42,248	$42,927	53.00	$13,493	$0	373.00	$87,712	$49,927
TRANSPORT INSURANCE COMPANY	1.58	($406)	$0	0.08	($756)	$18,748	0.08	($741)	($8,159)	1.74	($1,903)	$10,589
TRAVELERS INDEMNITY COMPANY OF	59.78	$2,988	$0	11.48	$3,267	$0	8.09	$1,194	$0	79.35	$7,449	$0
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$1,544	NA	NA	NA	0.00	$0	$1,544
TRUMBULL INSURANCE COMPANY	481.22	$51,865	$19,294	56.24	$42,578	$38,207	59.74	$20,290	$1,169	597.20	$114,733	$58,670

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 33 Detroit Semi-Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	33260.30	$1,904,774	$856,713	6979.51	$3,007,848	$1,996,684	7250.45	$853,668	$326,249	47490.26	$5,766,290	$3,179,646
UNITRIN DIRECT INSURANCE COMPANY	84.00	$4,637	$0	13.00	$5,549	$0	13.00	$2,368	$0	110.00	$12,554	$0
USAA CASUALTY INSURANCE COMPANY	21552.54	$1,400,350	$703,990	4376.62	$2,137,675	$1,344,795	4505.02	$648,481	$308,450	30434.18	$4,186,506	$2,357,235
WARNER INSURANCE COMPANY	169.48	$1,955	$150	39.04	$3,596	$19,765	39.32	$1,473	$8,700	247.84	$7,024	$28,615
WEST AMERICAN INSURANCE COMPANY	2956.19	$258,363	$28,898	508.06	$250,964	$131,797	534.72	$105,626	$65,804	3998.97	$614,953	$226,499
WESTFIELD INSURANCE COMPANY	2221.66	$119,123	$3,545	282.01	$139,605	$113,503	296.50	$56,976	$27,205	2800.17	$315,704	$144,253
WOLVERINE MUTUAL INSURANCE	248.16	$13,712	$1,688	25.32	$11,604	$1,869	29.40	$5,110	$5,582	302.88	$30,426	$9,139
Mean:	41520.09	$2,422,214	$1,629,239	6194.53	$2,881,138	$2,047,328	6525.97	$972,564	$561,607	52967.90	$6,195,924	$4,185,268
StDev:	137007.16	$7,831,041	$5,087,492	21158.63	$9,698,446	$6,919,070	22171.08	$3,117,292	$1,912,465	177992.47	$20,484,770	$13,781,327
Min:	0.00	($18,003)	$0	0.00	($2,867)	($3,062)	0.00	($2,522)	$0	0.00	($22,836)	($3,891)
Max:	848296.31	$52,070,076	$30,602,958	141455.24	$64,252,797	$47,122,115	146782.57	$18,662,052	$12,888,465	1097084.26	$134,984,925	$89,431,252

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	11151.71	$418,570	$64,707	2089.31	$798,316	$545,784	2156.58	$250,438	$132,875	15397.60	$1,467,324	$743,366
ALLIED PROPERTY AND CASUALTY	2837.47	$195,600	$21,744	537.12	$237,853	$69,135	560.29	$80,846	$43,575	3934.88	$514,299	$134,454
ALLSTATE INSURANCE COMPANY	111098.82	$5,372,555	$7,209,767	14711.64	$7,643,498	$4,761,255	15492.24	$3,233,993	$1,740,665	141302.70	$16,250,046	$13,711,687
AMERICAN FELLOWSHIP MUTUAL	2590.45	$157,624	$8,727	414.72	$147,405	$133,336	414.72	$48,104	$35,651	3419.89	$353,133	$177,714
AMERICAN INSURANCE COMPANY, THE	222.63	$18,205	$22,765	63.73	$32,319	$9,570	64.55	$13,637	$2,790	350.91	$64,161	$35,125
AMERICAN INTERNATIONAL INSURANCE	6272.47	$289,868	$155,593	1139.76	$461,547	$323,689	1178.85	$184,499	$52,060	8591.08	$935,914	$531,342
AMEX ASSURANCE COMPANY	2881.66	$290,641	$104,131	908.07	$306,944	$381,284	914.65	$97,470	$144,041	4704.38	$695,055	$629,456
AMICA MUTUAL INSURANCE COMPANY	2469.56	$201,259	$91,719	474.45	$256,347	$111,210	493.17	$66,598	$60,582	3437.18	$524,204	$263,511
ARGONAUT INSURANCE COMPANY	4.00	$270	$0	1.00	$770	$0	1.00	$174	$0	6.00	$1,214	$0
AUTO CLUB GROUP INSURANCE	224097.75	$13,751,089	$7,525,938	41271.55	$17,838,806	$12,624,818	42670.00	$5,110,311	$3,468,887	308039.30	$36,700,206	$23,619,643
AUTO CLUB INSURANCE ASSOCIATION	85590.40	$5,730,634	$3,395,696	14837.22	$6,882,875	$4,418,018	15460.07	$1,978,138	$1,105,558	115887.69	$14,591,647	$8,919,272
AUTO-OWNERS INSURANCE COMPANY	34523.90	$1,338,231	$4,116,818	3990.40	$1,760,207	$1,116,219	4270.10	$620,179	$279,601	42784.40	$3,718,617	$5,512,638

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	14313.39	$903,916	$144,297	1690.32	$1,069,000	$694,355	1712.08	$375,927	$114,492	17715.79	$2,348,843	$953,144
CINCINNATI INSURANCE COMPANY, THE	5761.48	$254,869	$107,180	774.71	$298,133	$175,034	814.70	$118,009	$52,868	7350.89	$671,011	$335,082
CITIZENS INSURANCE COMPANY OF	144152.23	$5,900,525	$3,646,283	17938.48	$7,047,408	$5,045,895	18663.65	$2,651,781	$1,269,688	180754.36	$15,599,714	$9,961,866
CONTINENTAL INSURANCE COMPANY, THE	0.17	($432)	$240,153	0.33	($143)	$22,609	0.00	($38)	$16,937	0.50	($613)	$279,699
DAIRYLAND INSURANCE COMPANY	315.47	$35,543	$1,321	19.73	$25,153	$4,183	19.66	$10,638	$6,086	354.86	$71,334	$11,590
EMCASCO INSURANCE COMPANY	152.71	$12,041	$0	15.17	$7,181	$90	15.67	$4,025	$0	183.55	$23,247	$90
EMPLOYERS MUTUAL CASUALTY	94.25	$7,020	$4,530	10.59	$6,385	$1,345	12.09	$3,669	$123	116.93	$17,074	$5,998
FARM BUREAU GENERAL INSURANCE	15935.90	$591,960	$231,602	1744.60	$687,753	$569,568	1800.80	$238,139	$146,357	19481.30	$1,517,852	$947,527
FARM BUREAU MUTUAL INSURANCE	3305.10	$109,714	$1,184	372.10	$101,524	$57,384	399.60	$41,511	$17,834	4076.80	$252,749	$76,402
FARMERS INSURANCE EXCHANGE	68885.46	$3,372,465	$3,458,144	8774.23	$4,871,807	$3,424,690	9154.07	$1,747,798	$1,074,441	86813.76	$9,992,070	$7,957,275
FEDERAL INSURANCE COMPANY	226.56	$28,386	$3,661	70.25	$45,348	$18,563	67.99	$15,556	$9,476	364.80	$89,290	$31,700
FIDELITY AND CASUALTY COMPANY OF	0.17	($136)	$17,531	0.00	$13	$9,066	0.59	$50	($384)	0.76	($73)	$26,213

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	1390.56	$187,809	$86,769	16.90	$20,318	$13,778	16.75	$8,889	$727	1424.21	$217,016	$101,274
FRANKENMUTH MUTUAL INSURANCE	9851.00	$446,389	$106,335	1367.00	$473,895	$401,110	1324.00	$176,062	$92,011	12542.00	$1,096,346	$599,456
FREMONT MUTUAL INSURANCE	136.81	$3,359	$0	12.73	$5,094	$578	12.73	$1,955	$45	162.27	$10,408	$623
GE PROPERTY & CASUALTY INSURANCE	0.00	($3,571)	$20,561	0.00	($4,026)	$37,004	0.33	($1,169)	$6,773	0.33	($8,766)	$64,338
GEICO INDEMNITY COMPANY	3024.58	$237,645	$172,178	347.23	$248,491	$310,806	356.32	$115,666	$77,044	3728.13	$601,802	$560,028
GLENS FALLS INSURANCE COMPANY, THE	836.58	$53,642	$144,809	142.99	$66,729	$79,868	154.75	$30,700	$31,931	1134.32	$151,071	$256,608
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($23)	0.00	$0	($549)	0.00	$0	($572)
GRANGE INSURANCE COMPANY OF	50.00	$2,581	$0	7.00	$3,179	$0	7.00	$1,106	$0	64.00	$6,866	$0
GREAT LAKES CASUALTY INSURANCE	916.06	$58,463	$2,252	168.06	$90,936	$37,555	172.91	$27,011	$11,416	1257.03	$176,410	$51,223
GREAT NORTHERN INSURANCE	108.00	$9,820	$0	38.90	$18,010	$0	35.00	$7,610	$833	181.90	$35,440	$833
GUARANTY NATIONAL INSURANCE	2784.22	$200,227	$245,744	356.40	$293,714	$300,726	353.32	$110,708	$359,807	3493.94	$604,649	$906,277
HARLEYSVILLE LAKE STATES INSURANCE	29232.64	$1,784,927	$656,482	3515.40	$1,985,826	$1,271,293	3656.04	$527,426	$280,700	36404.08	$4,298,179	$2,208,475

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	3563.58	$183,360	$29,992	729.62	$292,673	$174,499	741.70	$91,725	$27,037	5034.90	$567,758	$231,528
HASTINGS MUTUAL INSURANCE	84.21	$10,182	$1,596	10.00	$7,455	$6,174	9.00	$2,790	$14,208	103.21	$20,427	$21,978
HOME-OWNERS INSURANCE COMPANY	26105.80	$899,000	$170,929	2995.00	$1,197,029	$678,304	3134.40	$405,699	$194,657	32235.20	$2,501,728	$1,043,890
HORACE MANN INSURANCE COMPANY	0.00	$0	$10,639	0.00	$0	$57,972	0.00	$0	$12,818	0.00	$0	$81,429
INTEGON NATIONAL INSURANCE	1212.88	$104,655	$21,227	104.24	$72,936	$21,706	115.49	$31,027	$3,019	1432.61	$208,618	$45,952
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5738.66	$393,735	$89,991	1416.20	$603,478	$556,080	1465.59	$210,167	$115,017	8620.45	$1,207,380	$761,088
MEEMIC INSURANCE COMPANY	37450.23	$1,955,516	$1,059,433	6612.38	$2,724,380	$1,891,251	6831.98	$1,069,679	$454,691	50894.59	$5,749,575	$3,405,375
MEMBERSELECT INSURANCE COMPANY	4070.14	$539,270	$51,705	541.98	$444,427	$373,582	566.08	$218,239	$121,210	5178.20	$1,201,936	$546,497
MERCHANTS MUTUAL INSURANCE	12.00	$201	$0	2.00	$1,036	$0	2.00	$298	$318	16.00	$1,535	$318
METROPOLITAN DIRECT PROPERTY AND	1044.91	$57,395	$4,630	167.56	$64,858	$25,258	172.06	$19,776	$14,802	1384.53	$142,029	$44,690
METROPOLITAN GENERAL INSURANCE	38.96	$1,629	$16,477	7.00	$2,316	$3,712	6.99	$987	$1,562	52.95	$4,932	$21,751
METROPOLITAN GROUP PROPERTY AND	15171.56	$651,980	$237,298	2275.38	$832,645	$472,431	2343.00	$346,138	$171,520	19789.94	$1,830,763	$881,249

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	162.72	$10,244	$0	18.50	$6,101	$3,712	20.41	$2,127	$60	201.63	$18,472	$3,772
MIC GENERAL INSURANCE CORPORATION	20382.33	$1,206,200	$1,361,333	3848.44	$1,642,691	$1,296,686	3982.12	$509,740	$292,713	28212.89	$3,358,631	$2,950,732
MICHIGAN AUTOMOBILE INSURANCE	699.06	$112,172	$77,005	56.23	$64,443	$27,647	56.91	$16,219	$2,196	812.20	$192,834	$106,848
MICHIGAN INSURANCE COMPANY	5481.00	$68,758	$104,951	576.00	$86,969	$75,143	588.00	$31,345	$24,476	6645.00	$187,072	$204,570
MICHIGAN MILLERS MUTUAL INSURANCE	2658.76	$125,825	$4,660	350.01	$131,170	$35,532	368.67	$56,993	$20,384	3377.44	$313,988	$60,576
MID-CENTURY INSURANCE COMPANY	17.46	$1,147	$0	2.41	$997	$0	1.91	$354	$0	21.78	$2,498	$0
MODERN SERVICE INSURANCE	799.49	$91,181	$70,268	32.40	$26,433	$22,005	34.57	$15,961	$335	866.46	$133,575	$92,608
MUTUAL SERVICE CASUALTY INSURANCE	2349.32	$102,749	$248,094	321.81	$137,580	$122,737	331.81	$43,027	$22,967	3002.94	$283,356	$393,798
NATIONAL BEN-FRANKLIN INSURANCE	719.76	$47,323	$2,000	128.32	$64,014	$12,471	131.34	$23,883	$2,196	979.42	$135,220	$16,667
NATIONAL GENERAL INSURANCE	637.89	$59,170	$8,884	142.07	$40,531	$36,716	152.93	$17,172	$14,696	932.89	$116,873	$60,296
NATIONWIDE INSURANCE COMPANY OF	2096.19	$140,951	$17,234	428.10	$172,397	$213,181	458.16	$55,463	$51,091	2982.45	$368,811	$281,506
NATIONWIDE MUTUAL FIRE INSURANCE	20936.50	$1,553,666	$623,790	4229.72	$1,995,307	$1,409,222	4339.68	$626,701	$465,664	29505.90	$4,175,674	$2,498,676

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$2,854	0.00	$0	$428	0.00	$0	$3,282
NORTH POINTE INSURANCE COMPANY	4543.00	$554,871	$326,725	166.00	$167,861	$187,063	175.00	$83,854	$19,896	4884.00	$806,586	$533,684
NORTHERN INSURANCE COMPANY OF	59.60	$4,229	$500	10.86	$6,221	$1,381	11.86	$2,461	$316	82.32	$12,911	$2,197
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	$161	$0	1.00	$161	$0
PARTNERS MUTUAL INSURANCE	8.66	$1,881	($500)	2.56	$1,973	$6,202	1.28	$825	$0	12.50	$4,679	$5,702
PHARMACISTS MUTUAL INSURANCE	23.42	$862	$0	5.92	$826	$0	3.33	$240	$0	32.67	$1,928	$0
PIONEER STATE MUTUAL INSURANCE	545.75	$29,329	$7,415	77.41	$24,894	$36,542	77.41	$9,413	$8,419	700.57	$63,636	$52,376
PROGRESSIVE MICHIGAN INSURANCE	18597.00	$1,543,847	$523,711	2745.00	$1,767,714	$849,008	2815.00	$528,714	$196,983	24157.00	$3,840,275	$1,569,702
ROYAL INSURANCE COMPANY OF	0.00	($117)	$0	0.00	($204)	$0	0.00	($79)	$0	0.00	($400)	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$1,000	NA	NA	NA	NA	NA	NA	0.00	$0	$1,000
SECURA INSURANCE, A MUTUAL	4.16	$303	$0	NA	NA	NA	NA	NA	NA	4.16	$303	$0
SOMPO JAPAN INSURANCE COMPANY OF	24.00	$2,600	$0	6.00	$6,165	$0	6.00	$1,228	$0	36.00	$9,993	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	449.70	$33,078	$500	27.02	$24,732	$29,137	27.00	$9,213	$8,168	503.72	$67,023	$37,805
STANDARD FIRE INSURANCE COMPANY, THE	35.10	$2,021	$0	7.21	$2,114	$0	4.35	$615	$0	46.66	$4,750	$0
STATE AUTOMOBILE MUTUAL	330.03	$24,174	$302	58.39	$31,379	$9,544	65.78	$13,470	$50,115	454.20	$69,023	$59,961
STATE FARM FIRE AND CASUALTY	238.90	$26,667	$500	32.30	$30,593	$7,507	35.57	$7,059	$1,600	306.77	$64,319	$9,607
STATE FARM MUTUAL AUTOMOBILE	133476.72	$6,036,296	$10,334,296	19351.31	$8,105,054	$5,965,124	20049.99	$2,649,942	$1,693,214	172878.02	$16,791,292	$17,992,634
TEACHERS INSURANCE COMPANY	NA	NA	NA	0.00	$0	$6,120	0.00	$0	$2,157	0.00	$0	$8,277
TITAN INDEMNITY COMPANY	11.36	$1,491	$3,800	2.10	$3,142	$4,699	2.10	$728	$0	15.56	$5,361	$8,499
TITAN INSURANCE COMPANY	12073.12	$1,430,061	$538,969	733.88	$765,751	$768,710	755.19	$332,424	$169,370	13562.19	$2,528,236	$1,477,049
TOKIO MARINE AND FIRE INSURANCE	164.00	$19,018	$0	35.00	$21,523	$2,357	35.00	$7,002	$0	234.00	$47,543	$2,357
TRANSPORT INSURANCE COMPANY	0.00	($141)	$0	0.00	($93)	$0	0.00	($58)	$0	0.00	($292)	$0
TRAVELERS INDEMNITY COMPANY OF	29.84	$2,220	$0	3.64	$347	$0	2.13	$28	$367	35.61	$2,595	$367
TRUMBULL INSURANCE COMPANY	212.39	$31,228	$89	20.40	$22,596	$16,258	23.32	$8,910	$8,312	256.11	$62,734	$24,659

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	10450.80	$568,009	$339,497	2133.46	$888,791	$684,629	2231.02	$244,270	$94,434	14815.28	$1,701,070	$1,118,560
UNITRIN DIRECT INSURANCE COMPANY	220.83	$13,295	$0	30.08	$15,287	$0	31.08	$5,118	$0	281.99	$33,700	$0
USAA CASUALTY INSURANCE COMPANY	9044.86	$526,696	$208,600	1830.27	$836,823	$578,451	1894.57	$244,983	$114,122	12769.70	$1,608,502	$901,173
WARNER INSURANCE COMPANY	34.88	($291)	$2,088	8.46	($84)	$0	7.76	($16)	$0	51.10	($391)	$2,088
WEST AMERICAN INSURANCE COMPANY	812.71	$63,276	$9,026	151.15	$67,394	$42,138	157.82	$28,190	$14,467	1121.68	$158,860	$65,631
WESTFIELD INSURANCE COMPANY	1644.51	$82,920	$84,516	207.93	$94,519	$74,865	216.84	$36,703	$13,293	2069.28	$214,142	$172,674
WOLVERINE MUTUAL INSURANCE	18.37	$1,296	$0	2.58	$1,806	$0	3.08	$427	$0	24.03	$3,529	$0
Mean:	12985.07	$704,335	$558,641	1937.12	$877,586	$610,891	1987.80	$291,110	$169,194	16231.67	$1,806,742	$1,290,312
StDev:	35009.89	$1,905,080	$1,695,200	5609.45	$2,463,038	$1,718,030	5788.17	$782,054	$482,209	45455.81	$5,056,695	$3,707,549
Min:	0.00	($3,571)	($500)	0.00	($4,026)	($23)	0.00	($1,169)	($500)	0.00	($8,766)	($572)
Max:	224097.75	$13,751,089	$10,334,296	41271.55	$17,838,806	$12,624,818	42670.00	$5,110,311	$3,468,887	308039.30	$36,700,206	$23,619,643

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	6704.73	$338,072	$59,562	1262.21	$542,987	$361,897	1303.42	$161,853	$63,107	9270.36	$1,042,912	$484,566
ALLIED PROPERTY AND CASUALTY	1653.22	$126,592	$114,238	316.36	$150,322	$39,243	325.63	$48,057	$11,519	2295.21	$324,971	$165,000
ALLSTATE INSURANCE COMPANY	64835.39	$4,140,109	$1,774,973	8144.56	$4,872,163	$3,096,291	8695.06	$1,876,444	$859,539	81675.01	$10,888,716	$5,730,803
AMERICAN FELLOWSHIP MUTUAL	6747.15	$426,770	$55,420	1064.43	$386,405	$106,905	1064.43	$123,606	$27,575	8876.01	$936,781	$189,900
AMERICAN INSURANCE COMPANY, THE	73.49	$5,416	$0	22.68	$9,503	$7,083	21.45	$3,625	$2,317	117.62	$18,544	$9,400
AMERICAN INTERNATIONAL INSURANCE	5901.84	$338,823	$111,795	1045.18	$467,380	$366,953	1093.09	$180,012	$41,836	8040.11	$986,215	$520,584
AMERICAN PROTECTION INSURANCE	0.00	$12	$0	0.00	$31	$3,186	0.00	$4	$0	0.00	$47	$3,186
AMEX ASSURANCE COMPANY	784.00	$88,900	$1,949	245.24	$95,272	$61,065	249.89	$28,750	$71,155	1279.13	$212,922	$134,169
AMICA MUTUAL INSURANCE COMPANY	1352.39	$108,523	$15,297	254.91	$151,197	$51,786	259.96	$34,105	$9,515	1867.26	$293,825	$76,598
ARGONAUT INSURANCE COMPANY	0.00	$234	$0	0.16	$368	$0	0.00	$115	$0	0.16	$717	$0
AUTO CLUB GROUP INSURANCE	97854.48	$6,863,400	$2,764,908	17907.55	$8,359,247	$6,082,251	18581.66	$2,277,707	$1,392,385	134343.69	$17,500,354	$10,239,544
AUTO CLUB INSURANCE ASSOCIATION	57330.83	$4,465,096	$2,054,766	9708.73	$4,989,805	$3,239,471	10175.07	$1,387,359	$789,483	77214.63	$10,842,260	$6,083,720

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	21289.00	$882,910	$437,019	2458.60	$1,131,954	$774,527	2612.60	$398,732	$137,260	26360.20	$2,413,596	$1,348,806
BRISTOL WEST INSURANCE COMPANY	226.82	$18,481	$0	23.24	$22,409	$4,142	23.24	$10,628	$0	273.30	$51,518	$4,142
CINCINNATI INSURANCE COMPANY, THE	167.39	$8,271	$0	23.57	$8,990	$9,037	26.22	$3,381	$4,550	217.18	$20,642	$13,587
CITIZENS INSURANCE COMPANY OF	68923.07	$2,939,582	$1,119,805	8530.64	$3,531,577	$2,587,523	8887.47	$1,325,802	$539,427	86341.18	$7,796,961	$4,246,755
CONTINENTAL INSURANCE COMPANY, THE	0.00	($9,822)	$11,863	0.00	($11,467)	$195,631	0.00	($4,819)	$53,422	0.00	($26,108)	$260,916
DAIRYLAND INSURANCE COMPANY	961.65	$124,873	$438,361	22.16	$29,050	$16,876	23.82	$16,043	$22,446	1007.63	$169,966	$477,683
EMCASCO INSURANCE COMPANY	65.55	$5,190	$0	8.16	$4,094	$504	9.00	$2,364	$247	82.71	$11,648	$751
EMPLOYERS MUTUAL CASUALTY	67.69	$4,884	$0	7.25	$3,700	$0	7.25	$1,879	$0	82.19	$10,463	$0
FARM BUREAU GENERAL INSURANCE	4101.30	$188,347	$66,802	418.80	$206,304	$132,200	436.60	$69,431	$45,787	4956.70	$464,082	$244,789
FARM BUREAU MUTUAL INSURANCE	427.30	$17,064	$500	53.00	$20,082	$8,595	55.20	$6,871	$2,202	535.50	$44,017	$11,297
FARMERS INSURANCE EXCHANGE	77148.05	$4,463,361	$2,182,730	9872.65	$5,977,234	$4,410,639	10226.48	$2,072,862	$1,460,658	97247.18	$12,513,457	$8,054,027
FEDERAL INSURANCE COMPANY	279.50	$35,622	$1,400	82.39	$67,006	$55,092	89.88	$28,303	$4,166	451.77	$130,931	$60,658

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	2.33	($416)	$5,587	0.16	$222	$19,809	1.50	$145	$16,945	3.99	($49)	$42,341
FOUNDERS INSURANCE COMPANY	16.80	$2,491	$0	0.08	$46	$0	0.08	$16	$0	16.96	$2,553	$0
FRANKENMUTH MUTUAL INSURANCE	3002.00	$134,028	$1,858,911	383.00	$138,050	$200,377	349.00	$52,172	$24,078	3734.00	$324,250	$2,083,366
FREMONT MUTUAL INSURANCE	22.00	$517	$0	2.00	$543	$0	2.00	$188	$0	26.00	$1,248	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($202)	$1,481	0.00	($239)	$25,717	0.00	($85)	$873	0.00	($526)	$28,071
GEICO INDEMNITY COMPANY	14571.73	$1,547,437	$922,558	1442.79	$1,296,316	$891,529	1479.24	$700,804	$313,745	17493.76	$3,544,557	$2,127,832
GLENS FALLS INSURANCE COMPANY, THE	4927.41	$351,618	$10,536	919.91	$463,505	$76,560	951.58	$178,950	$14,510	6798.90	$994,073	$101,606
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($2,251)	0.00	$0	($278)	0.00	$0	($2,529)
GREAT AMERICAN INSURANCE	72.00	$10,433	$1,284	17.36	$8,410	$4,798	17.16	$4,747	$305	106.52	$23,590	$6,387
GREAT LAKES CASUALTY INSURANCE	332.33	$24,549	$2,817	55.55	$32,036	$35,292	57.44	$8,294	$6,168	445.32	$64,879	$44,277
GREAT NORTHERN INSURANCE	154.71	$14,324	$0	51.02	$27,511	$0	51.48	$12,706	$0	257.21	$54,541	$0
GUARANTY NATIONAL INSURANCE	133.98	$9,751	$377	17.41	$13,735	$10,907	17.50	$4,755	($652)	168.89	$28,241	$10,632

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	201.48	$27,609	$101,892	20.91	$23,386	$60,143	22.57	$9,627	$7,347	244.96	$60,622	$169,382
HARTFORD ACCIDENT AND INDEMNITY	1487.19	$95,456	$23,075	293.59	$119,122	$87,767	306.51	$34,057	$20,774	2087.29	$248,635	$131,616
HARTFORD CASUALTY INSURANCE	23.50	$1,722	$0	5.30	$2,954	$783	5.30	$787	$7,837	34.10	$5,463	$8,620
HARTFORD INSURANCE COMPANY OF	4588.06	$293,185	$157,753	854.63	$299,722	$207,967	909.37	$95,207	$29,367	6352.06	$688,114	$395,087
HARTFORD UNDERWRITERS INSURANCE	1590.84	$115,825	$63,721	269.72	$112,522	$94,680	274.06	$33,247	$18,304	2134.62	$261,594	$176,705
HASTINGS MUTUAL INSURANCE	448.73	$37,924	$503	58.00	$27,792	$10,614	58.00	$11,256	$5,975	564.73	$76,972	$17,092
HOME-OWNERS INSURANCE COMPANY	15566.90	$561,540	$616,421	1778.00	$762,297	$529,548	1871.40	$258,637	$74,493	19216.30	$1,582,474	$1,220,462
HORACE MANN INSURANCE COMPANY	308.40	$21,178	$1,540	44.24	$21,737	$42,198	46.08	$9,831	$2,042	398.72	$52,746	$45,780
INTEGON NATIONAL INSURANCE	371.39	$31,365	$0	42.40	$32,488	$14,142	44.90	$12,075	$1,611	458.69	$75,928	$15,753
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1292.12	$178,676	$52,925	313.28	$190,110	$124,181	326.34	$54,686	$26,883	1931.74	$423,472	$203,989
LUMBERMENS MUTUAL CASUALTY	41.15	$2,643	$28,693	6.77	$4,500	$10,025	11.86	$2,523	$3,651	59.78	$9,666	$42,369
MEEMIC INSURANCE COMPANY	12988.05	$729,571	$346,757	2218.97	$974,117	$636,732	2293.15	$384,504	$168,900	17500.17	$2,088,192	$1,152,389

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEMBERSELECT INSURANCE COMPANY	2046.14	$298,417	$40,953	260.15	$232,769	$120,361	280.40	$111,519	$24,610	2586.69	$642,705	$185,924
MERASTAR INSURANCE COMPANY	0.00	($133)	$0	0.00	$148	$0	0.00	$30	$0	0.00	$45	$0
METROPOLITAN DIRECT PROPERTY AND	125.97	$8,550	$0	18.15	$8,795	$176	18.16	$3,767	$0	162.28	$21,112	$176
METROPOLITAN GROUP PROPERTY AND	986.64	$55,855	$1,930	152.89	$80,377	$64,211	154.23	$30,123	$45,540	1293.76	$166,355	$111,681
METROPOLITAN PROPERTY AND CASUALTY	30.50	$1,553	$500	3.75	$1,444	$0	3.75	$672	$15	38.00	$3,669	$515
MIC GENERAL INSURANCE CORPORATION	34377.48	$2,319,669	$1,450,823	6549.47	$3,040,701	$2,344,977	6867.59	$781,585	$486,797	47794.54	$6,141,955	$4,282,597
MICHIGAN AUTOMOBILE INSURANCE	789.58	$137,506	$5,509	55.39	$60,356	$24,073	59.07	$17,209	$114	904.04	$215,071	$29,696
MICHIGAN INSURANCE COMPANY	2487.00	$37,300	$4,787	209.00	$36,201	$23,287	219.00	$12,228	$5,185	2915.00	$85,729	$33,259
MICHIGAN MILLERS MUTUAL INSURANCE	1669.49	$90,225	$8,415	203.66	$88,954	$34,231	220.88	$38,334	$7,216	2094.03	$217,513	$49,862
MID-CENTURY INSURANCE COMPANY	78.96	$4,615	$0	7.99	$5,042	$0	10.49	$2,035	$0	97.44	$11,692	$0
MODERN SERVICE INSURANCE	1143.56	$132,992	$76,106	51.65	$45,321	$71,384	52.74	$26,673	$9,302	1247.95	$204,986	$156,792
MUTUAL SERVICE CASUALTY INSURANCE	205.91	$13,359	$1,365	28.40	$12,750	$9,820	29.41	$4,547	$0	263.72	$30,656	$11,185

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	2384.67	$140,350	$4,321	443.51	$187,977	$36,914	448.50	$71,553	$1,551	3276.68	$399,880	$42,786
NATIONAL GENERAL INSURANCE	272.98	$32,574	$5,765	55.73	$20,755	$31,420	58.87	$8,810	$450	387.58	$62,139	$37,635
NATIONWIDE INSURANCE COMPANY OF	1450.04	$112,491	$83,466	304.32	$129,230	$84,945	322.32	$39,902	$61,553	2076.68	$281,623	$229,964
NATIONWIDE MUTUAL FIRE INSURANCE	19837.73	$1,707,250	$1,166,163	4252.34	$2,038,666	$1,077,207	4406.64	$653,359	$317,148	28496.71	$4,399,275	$2,560,518
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$4,306	0.00	$0	$2,482	0.00	$0	$217	0.00	$0	$7,005
NORTH POINTE INSURANCE COMPANY	3884.00	$442,228	$325,898	110.00	$108,186	$52,457	111.00	$52,541	$1,148	4105.00	$602,955	$379,503
NORTHERN INSURANCE COMPANY OF	37.84	$2,421	$0	5.72	$2,768	$0	5.22	$819	$661	48.78	$6,008	$661
PHARMACISTS MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$195	NA	NA	NA	0.00	$0	$195
PIONEER STATE MUTUAL INSURANCE	1042.29	$54,078	$2,377	139.30	$39,068	$30,806	140.30	$13,519	$9,519	1321.89	$106,665	$42,702
PROGRESSIVE MICHIGAN INSURANCE	4046.00	$412,517	$241,410	675.00	$476,183	$211,370	702.00	$91,778	$49,603	5423.00	$980,478	$502,383
RESPONSE WORLDWIDE INSURANCE	2.00	$179	$0	0.50	$208	$0	0.50	$105	$0	3.00	$492	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$888,808	NA	NA	NA	NA	NA	NA	0.00	$0	$888,808

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	0.00	$0	$67,223	NA	NA	NA	NA	NA	NA	0.00	$0	$67,223
SECURA INSURANCE, A MUTUAL	0.00	($104)	$0	NA	NA	NA	NA	NA	NA	0.00	($104)	$0
SOUTHERN MICHIGAN INSURANCE	984.60	$78,870	$359,837	60.72	$59,544	$63,255	60.72	$28,371	$28,129	1106.04	$166,785	$451,221
STANDARD FIRE INSURANCE COMPANY, THE	49.88	$2,375	$0	16.95	$4,127	$9,252	9.98	$1,521	$1,454	76.81	$8,023	$10,706
STATE AUTOMOBILE MUTUAL	134.66	$12,358	$0	15.29	$13,206	$9,635	16.85	$4,328	$0	166.80	$29,892	$9,635
STATE FARM FIRE AND CASUALTY	55.82	$9,066	$0	6.91	$6,734	$0	7.41	$1,541	$0	70.14	$17,341	$0
STATE FARM MUTUAL AUTOMOBILE	32242.14	$2,309,345	$982,789	4320.14	$2,437,877	$1,653,913	4538.90	$807,209	$398,984	41101.18	$5,554,431	$3,035,686
TEACHERS INSURANCE COMPANY	34.50	$1,922	$0	6.50	$4,222	$5,507	6.50	$1,665	$60	47.50	$7,809	$5,567
TITAN INDEMNITY COMPANY	24.33	$3,432	$0	4.03	$4,698	$0	4.03	$842	$0	32.39	$8,972	$0
TITAN INSURANCE COMPANY	25540.93	$3,060,420	$2,725,027	1068.22	$1,087,936	$985,756	1074.25	$467,570	$155,788	27683.40	$4,615,926	$3,866,571
TOKIO MARINE AND FIRE INSURANCE	4.00	$128	$0	1.00	$0	$0	NA	NA	NA	5.00	$128	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$1,165	0.00	$0	($1,804)	0.00	$0	($639)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 35 Pontiac City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	11.94	$662	$0	3.00	$770	$0	0.99	$141	$0	15.93	$1,573	$0
TRUMBULL INSURANCE COMPANY	12.23	$1,508	$0	1.25	$1,120	$0	1.25	$344	$0	14.73	$2,972	$0
UNITED SERVICES AUTOMOBILE	5851.57	$338,880	$564,974	1219.21	$534,131	$338,727	1270.41	$133,685	$48,975	8341.19	$1,006,696	$952,676
UNITRIN DIRECT INSURANCE COMPANY	18.00	$789	$0	2.00	$626	$0	3.00	$378	$0	23.00	$1,793	$0
USAA CASUALTY INSURANCE COMPANY	5018.92	$307,872	$118,524	1017.43	$492,129	$251,651	1046.51	$131,435	$51,432	7082.86	$931,436	$421,607
WARNER INSURANCE COMPANY	22.60	$645	$0	5.24	$1,353	$1,190	5.98	$315	$1,882	33.82	$2,313	$3,072
WEST AMERICAN INSURANCE COMPANY	261.23	$22,035	$861	33.72	$14,215	$9,023	35.03	$6,553	$2,715	329.98	$42,803	$12,599
WESTFIELD INSURANCE COMPANY	357.98	$19,181	$500	41.33	$21,302	$9,579	43.08	$9,648	$5,706	442.39	$50,131	$15,785
WOLVERINE MUTUAL INSURANCE	52.81	$3,057	$0	7.83	$2,876	$928	7.82	$1,081	($288)	68.46	$7,014	$640
Mean:	6962.39	$466,093	$272,676	1018.06	$520,770	$358,359	1085.32	$175,909	$90,854	8749.98	$1,121,480	$696,648
StDev:	17761.33	$1,169,633	$608,067	2733.37	$1,379,559	$976,427	2878.39	$441,294	$256,127	22910.41	$2,924,239	$1,741,125
Min:	0.00	($9,822)	$0	0.00	($11,467)	($2,251)	0.00	($4,819)	$0	0.00	($26,108)	($2,529)
Max:	97854.48	$6,863,400	$2,764,908	17907.55	$8,359,247	$6,082,251	18581.66	$2,277,707	$1,460,658	134343.69	$17,500,354	$10,239,544

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Detroit Metropolitan Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2519.41	$229,779	$1,072,462	415.59	$298,982	$188,410	433.33	$129,406	$55,567	3368.33	$658,167	$1,316,439
ALLIED PROPERTY AND CASUALTY	1505.48	$218,318	$172,862	232.73	$167,136	$20,665	250.35	$75,103	$68,728	1988.56	$460,557	$262,255
ALLSTATE INSURANCE COMPANY	28043.39	$2,995,716	$4,346,795	3533.21	$3,142,496	$2,021,074	3666.66	$1,974,519	$1,168,264	35243.26	$8,112,731	$7,536,133
AMERICAN FELLOWSHIP MUTUAL	253.30	$19,004	$2,658	38.15	$18,516	$1,824	38.15	$7,214	$412	329.60	$44,734	$4,894
AMERICAN INTERNATIONAL INSURANCE	5069.05	$579,496	$692,097	772.27	$515,380	$538,218	819.68	$331,246	$157,962	6661.00	$1,426,122	$1,388,277
AMERICAN PROTECTION INSURANCE	36.46	$4,290	$0	4.85	$3,072	$1,524	4.85	$1,110	$0	46.16	$8,472	$1,524
AMEX ASSURANCE COMPANY	695.08	$158,312	$115,897	191.32	$125,580	$145,428	201.66	$66,499	$78,239	1088.06	$350,391	$339,564
AMICA MUTUAL INSURANCE COMPANY	371.93	$43,308	$334,138	63.01	$58,455	$24,098	63.40	$33,862	$19,605	498.34	$135,625	$377,841
AUTO CLUB GROUP INSURANCE	32134.66	$4,200,306	$2,395,507	5324.89	$4,305,426	$2,861,818	5457.24	$1,955,308	$1,741,273	42916.79	$10,461,040	$6,998,598
AUTO CLUB INSURANCE ASSOCIATION	30047.40	$4,051,912	$5,167,852	4433.89	$3,465,062	$1,912,074	4670.82	$1,561,783	$1,078,756	39152.11	$9,078,757	$8,158,682
AUTO-OWNERS INSURANCE COMPANY	11105.97	$688,570	$1,798,125	1194.10	$844,097	$864,658	1277.77	$266,710	$370,344	13577.84	$1,799,377	$3,033,127
BRISTOL WEST INSURANCE COMPANY	109.46	$19,930	$0	14.66	$19,233	$14,953	13.41	$10,336	$652	137.53	$49,499	$15,605

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 36 Detroit Metropolitan Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	6.00	$1,936	$0	1.00	$1,012	$0	2.00	$336	$0	9.00	$3,284	$0
CITIZENS INSURANCE COMPANY OF	5509.47	$543,224	$126,854	608.72	$557,501	$338,761	658.82	$193,608	$170,340	6777.01	$1,294,333	$635,955
CONTINENTAL INSURANCE COMPANY, THE	0.00	($2,789)	$1,208	0.50	($1,309)	$15,327	0.00	($699)	$2,246	0.50	($4,797)	$18,781
DAIRYLAND INSURANCE COMPANY	2069.58	$322,393	$289,034	106.89	$168,585	$105,617	112.08	$108,879	$66,130	2288.55	$599,857	$460,781
EMCASCO INSURANCE COMPANY	51.67	$5,046	$22,599	3.67	$1,825	$6,156	3.67	$1,457	$10	59.01	$8,328	$28,765
EMPLOYERS MUTUAL CASUALTY	108.30	$8,899	$710	15.02	$11,106	$17,667	15.52	$8,648	$803	138.84	$28,653	$19,180
FARM BUREAU GENERAL INSURANCE	1986.10	$118,283	$72,217	171.00	$139,457	$106,309	171.00	$107,885	$26,550	2328.10	$365,625	$205,076
FARM BUREAU MUTUAL INSURANCE	24.70	$1,802	$0	NA	NA	NA	1.10	$678	$0	25.80	$2,480	$0
FARMERS INSURANCE EXCHANGE	6583.71	$630,620	$364,247	442.46	$480,923	$447,472	466.82	$246,069	$222,394	7492.99	$1,357,612	$1,034,113
FEDERAL INSURANCE COMPANY	423.79	$49,917	$9,510	115.42	$75,446	$73,864	121.53	$50,710	$16,620	660.74	$176,073	$99,994
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$10	$0	0.00	$17	$0	0.00	$27	$0
FOUNDERS INSURANCE COMPANY	57.13	$11,157	$0	1.99	$3,769	$739	2.00	$2,084	$0	61.12	$17,010	$739

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	5931.00	$483,903	$360,272	794.00	$527,316	$465,153	746.00	$170,769	$197,101	7471.00	$1,181,988	$1,022,526
GE PROPERTY & CASUALTY INSURANCE	0.00	($550)	$96,740	0.00	($812)	$23,612	0.00	($284)	$0	0.00	($1,646)	$120,352
GEICO INDEMNITY COMPANY	11328.22	$1,373,014	$1,446,443	1010.21	$994,615	$724,515	1064.81	$701,856	$546,083	13403.24	$3,069,485	$2,717,041
GLENS FALLS INSURANCE COMPANY, THE	210.74	$35,209	$4,668	28.50	$24,250	$2,241	33.83	$17,633	$177	273.07	$77,092	$7,086
GLOBE INDEMNITY COMPANY	12.00	$383	$0	2.00	$792	$0	2.00	$396	$0	16.00	$1,571	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$9,897	0.00	$0	($5,623)	0.00	$0	$4,274
GREAT LAKES CASUALTY INSURANCE	386.54	$37,172	$4,174	67.09	$40,799	$57,543	70.61	$18,936	$57,468	524.24	$96,907	$119,185
GUARANTY NATIONAL INSURANCE	738.39	$81,910	$12,250	89.98	$91,390	$68,917	89.82	$45,561	$41,425	918.19	$218,861	$122,592
HARLEYSVILLE LAKE STATES INSURANCE	344.40	$42,020	$1,719	44.17	$41,838	$14,936	45.09	$18,240	$20,447	433.66	$102,098	$37,102
HARTFORD ACCIDENT AND INDEMNITY	882.67	$116,461	$83,265	156.68	$115,574	$71,021	162.22	$56,460	$46,782	1201.57	$288,495	$201,068
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	($550)	0.00	$0	($6,074)	0.00	$0	($6,624)
HASTINGS MUTUAL INSURANCE	32.39	$4,616	$0	4.00	$3,112	$0	4.00	$2,300	$0	40.39	$10,028	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	5166.58	$284,461	$114,176	562.50	$371,679	$347,215	592.22	$114,521	$147,312	6321.30	$770,661	$608,703
HORACE MANN INSURANCE COMPANY	1225.04	$131,104	$76,071	50.65	$40,175	$5,877	62.41	$21,972	$58,330	1338.10	$193,251	$140,278
INTEGON NATIONAL INSURANCE	135.57	$10,489	$0	15.40	$11,022	$0	17.48	$3,908	$425	168.45	$25,419	$425
LIBERTY INSURANCE CORPORATION	0.00	($136)	$0	0.00	($374)	$4,242	0.00	($117)	$7,302	0.00	($627)	$11,544
LIBERTY MUTUAL FIRE INSURANCE COMPANY	11633.45	$1,909,220	$968,855	2767.66	$2,259,227	$1,501,942	2902.29	$1,026,726	$914,686	17303.40	$5,195,173	$3,385,483
LUMBERMENS MUTUAL CASUALTY	177.90	$26,483	$40,987	31.71	$30,163	$34,656	31.71	$8,768	($47,995)	241.32	$65,414	$27,648
MEEMIC INSURANCE COMPANY	3267.64	$292,828	$249,542	559.05	$447,814	$230,462	575.41	$161,104	$89,302	4402.10	$901,746	$569,306
MEMBERSELECT INSURANCE COMPANY	588.58	$156,500	$61,455	76.98	$117,704	$94,849	76.99	$68,755	$67,321	742.55	$342,959	$223,625
METROPOLITAN DIRECT PROPERTY AND	552.90	$31,195	$0	77.65	$30,493	$14,143	82.57	$11,627	$7,156	713.12	$73,315	$21,299
METROPOLITAN GROUP PROPERTY AND	6383.33	$297,734	$150,516	942.31	$397,887	$259,172	967.98	$158,894	$64,358	8293.62	$854,515	$474,046
METROPOLITAN PROPERTY AND CASUALTY	210.80	$10,520	$1,102	20.57	$6,866	$100	20.33	$2,526	$50	251.70	$19,912	$1,252
MIC GENERAL INSURANCE CORPORATION	1274.20	$140,808	$113,468	204.16	$145,285	$158,649	210.43	$74,232	$25,634	1688.79	$360,325	$297,751

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN AUTOMOBILE INSURANCE	403.72	$86,716	$21,124	37.82	$53,229	$25,813	40.08	$22,615	$9,663	481.62	$162,560	$56,600
MICHIGAN MILLERS MUTUAL INSURANCE	414.17	$37,245	$51,234	40.00	$32,698	$38,288	42.34	$12,422	$723	496.51	$82,365	$90,245
MID-CENTURY INSURANCE COMPANY	0.96	$115	$0	0.16	$394	$0	0.16	$149	$0	1.28	$658	$0
MODERN SERVICE INSURANCE	1636.58	$302,924	$870,908	43.65	$63,374	$91,977	42.66	$52,475	$169,360	1722.89	$418,773	$1,132,245
MUTUAL SERVICE CASUALTY INSURANCE	383.65	$36,694	$73,914	45.80	$48,045	$70,167	48.91	$15,528	$20,210	478.36	$100,267	$164,291
NATIONAL BEN-FRANKLIN INSURANCE	34.00	$3,461	$0	5.00	$3,864	$1,661	5.00	$2,391	$864	44.00	$9,716	$2,525
NATIONAL GENERAL INSURANCE	99.70	$17,267	$1,059	21.82	$12,822	$21,980	23.32	$8,532	$32,575	144.84	$38,621	$55,614
NATIONWIDE INSURANCE COMPANY OF	1076.50	$144,601	$396,650	180.60	$115,687	$160,573	188.37	$49,594	$111,742	1445.47	$309,882	$668,965
NATIONWIDE MUTUAL FIRE INSURANCE	5522.65	$853,253	$1,263,950	1049.17	$886,548	$519,876	1083.73	$396,958	$513,905	7655.55	$2,136,759	$2,297,731
NORTH POINTE INSURANCE COMPANY	1998.00	$319,595	$110,964	103.00	$123,331	$98,510	121.00	$85,133	$52,086	2222.00	$528,059	$261,560
NORTHERN INSURANCE COMPANY OF	93.25	$13,635	$1,672	17.61	$19,385	$11,116	18.06	$7,027	$8,301	128.92	$40,047	$21,089
PARTNERS MUTUAL INSURANCE	6.44	$3,495	$0	1.84	$1,048	$0	0.92	$648	$0	9.20	$5,191	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PHARMACISTS MUTUAL INSURANCE	34.00	$3,440	$0	8.00	$2,413	$0	4.00	$1,360	$0	46.00	$7,213	$0
PIONEER STATE MUTUAL INSURANCE	260.39	$18,344	$0	32.36	$11,898	$11,979	33.29	$4,080	$8,869	326.04	$34,322	$20,848
PROGRESSIVE MICHIGAN INSURANCE	9215.00	$1,008,799	$258,156	1054.00	$951,065	$468,694	1079.00	$517,532	$355,111	11348.00	$2,477,396	$1,081,961
SAFECO INSURANCE COMPANY OF	2467.66	$296,689	$184,013	437.59	$321,730	$311,653	501.03	$204,707	$106,462	3406.28	$823,126	$602,128
SAFECO INSURANCE COMPANY OF	7983.13	$835,281	$609,134	1299.72	$833,786	$454,412	1444.07	$544,974	$271,764	10726.92	$2,214,041	$1,335,310
SECURA INSURANCE, A MUTUAL	1345.38	$156,091	$42,932	166.31	$136,151	$101,750	174.81	$63,709	$25,845	1686.50	$355,951	$170,527
SOUTHERN MICHIGAN INSURANCE	270.62	$33,557	$53,100	7.37	$9,856	$21,582	7.40	$5,936	$17,146	285.39	$49,349	$91,828
STANDARD FIRE INSURANCE COMPANY, THE	79.32	$4,828	$0	21.72	$8,146	$2,661	10.85	$3,029	$4,385	111.89	$16,003	$7,046
STATE AUTOMOBILE MUTUAL	65.34	$7,592	$0	9.87	$7,414	$13,132	12.10	$3,358	$0	87.31	$18,364	$13,132
STATE FARM FIRE AND CASUALTY	24.50	$7,916	$0	3.24	$4,961	$7,135	3.24	$2,270	$0	30.98	$15,147	$7,135
STATE FARM MUTUAL AUTOMOBILE	37824.15	$3,995,484	$2,987,724	4973.46	$3,714,617	$2,459,560	5202.40	$2,266,605	$1,485,527	48000.01	$9,976,706	$6,932,811
TEACHERS INSURANCE COMPANY	1.65	$185	$0	NA	NA	NA	NA	NA	NA	1.65	$185	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INDEMNITY COMPANY	32.00	$4,187	$0	3.93	$4,493	$0	3.93	$1,595	$5,320	39.86	$10,275	$5,320
TITAN INSURANCE COMPANY	35452.79	$5,887,710	$2,804,730	672.37	$933,441	$828,130	714.41	$521,008	$573,930	36839.57	$7,342,159	$4,206,790
TRANSPORT INSURANCE COMPANY	3.81	($111)	$4	0.41	($359)	$8,163	0.41	($326)	($7,404)	4.63	($796)	$763
TRAVELERS INDEMNITY COMPANY OF	63.40	$3,823	$0	12.27	$4,535	$7,035	8.27	$1,469	$0	83.94	$9,827	$7,035
TRUMBULL INSURANCE COMPANY	25.80	$4,747	$0	2.16	$3,052	$0	2.16	$2,506	($1,770)	30.12	$10,305	($1,770)
UNITED SERVICES AUTOMOBILE	1803.51	$149,914	$3,200	351.04	$212,972	$139,359	378.38	$74,907	$133,260	2532.93	$437,793	$275,819
UNITRIN DIRECT INSURANCE COMPANY	113.50	$9,867	$0	12.00	$6,029	$0	13.00	$3,025	$0	138.50	$18,921	$0
USAA CASUALTY INSURANCE COMPANY	848.20	$84,564	$2,692	163.97	$121,401	$96,805	168.53	$45,902	$25,711	1180.70	$251,867	$125,208
WEST AMERICAN INSURANCE COMPANY	928.04	$122,230	$142,054	149.64	$122,647	$114,427	159.03	$58,819	$63,980	1236.71	$303,696	$320,461
WESTFIELD INSURANCE COMPANY	249.06	$24,561	$0	26.58	$24,213	$8,535	27.00	$16,381	$2,861	302.64	$65,155	$11,396
WOLVERINE MUTUAL INSURANCE	16.31	$1,653	$0	1.00	$1,830	$0	1.00	$339	$0	18.31	$3,822	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	3624.64	$435,564	$383,121	446.25	$356,732	$245,558	460.65	$180,661	$139,841	4384.22	$946,441	$747,071
StDev:	8098.93	$1,062,445	$927,605	1047.25	$837,016	$540,908	1084.85	$439,946	$324,404	9908.34	$2,221,393	$1,705,174
Min:	0.00	($2,789)	$0	0.00	($1,309)	($550)	0.00	($699)	$0	0.00	($4,797)	($6,624)
Max:	37824.15	$5,887,710	$5,167,852	5324.89	$4,305,426	$2,861,818	5457.24	$2,266,605	$1,741,273	48000.01	$10,461,040	$8,158,682

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Detroit Metropolitan Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1617.87	$131,510	$138,133	281.61	$185,690	$169,248	297.50	$75,843	$45,327	2196.98	$393,043	$352,708
ALLIED PROPERTY AND CASUALTY	642.37	$93,294	$2,403	116.88	$88,053	$33,045	118.54	$38,999	$12,654	877.79	$220,346	$48,102
ALLSTATE INSURANCE COMPANY	33094.55	$3,361,758	$4,226,467	3888.30	$3,298,220	$2,430,252	4052.82	$2,258,534	$1,602,033	41035.67	$8,918,512	$8,258,752
AMERICAN AND FOREIGN INSURANCE	5.00	$691	$0	0.83	$767	$0	0.83	$336	$0	6.66	$1,794	$0
AMERICAN FELLOWSHIP MUTUAL	280.00	$21,004	$0	42.16	$20,465	$12,698	42.16	$7,973	$1,730	364.32	$49,442	$14,428
AMERICAN INTERNATIONAL INSURANCE	3129.71	$335,157	$796,612	512.20	$349,647	$391,521	532.28	$195,698	$188,316	4174.19	$880,502	$1,376,449
AMEX ASSURANCE COMPANY	2215.75	$499,344	$136,410	638.98	$433,575	$455,695	650.65	$218,401	$221,323	3505.38	$1,151,320	$813,428
AMICA MUTUAL INSURANCE COMPANY	334.79	$34,555	$1,008	61.50	$48,763	$17,593	65.50	$27,863	$29,541	461.79	$111,181	$48,142
AUTO CLUB GROUP INSURANCE	23502.64	$2,837,873	$1,841,413	3932.48	$3,183,856	$2,504,813	4075.74	$1,467,195	$1,642,178	31510.86	$7,488,924	$5,988,404
AUTO CLUB INSURANCE ASSOCIATION	22069.48	$2,705,089	$2,446,859	3447.47	$2,744,951	$1,618,105	3593.39	$1,229,791	$1,043,424	29110.34	$6,679,831	$5,108,388
AUTO-OWNERS INSURANCE COMPANY	11105.97	$688,570	$1,798,125	1194.10	$844,097	$864,658	1277.77	$266,710	$370,344	13577.84	$1,799,377	$3,033,127
BRISTOL WEST INSURANCE COMPANY	376.72	$56,983	$19,809	36.99	$48,701	$10,362	38.49	$30,303	$7,592	452.20	$135,987	$37,763

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TERRITORY 37 Detroit Metropolitan Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	8.00	$854	$0	1.00	$1,481	$0	2.00	$438	$60	11.00	$2,773	$60
CITIZENS INSURANCE COMPANY OF	25236.88	$2,327,199	$2,445,554	2729.54	$2,301,716	$1,392,538	2954.81	$799,286	$562,865	30921.23	$5,428,201	$4,400,957
CONTINENTAL INSURANCE COMPANY, THE	0.00	($1,912)	$1,681	0.17	($6,742)	$106,388	0.00	($2,777)	$33,338	0.17	($11,431)	$141,407
DAIRYLAND INSURANCE COMPANY	302.66	$56,710	$14,826	13.98	$21,123	$22,344	15.33	$13,760	$7,584	331.97	$91,593	$44,754
EMCASCO INSURANCE COMPANY	28.17	$2,435	$0	2.41	$1,185	$2,134	2.41	$745	$0	32.99	$4,365	$2,134
EMPLOYERS MUTUAL CASUALTY	18.73	$1,693	$0	1.17	$900	$0	1.17	$660	$0	21.07	$3,253	$0
FARMERS INSURANCE EXCHANGE	29146.33	$2,848,093	$2,491,768	2385.04	$2,524,550	$1,998,405	2601.41	$1,278,816	$1,202,692	34132.78	$6,651,459	$5,692,865
FEDERAL INSURANCE COMPANY	177.11	$20,290	$4,902	48.67	$31,798	$75,290	51.93	$20,761	$15,476	277.71	$72,849	$95,668
FIDELITY AND CASUALTY COMPANY OF	0.00	($366)	$0	3.67	$1,571	$1,907	3.34	$592	$21,996	7.01	$1,797	$23,903
FOUNDERS INSURANCE COMPANY	151.64	$32,256	$0	2.07	$3,781	$0	2.08	$2,657	$0	155.79	$38,694	$0
FREMONT MUTUAL INSURANCE	143.22	$5,607	$0	10.90	$6,654	$3,516	10.90	$2,138	$4,339	165.02	$14,399	$7,855
GE PROPERTY & CASUALTY INSURANCE	0.00	($1,166)	$10,437	0.16	($1,196)	$15,643	0.08	($420)	($4,014)	0.24	($2,782)	$22,066

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 37 Detroit Metropolitan Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GEICO INDEMNITY COMPANY	0.00	($13,045)	$117,501	0.50	($15,541)	$64,449	0.08	($9,284)	$84,328	0.58	($37,870)	$266,278
GLENS FALLS INSURANCE COMPANY, THE	157.59	$25,886	$21,031	134.00	$67,975	$33,997	148.00	$35,383	$1,531	439.59	$129,244	$56,559
GLOBE INDEMNITY COMPANY	10.00	$658	$0	1.00	$522	$0	1.00	$250	$0	12.00	$1,430	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($4,696)	0.00	$0	($323)	0.00	$0	($5,019)
GREAT LAKES CASUALTY INSURANCE	531.16	$59,108	$0	81.92	$51,666	$22,589	84.72	$26,951	$62,222	697.80	$137,725	$84,811
GREAT NORTHERN INSURANCE	141.88	$13,811	$0	41.22	$25,138	$1,057	45.34	$18,209	$0	228.44	$57,158	$1,057
GUARANTY NATIONAL INSURANCE	986.48	$100,141	$52,478	140.72	$138,689	$73,255	139.74	$67,382	$69,051	1266.94	$306,212	$194,784
HARLEYSVILLE LAKE STATES INSURANCE	2458.92	$289,903	$67,693	290.86	$271,471	$104,367	311.51	$114,425	$98,955	3061.29	$675,799	$271,015
HARTFORD ACCIDENT AND INDEMNITY	1079.88	$140,514	$74,496	200.03	$130,344	$71,342	204.33	$60,081	$48,616	1484.24	$330,939	$194,454
HARTFORD CASUALTY INSURANCE	176.34	$21,576	$0	33.74	$25,246	$4,150	33.92	$9,744	$0	244.00	$56,566	$4,150
HARTFORD INSURANCE COMPANY OF	32422.82	$3,338,704	$2,607,704	5634.97	$3,307,391	$2,307,247	6085.24	$1,329,842	$920,907	44143.03	$7,975,937	$5,835,858
HARTFORD UNDERWRITERS INSURANCE	2132.43	$234,598	$109,737	340.24	$210,806	$223,183	350.55	$84,582	$82,504	2823.22	$529,986	$415,424

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	111.46	$14,583	$0	14.00	$7,269	$1,827	16.00	$7,095	$0	141.46	$28,947	$1,827
HOME-OWNERS INSURANCE COMPANY	5166.58	$284,461	$114,176	562.50	$371,679	$347,215	592.22	$114,521	$147,312	6321.30	$770,661	$608,703
HORACE MANN INSURANCE COMPANY	418.98	$45,050	$9,256	46.49	$32,984	$26,772	48.83	$16,490	$12,408	514.30	$94,524	$48,436
INTEGON NATIONAL INSURANCE	299.81	$22,856	$1,431	35.40	$23,153	$11,662	35.07	$7,936	$853	370.28	$53,945	$13,946
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	$0	($5,284)	0.00	$0	($5,284)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1910.41	$311,064	$182,906	465.39	$365,847	$153,471	483.89	$169,075	$151,983	2859.69	$845,986	$488,360
LUMBERMENS MUTUAL CASUALTY	105.36	$10,041	$33,790	18.26	$11,124	$34,061	20.10	$4,360	$51,296	143.72	$25,525	$119,147
MEEMIC INSURANCE COMPANY	5525.00	$519,495	$153,219	949.22	$781,794	$408,508	972.33	$287,621	$118,064	7446.55	$1,588,910	$679,791
MEMBERSELECT INSURANCE COMPANY	481.81	$114,105	$1,484	64.38	$90,995	$65,981	64.16	$55,471	$68,522	610.35	$260,571	$135,987
METROPOLITAN DIRECT PROPERTY AND	350.33	$19,485	$0	51.49	$21,029	$8,310	53.08	$7,857	$837	454.90	$48,371	$9,147
METROPOLITAN GENERAL INSURANCE	17.25	$995	$0	2.25	$1,283	$0	2.25	$424	$0	21.75	$2,702	$0
METROPOLITAN GROUP PROPERTY AND	6405.72	$289,347	$43,345	935.05	$383,398	$213,169	958.90	$145,901	$68,128	8299.67	$818,646	$324,642

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	106.80	$5,018	$0	14.58	$4,828	$2,882	15.58	$2,211	$0	136.96	$12,057	$2,882
MIC GENERAL INSURANCE CORPORATION	1263.16	$121,837	$1,615	186.73	$137,759	$65,767	193.41	$74,537	$37,542	1643.30	$334,133	$104,924
MICHIGAN AUTOMOBILE INSURANCE	365.48	$80,374	$27,750	35.07	$51,907	$22,332	35.24	$20,477	$33,690	435.79	$152,758	$83,772
MICHIGAN INSURANCE COMPANY	786.00	$22,362	$0	72.00	$20,753	$15,009	80.00	$6,996	$27,750	938.00	$50,111	$42,759
MICHIGAN MILLERS MUTUAL INSURANCE	215.20	$17,957	$3,251	28.84	$22,108	$12,023	30.09	$8,030	$5,678	274.13	$48,095	$20,952
MID-CENTURY INSURANCE COMPANY	24.00	$2,481	$0	3.32	$5,377	$0	3.41	$2,193	$0	30.73	$10,051	$0
MODERN SERVICE INSURANCE	1481.41	$327,028	$246,650	38.74	$57,800	$79,434	36.24	$47,319	$59,383	1556.39	$432,147	$385,467
MUTUAL SERVICE CASUALTY INSURANCE	883.33	$79,990	$7,632	119.82	$100,280	$107,368	123.57	$49,584	$26,281	1126.72	$229,854	$141,281
NATIONAL BEN-FRANKLIN INSURANCE	26.65	$3,339	$500	32.42	$11,943	$8,242	22.41	$5,616	$0	81.48	$20,898	$8,742
NATIONAL GENERAL INSURANCE	166.36	$25,339	$17,750	33.64	$17,282	$8,344	37.88	$11,332	$4,810	237.88	$53,953	$30,904
NATIONWIDE INSURANCE COMPANY OF	545.86	$72,361	$14,294	108.10	$71,678	$96,463	110.81	$29,995	$52,006	764.77	$174,034	$162,763
NATIONWIDE MUTUAL FIRE INSURANCE	2983.81	$448,524	$242,040	552.85	$441,911	$253,320	574.75	$203,969	$289,554	4111.41	$1,094,404	$784,914

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTH POINTE INSURANCE COMPANY	2792.00	$500,173	$1,106,918	151.00	$180,519	$171,966	161.00	$115,173	$106,212	3104.00	$795,865	$1,385,096
NORTHERN INSURANCE COMPANY OF	124.42	$17,369	$15,382	22.76	$21,579	$31,335	22.76	$7,629	($3,446)	169.94	$46,577	$43,271
PIONEER STATE MUTUAL INSURANCE	148.54	$10,456	$0	21.22	$11,486	$2,966	21.22	$3,494	$24,304	190.98	$25,436	$27,270
PROGRESSIVE MICHIGAN INSURANCE	9899.00	$1,226,251	$588,255	1420.00	$1,284,150	$843,089	1452.00	$661,809	$404,172	12771.00	$3,172,210	$1,835,516
PRUDENTIAL GENERAL INSURANCE	173.98	$24,238	$0	24.99	$25,170	$7,859	25.07	$11,803	$9,719	224.04	$61,211	$17,578
PRUDENTIAL PROPERTY AND CASUALTY	6277.49	$544,540	$308,012	855.89	$572,148	$394,858	873.07	$283,313	$216,378	8006.45	$1,400,001	$919,248
SOUTHERN MICHIGAN INSURANCE	784.88	$86,639	$1,662	23.75	$41,340	$34,637	23.75	$28,720	$15,709	832.38	$156,699	$52,008
STANDARD FIRE INSURANCE COMPANY, THE	54.50	$3,489	$0	11.00	$2,846	$19,862	5.49	$766	$499	70.99	$7,101	$20,361
STATE AUTOMOBILE MUTUAL	32.75	$3,592	$0	5.00	$4,195	$646	7.00	$1,901	$0	44.75	$9,688	$646
STATE FARM FIRE AND CASUALTY	5.46	$3,567	$0	0.91	$1,461	$0	0.75	$535	$0	7.12	$5,563	$0
STATE FARM MUTUAL AUTOMOBILE	21414.40	$2,164,680	$1,287,313	2899.38	$2,157,716	$1,377,539	3004.15	$1,262,693	$668,049	27317.93	$5,585,089	$3,332,901
TEACHERS INSURANCE COMPANY	3.00	$269	$0	0.50	$311	$0	0.50	$174	$0	4.00	$754	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INDEMNITY COMPANY	10.32	$1,768	$0	1.54	$2,063	$0	1.54	$591	$0	13.40	$4,422	$0
TITAN INSURANCE COMPANY	7859.77	$1,648,926	$3,687,797	216.49	$324,302	$355,536	219.56	$188,635	$163,566	8295.82	$2,161,863	$4,206,899
TRANSPORT INSURANCE COMPANY	0.56	($197)	$12,770	0.00	($330)	($1,490)	0.00	($230)	($4,697)	0.56	($757)	$6,583
TRAVELERS INDEMNITY COMPANY OF	66.93	$4,164	$0	11.42	$3,837	$1,040	8.73	$1,259	$1,252	87.08	$9,260	$2,292
TRUMBULL INSURANCE COMPANY	15.21	$4,991	$0	0.16	($361)	$0	0.16	$149	$943	15.53	$4,779	$943
UNITED SERVICES AUTOMOBILE	770.44	$61,544	$25,946	142.27	$82,039	$92,136	150.13	$29,637	$20,196	1062.84	$173,220	$138,278
UNITRIN DIRECT INSURANCE COMPANY	283.90	$34,946	$0	30.22	$29,120	$0	33.22	$17,071	$0	347.34	$81,137	$0
USAA CASUALTY INSURANCE COMPANY	315.32	$29,159	$8,492	61.11	$42,690	$45,371	62.97	$13,924	$29,421	439.40	$85,773	$83,284
WEST AMERICAN INSURANCE COMPANY	451.78	$50,986	$2,303	73.47	$56,721	$65,390	76.19	$26,429	$13,721	601.44	$134,136	$81,414
WESTFIELD INSURANCE COMPANY	254.94	$21,055	$0	27.92	$19,257	$43,426	30.51	$12,631	$2,060	313.37	$52,943	$45,486
Mean:	3438.32	$369,376	$344,662	452.14	$348,688	$252,536	469.34	$166,085	$136,530	4270.41	$870,888	$722,242
StDev:	7685.00	$810,062	$855,296	1044.29	$795,378	$564,820	1100.26	$402,339	$325,049	9682.82	$1,977,552	$1,657,643
Min:	0.00	($13,045)	$0	0.00	($15,541)	($4,696)	0.00	($9,284)	$0	0.00	($37,870)	($5,284)
Max:	33094.55	$3,361,758	$4,226,467	5634.97	$3,307,391	$2,504,813	6085.24	$2,258,534	$1,642,178	44143.03	$8,918,512	$8,258,752

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	6590.09	$504,707	$351,075	1113.94	$688,399	$585,634	1161.97	$294,488	$350,859	8866.00	$1,487,594	$1,287,568
ALLIED PROPERTY AND CASUALTY	1983.34	$264,934	$76,516	383.26	$266,503	$68,251	399.27	$113,853	$91,358	2765.87	$645,290	$236,125
ALLSTATE INSURANCE COMPANY	76019.81	$6,248,952	$5,509,906	9805.54	$7,025,161	$5,542,671	10202.99	$4,563,808	$3,761,456	96028.34	$17,837,921	$14,814,033
AMERICAN FELLOWSHIP MUTUAL	1112.30	$76,332	$5,595	174.48	$75,063	$55,839	174.48	$26,173	$35,934	1461.26	$177,568	$97,368
AMERICAN INSURANCE COMPANY, THE	2.62	$0	$0	0.82	$0	$0	0.63	$0	$0	4.07	$0	$0
AMERICAN INTERNATIONAL INSURANCE	11445.49	$1,081,074	$775,466	1856.85	$1,159,070	$1,110,643	1963.02	$695,104	$641,350	15265.36	$2,935,248	$2,527,459
AMERICAN PROTECTION INSURANCE	61.68	$6,626	$0	9.78	$6,253	$2,009	11.03	$2,112	$17,400	82.49	$14,991	$19,409
AMEX ASSURANCE COMPANY	39.73	$5,658	$0	11.49	$5,132	$4,327	11.49	$2,051	($200)	62.71	$12,841	$4,127
AMICA MUTUAL INSURANCE COMPANY	601.58	$56,210	$55,496	106.91	$76,253	$7,231	112.94	$39,932	$45,143	821.43	$172,395	$107,870
AUTO CLUB GROUP INSURANCE	56327.81	$5,247,588	$12,078,366	9596.73	$6,218,412	$5,021,082	9953.57	$2,673,964	$3,760,772	75878.11	$14,139,964	$20,860,220
AUTO CLUB INSURANCE ASSOCIATION	56771.83	$5,500,533	$4,944,238	9225.14	$5,909,243	$4,190,413	9588.40	$2,503,713	$2,623,140	75585.37	$13,913,489	$11,757,791
AUTO-OWNERS INSURANCE COMPANY	22428.82	$1,335,986	$3,554,231	2422.04	$1,678,724	$1,487,770	2582.77	$526,603	$618,028	27433.63	$3,541,313	$5,660,029

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	1540.81	$141,311	$16,073	163.32	$161,817	$83,441	165.74	$77,387	$22,280	1869.87	$380,515	$121,794
CINCINNATI INSURANCE COMPANY, THE	3843.81	$173,592	$71,600	507.11	$224,921	$160,684	537.03	$84,564	$58,814	4887.95	$483,077	$291,098
CITIZENS INSURANCE COMPANY OF	12637.81	$689,570	$615,493	1366.37	$692,336	$379,132	1459.82	$243,198	$105,184	15464.00	$1,625,104	$1,099,809
CONTINENTAL INSURANCE COMPANY, THE	0.00	($7,311)	$26,827	0.00	($8,269)	$70,754	0.00	($5,072)	$337	0.00	($20,652)	$97,918
DAIRYLAND INSURANCE COMPANY	1030.05	$137,061	$77,611	74.99	$109,040	$77,542	75.83	$68,212	$98,847	1180.87	$314,313	$254,000
EMCASCO INSURANCE COMPANY	283.45	$19,230	$0	40.01	$23,762	$9,627	40.51	$17,973	$10,343	363.97	$60,965	$19,970
EMPLOYERS MUTUAL CASUALTY	108.89	$7,181	$0	12.58	$8,697	$5,305	12.58	$6,617	$18,672	134.05	$22,495	$23,977
FARM BUREAU GENERAL INSURANCE	2683.90	$135,523	$8,722	249.30	$168,079	$85,561	254.00	$107,688	$50,316	3187.20	$411,290	$144,599
FARM BUREAU MUTUAL INSURANCE	9.00	$174	$0	1.00	$585	$694	1.00	$287	$440	11.00	$1,046	$1,134
FARMERS INSURANCE EXCHANGE	18666.96	$1,650,251	$4,534,720	2071.31	$2,117,399	$2,435,413	2176.16	$992,007	$1,566,555	22914.43	$4,759,657	$8,536,688
FEDERAL INSURANCE COMPANY	307.07	$32,164	$12,365	90.92	$57,836	$62,545	98.07	$39,740	$13,778	496.06	$129,740	$88,688
FIDELITY AND CASUALTY COMPANY OF	0.32	($45)	$0	0.08	($637)	$0	0.08	($342)	$0	0.48	($1,024)	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	626.25	$101,016	$20,311	43.90	$57,738	$55,558	43.74	$31,213	$77,183	713.89	$189,967	$153,052
FRANKENMUTH MUTUAL INSURANCE	102.00	$6,729	$0	13.00	$7,361	$0	14.00	$2,412	$71	129.00	$16,502	$71
FREMONT MUTUAL INSURANCE	8.25	($151)	$0	NA	NA	NA	NA	NA	NA	8.25	($151)	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($1,385)	$0	0.00	($2,424)	$29,497	0.00	($552)	$1,101	0.00	($4,361)	$30,598
GEICO INDEMNITY COMPANY	0.00	($17,857)	$340,771	7.08	($18,738)	$275,413	1.00	($11,298)	$155,637	8.08	($47,893)	$771,821
GLENS FALLS INSURANCE COMPANY, THE	531.42	$53,725	$20,826	74.75	$52,967	$4,510	81.92	$34,123	$2,780	688.09	$140,815	$28,116
GLOBE INDEMNITY COMPANY	5.99	$564	$0	1.33	$1,040	$0	1.33	$735	$3	8.65	$2,339	$3
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$2,173	0.00	$0	($4,356)	0.00	$0	($2,183)
GREAT AMERICAN INSURANCE	1582.19	$190,419	$66,965	344.68	$179,545	$160,580	405.19	$114,217	$44,218	2332.06	$484,181	$271,763
GREAT LAKES CASUALTY INSURANCE	38.86	$3,576	$0	7.88	$7,686	($1,299)	7.88	$1,964	$13,396	54.62	$13,226	$12,097
GREAT NORTHERN INSURANCE	6.09	$661	$0	3.00	$1,461	$0	2.03	$898	$0	11.12	$3,020	$0
GUARANTY NATIONAL INSURANCE	3135.98	$280,649	$268,398	379.64	$351,161	$443,141	377.07	$171,069	$329,923	3892.69	$802,879	$1,041,462

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARLEYSVILLE LAKE STATES INSURANCE	3078.84	$406,456	$322,710	366.68	$368,266	$197,251	362.78	$152,532	$131,028	3808.30	$927,254	$650,989
HARTFORD ACCIDENT AND INDEMNITY	8147.70	$1,014,210	$700,552	1603.28	$1,061,110	$662,212	1637.41	$485,689	$303,393	11388.39	$2,561,009	$1,666,157
HARTFORD CASUALTY INSURANCE	97.78	$10,873	$3,482	20.57	$12,001	$25,828	20.90	$4,499	$0	139.25	$27,373	$29,310
HARTFORD INSURANCE COMPANY OF	26941.34	$2,593,147	$2,208,051	4845.97	$2,671,106	$1,637,993	5203.04	$1,062,632	$673,736	36990.35	$6,326,885	$4,519,780
HARTFORD UNDERWRITERS INSURANCE	1786.00	$192,351	$15,529	292.07	$190,165	$106,195	300.87	$73,210	$125,774	2378.94	$455,726	$247,498
HASTINGS MUTUAL INSURANCE	124.47	$16,932	$0	11.50	$7,024	$2,979	12.50	$4,917	$3,466	148.47	$28,873	$6,445
HOME-OWNERS INSURANCE COMPANY	9926.78	$523,756	$319,089	1092.70	$700,248	$592,404	1146.57	$212,429	$279,679	12166.05	$1,436,433	$1,191,172
HORACE MANN INSURANCE COMPANY	497.04	$55,238	$22,298	49.82	$40,529	$24,687	53.33	$20,573	$13,266	600.19	$116,340	$60,251
INTEGON NATIONAL INSURANCE	228.90	$16,721	$763	28.06	$17,577	$9,269	28.82	$5,407	$6,356	285.78	$39,705	$16,388
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1813.28	$190,302	$118,680	438.96	$257,695	$199,532	456.62	$105,664	$80,780	2708.86	$553,661	$398,992
LUMBERMENS MUTUAL CASUALTY	246.17	$32,280	$92,382	40.30	$32,175	$16,746	44.71	$10,280	$94,053	331.18	$74,735	$203,181
MARYLAND CASUALTY COMPANY	7.20	$517	$0	0.44	$319	$0	0.44	$221	$0	8.08	$1,057	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 38 Detroit Metropolitan Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	4749.55	$326,126	$561,162	810.46	$458,802	$530,431	836.40	$166,334	$216,358	6396.41	$951,262	$1,307,951
MEMBERSELECT INSURANCE COMPANY	1341.81	$248,464	$189,560	178.15	$206,585	$266,271	189.98	$138,645	$279,984	1709.94	$593,694	$735,815
METROPOLITAN DIRECT PROPERTY AND	216.73	$11,849	$0	27.07	$11,622	$8,295	29.40	$4,336	$218	273.20	$27,807	$8,513
METROPOLITAN GENERAL INSURANCE	24.00	$1,129	$0	4.00	$1,445	$0	4.00	$437	$60	32.00	$3,011	$60
METROPOLITAN GROUP PROPERTY AND	7989.49	$316,283	$439,541	1192.64	$413,162	$322,084	1240.98	$160,909	$66,314	10423.11	$890,354	$827,939
METROPOLITAN PROPERTY AND CASUALTY	78.98	$4,836	$0	13.16	$4,422	$0	13.16	$1,539	$0	105.30	$10,797	$0
MIC GENERAL INSURANCE CORPORATION	5484.85	$647,741	$203,614	938.32	$705,924	$523,380	969.34	$207,323	$200,464	7392.51	$1,560,988	$927,458
MICHIGAN AUTOMOBILE INSURANCE	1238.06	$215,269	$57,225	127.32	$153,824	$58,664	129.74	$56,680	$164,255	1495.12	$425,773	$280,144
MICHIGAN INSURANCE COMPANY	6262.00	$75,347	$35,133	621.00	$90,830	$55,122	628.00	$30,883	$10,398	7511.00	$197,060	$100,653
MICHIGAN MILLERS MUTUAL INSURANCE	723.16	$55,263	$128,692	82.74	$57,142	$81,459	87.13	$21,189	$10,961	893.03	$133,594	$221,112
MID-CENTURY INSURANCE COMPANY	54.83	$2,919	$1,084	8.07	$5,786	($22,422)	8.16	$3,105	$111	71.06	$11,810	($21,227)
MODERN SERVICE INSURANCE	1869.56	$325,540	$142,993	36.06	$48,580	$96,289	35.90	$35,115	$56,599	1941.52	$409,235	$295,881

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MUTUAL SERVICE CASUALTY INSURANCE	526.41	$50,227	$7,447	72.98	$62,899	$71,657	73.07	$30,081	($13,418)	672.46	$143,207	$65,686
NATIONAL BEN-FRANKLIN INSURANCE	105.51	$9,358	$0	15.50	$10,001	$0	17.25	$6,540	$0	138.26	$25,899	$0
NATIONAL GENERAL INSURANCE	463.75	$75,977	$45,056	90.37	$55,736	$29,858	96.15	$30,803	$34,895	650.27	$162,516	$109,809
NATIONWIDE INSURANCE COMPANY OF	1674.00	$216,221	$260,827	332.45	$210,347	$238,517	346.37	$95,878	$210,146	2352.82	$522,446	$709,490
NATIONWIDE MUTUAL FIRE INSURANCE	6466.92	$893,194	$829,478	1195.13	$898,800	$672,260	1235.23	$424,857	$475,215	8897.28	$2,216,851	$1,976,953
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$776	0.00	$0	$1,269	0.00	$0	$2,045
NORTH POINTE INSURANCE COMPANY	6994.00	$932,183	$679,628	300.00	$401,137	$219,864	355.00	$247,194	$155,246	7649.00	$1,580,514	$1,054,738
NORTHERN INSURANCE COMPANY OF	227.18	$21,696	$0	41.37	$29,449	$35,909	42.34	$10,994	$48,164	310.89	$62,139	$84,073
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$250	NA	NA	NA	0.00	$0	$250
PARTNERS MUTUAL INSURANCE	10.89	$1,094	$0	0.87	$530	$342	0.87	$256	$0	12.63	$1,880	$342
PHARMACISTS MUTUAL INSURANCE	17.00	$1,584	$0	6.83	$2,375	$0	3.83	$1,796	$0	27.66	$5,755	$0
PIONEER STATE MUTUAL INSURANCE	214.68	$14,282	$0	28.97	$8,630	$1,223	31.80	$3,347	$11,420	275.45	$26,259	$12,643

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	604.00	$86,348	$43,668	96.00	$83,863	$51,096	101.00	$32,631	$7,526	801.00	$202,842	$102,290
RESPONSE WORLDWIDE INSURANCE	119.49	$9,360	$15,955	14.27	$10,262	$23,789	16.08	$8,277	$4,988	149.84	$27,899	$44,732
SAFECO INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$816	0.00	$0	$816
SECURA INSURANCE, A MUTUAL	0.00	$0	$1,403	0.00	$0	($49)	0.00	$0	$49	0.00	$0	$1,403
SOUTHERN MICHIGAN INSURANCE	1333.99	$128,784	$63,030	50.34	$82,923	$75,331	48.34	$56,275	$27,592	1432.67	$267,982	$165,953
STANDARD FIRE INSURANCE COMPANY, THE	5.46	$192	$0	1.48	$330	$0	1.03	$161	$0	7.97	$683	$0
STATE AUTOMOBILE MUTUAL	68.46	$9,372	$0	9.08	$9,121	$6,054	9.98	$3,584	$771	87.52	$22,077	$6,825
STATE FARM FIRE AND CASUALTY	52.50	$6,842	$0	6.15	$6,180	$0	6.66	$2,200	$0	65.31	$15,222	$0
STATE FARM MUTUAL AUTOMOBILE	47471.48	$3,288,772	$3,278,628	6161.29	$3,485,606	$2,499,625	6467.24	$1,747,579	$1,382,152	60100.01	$8,521,957	$7,160,405
TEACHERS INSURANCE COMPANY	3.00	$656	$0	0.50	$902	$1,271	0.50	$547	$60	4.00	$2,105	$1,331
TITAN INDEMNITY COMPANY	12.00	$1,681	$0	1.50	$1,497	$10,618	1.50	$528	$400	15.00	$3,706	$11,018
TITAN INSURANCE COMPANY	11433.10	$1,946,674	$1,594,103	342.23	$467,393	$564,325	354.75	$282,868	$350,732	12130.08	$2,696,935	$2,509,160

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRANSPORT INSURANCE COMPANY	2.38	($24)	$0	0.41	$49	$8,452	0.41	$285	($2,035)	3.20	$310	$6,417
TRAVELERS INDEMNITY COMPANY OF	38.96	$2,125	$0	4.74	$2,749	$0	4.74	$923	$2,596	48.44	$5,797	$2,596
TRUMBULL INSURANCE COMPANY	6.40	$1,760	$1,478	0.49	$253	$0	0.33	$312	$545	7.22	$2,325	$2,023
UNITED SERVICES AUTOMOBILE	2412.36	$189,272	$36,548	494.34	$267,788	$224,414	523.54	$95,456	$199,924	3430.24	$552,516	$460,886
UNITRIN DIRECT INSURANCE COMPANY	12.00	($28)	$0	0.00	($315)	$0	0.00	($445)	$0	12.00	($788)	$0
USAA CASUALTY INSURANCE COMPANY	1221.85	$100,492	$7,337	244.93	$143,268	$122,613	257.84	$56,284	$60,072	1724.62	$300,044	$190,022
WARNER INSURANCE COMPANY	2.96	$36	$0	NA	NA	NA	NA	NA	NA	2.96	$36	$0
WEST AMERICAN INSURANCE COMPANY	862.54	$96,521	$72,724	146.31	$115,546	$90,802	151.22	$53,918	($25,667)	1160.07	$265,985	$137,859
WESTFIELD INSURANCE COMPANY	776.33	$70,063	$1,404	92.67	$69,227	$22,514	92.41	$31,846	$24,554	961.41	$171,136	$48,472
Mean:	5018.00	$442,287	$516,099	697.11	$458,272	$364,248	728.86	$217,871	$224,289	6182.14	$1,077,595	$1,063,453
StDev:	12934.74	$1,126,480	$1,624,549	1891.09	$1,242,819	$967,520	1972.35	$644,215	$648,654	16453.25	$2,944,517	$3,121,911
Min:	0.00	($17,857)	$0	0.00	($18,738)	($22,422)	0.00	($11,298)	$0	0.00	($47,893)	($21,227)
Max:	76019.81	$6,248,952	$12,078,366	9805.54	$7,025,161	$5,542,671	10202.99	$4,563,808	$3,761,456	96028.34	$17,837,921	$20,860,220

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	15606.03	$940,158	$590,356	2794.22	$1,369,485	$1,239,513	2910.81	$613,156	$410,631	21311.06	$2,922,799	$2,240,500
ALLIED PROPERTY AND CASUALTY	3420.95	$391,466	$105,582	626.38	$385,425	$87,178	639.36	$162,637	$66,115	4686.69	$939,528	$258,875
ALLSTATE INSURANCE COMPANY	178951.57	$12,574,655	$25,977,428	22435.46	$14,269,392	$10,744,363	23585.90	$8,383,738	$5,947,613	224972.93	$35,227,785	$42,669,404
AMERICAN FELLOWSHIP MUTUAL	4848.05	$334,639	$135,942	762.59	$304,735	$232,744	762.59	$92,045	$93,646	6373.23	$731,419	$462,332
AMERICAN INSURANCE COMPANY, THE	27.36	$1,434	$0	6.78	$2,496	$852	7.57	$1,479	$0	41.71	$5,409	$852
AMERICAN INTERNATIONAL INSURANCE	25600.85	$2,022,081	$1,765,905	4420.76	$2,447,372	$2,510,767	4618.92	$1,334,053	$1,029,856	34640.53	$5,803,506	$5,306,528
AMEX ASSURANCE COMPANY	4777.66	$797,181	$1,828,417	1435.32	$754,352	$789,355	1464.40	$347,079	$457,339	7677.38	$1,898,612	$3,075,111
AMICA MUTUAL INSURANCE COMPANY	1540.31	$142,968	$137,693	264.29	$186,463	$108,060	274.90	$78,613	$26,173	2079.50	$408,044	$271,926
ARGONAUT INSURANCE COMPANY	8.58	$3,847	$2,294	1.08	$4,257	$0	1.08	$1,531	$0	10.74	$9,635	$2,294
AUTO CLUB GROUP INSURANCE	194525.73	$15,656,473	$11,906,911	32974.48	$17,321,723	$11,690,896	34225.99	$6,213,858	$5,118,653	261726.20	$39,192,054	$28,716,460
AUTO CLUB INSURANCE ASSOCIATION	86061.90	$7,635,250	$4,217,463	13316.89	$7,369,947	$4,290,333	13990.74	$2,745,304	$1,805,606	113369.53	$17,750,501	$10,313,402
AUTO-OWNERS INSURANCE COMPANY	43203.50	$1,668,488	$1,695,604	4599.50	$2,000,987	$1,147,882	4962.70	$669,403	$290,583	52765.70	$4,338,878	$3,134,069

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	890.29	$51,656	$14,456	110.35	$44,913	$15,656	121.35	$16,900	$23,277	1121.99	$113,469	$53,389
CITIZENS INSURANCE COMPANY OF	110746.80	$5,238,312	$4,058,290	12907.05	$5,502,221	$3,555,566	13587.14	$1,976,023	$904,881	137240.99	$12,716,556	$8,518,737
CONTINENTAL INSURANCE COMPANY, THE	0.00	($8,471)	$225,501	0.25	($2,050)	$157,164	0.00	($1,055)	$22,925	0.25	($11,576)	$405,590
DAIRYLAND INSURANCE COMPANY	1861.83	$273,798	$189,099	79.55	$134,464	$92,694	81.65	$83,100	$163,108	2023.03	$491,362	$444,901
EMCASCO INSURANCE COMPANY	101.69	$6,868	$500	12.58	$8,164	$17,675	12.58	$6,020	$11,236	126.85	$21,052	$29,411
EMPLOYERS MUTUAL CASUALTY	107.85	$8,381	$609	12.66	$9,422	$5,947	12.66	$6,830	$860	133.17	$24,633	$7,416
FARM BUREAU GENERAL INSURANCE	4476.10	$233,658	$62,250	403.90	$242,263	$183,246	409.60	$144,051	$61,406	5289.60	$619,972	$306,902
FARM BUREAU MUTUAL INSURANCE	376.70	$14,215	$0	38.00	$14,861	$1,597	38.00	$7,910	$1,137	452.70	$36,986	$2,734
FARMERS INSURANCE EXCHANGE	37864.50	$2,806,763	$4,435,673	4106.98	$3,120,986	$3,322,498	4285.57	$1,376,758	$1,424,666	46257.05	$7,304,507	$9,182,837
FEDERAL INSURANCE COMPANY	292.77	$30,958	$333,887	83.99	$47,617	$38,987	82.83	$26,329	$27,241	459.59	$104,904	$400,115
FIDELITY AND CASUALTY COMPANY OF	0.00	($51)	$0	1.00	$149	$5,172	0.00	($111)	$1,273	1.00	($13)	$6,445
FOUNDERS INSURANCE COMPANY	1720.06	$241,749	$84,852	24.98	$32,062	$19,376	24.24	$18,089	$23,869	1769.28	$291,900	$128,097

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	5323.00	$274,378	$171,497	720.00	$267,224	$214,812	672.00	$89,634	$27,219	6715.00	$631,236	$413,528
FREMONT MUTUAL INSURANCE	288.09	$8,153	$0	24.29	$8,750	$1,137	23.29	$2,792	$0	335.67	$19,695	$1,137
GE PROPERTY & CASUALTY INSURANCE	0.00	($1,606)	$61	0.00	($2,275)	$88,452	0.25	($433)	$25,913	0.25	($4,314)	$114,426
GEICO INDEMNITY COMPANY	15313.14	$1,894,705	$2,705,312	1451.05	$1,365,854	$1,046,741	1523.07	$1,004,321	$771,816	18287.26	$4,264,880	$4,523,869
GLENS FALLS INSURANCE COMPANY, THE	3037.42	$255,934	$248,408	459.33	$262,241	$49,100	483.25	$138,615	$26,562	3980.00	$656,790	$324,070
GLOBE INDEMNITY COMPANY	5.00	$284	$0	1.00	$382	$0	1.00	$200	$0	7.00	$866	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($1,037)	0.00	($5)	$2,578	0.00	($5)	$1,541
GRANGE INSURANCE COMPANY OF	18.00	$833	$0	3.00	$1,247	$0	3.00	$476	$0	24.00	$2,556	$0
GREAT AMERICAN INSURANCE	103.80	$13,238	$0	19.43	$8,743	$0	25.55	$4,931	$2,848	148.78	$26,912	$2,848
GREAT LAKES CASUALTY INSURANCE	2120.78	$149,118	$35,440	354.40	$190,659	$120,834	368.40	$69,654	$55,850	2843.58	$409,431	$212,124
GREAT NORTHERN INSURANCE	204.03	$21,119	$0	52.19	$33,512	$907	64.64	$24,305	$1,575	320.86	$78,936	$2,482
HARLEYSVILLE LAKE STATES INSURANCE	1738.50	$109,149	$4,595	208.09	$137,825	$73,542	218.71	$37,206	$12,913	2165.30	$284,180	$91,050

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Detroit West-Northern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	2597.03	$194,300	$78,202	524.22	$237,241	$131,687	533.36	$79,345	$50,289	3654.61	$510,886	$260,178
HARTFORD CASUALTY INSURANCE	39.32	$4,545	$0	9.67	$5,819	$0	9.67	$1,897	$0	58.66	$12,261	$0
HARTFORD INSURANCE COMPANY OF	8856.79	$638,068	$143,950	1618.81	$632,497	$382,259	1742.95	$204,075	$160,795	12218.55	$1,474,640	$687,004
HARTFORD UNDERWRITERS INSURANCE	1202.11	$102,905	$780,156	222.25	$115,375	$175,123	229.09	$33,710	$84,086	1653.45	$251,990	$1,039,365
HASTINGS MUTUAL INSURANCE	507.81	$53,958	$41,888	65.00	$33,854	$14,793	64.50	$27,961	$17,376	637.31	$115,773	$74,057
HOME-OWNERS INSURANCE COMPANY	6883.95	$266,654	$76,491	750.20	$339,292	$135,031	801.25	$108,628	$49,626	8435.40	$714,574	$261,148
INTEGON NATIONAL INSURANCE	369.23	$32,822	$26,445	47.57	$33,442	$34,996	47.65	$15,258	$20,027	464.45	$81,522	$81,468
LIBERTY INSURANCE CORPORATION	0.00	$17	$0	NA	NA	NA	0.00	($22)	$0	0.00	($5)	$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8068.50	$668,433	$253,664	1961.67	$945,586	$650,607	2053.04	$344,396	$151,479	12083.21	$1,958,415	$1,055,750
MARYLAND CASUALTY COMPANY	0.00	($257)	$0	0.00	($410)	$0	0.00	($251)	$0	0.00	($918)	$0
MEEMIC INSURANCE COMPANY	25730.98	$1,673,835	$620,384	4382.65	$2,326,528	$1,391,453	4514.82	$859,330	$367,709	34628.45	$4,859,693	$2,379,546
MEMBERSELECT INSURANCE COMPANY	3838.57	$615,006	$459,695	445.15	$438,271	$326,718	480.66	$262,759	$178,071	4764.38	$1,316,036	$964,484

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	0.00	$85	$0	NA	NA	NA	NA	NA	NA	0.00	$85	$0
MERCHANTS MUTUAL INSURANCE	28.00	$4,093	$0	3.00	$2,766	$0	4.00	$1,187	$1,144	35.00	$8,046	$1,144
METROPOLITAN DIRECT PROPERTY AND	109.22	$5,988	$0	18.98	$8,470	$7,144	19.49	$2,510	$480	147.69	$16,968	$7,624
METROPOLITAN GROUP PROPERTY AND	4513.64	$175,378	$141,939	698.98	$247,074	$185,117	714.98	$100,319	$24,699	5927.60	$522,771	$351,755
METROPOLITAN PROPERTY AND CASUALTY	5.40	$405	$0	1.00	$476	$0	1.00	$103	$0	7.40	$984	$0
MIC GENERAL INSURANCE CORPORATION	8038.59	$826,137	$1,439,873	1380.94	$903,943	$652,164	1436.59	$288,093	$255,086	10856.12	$2,018,173	$2,347,123
MICHIGAN AUTOMOBILE INSURANCE	3631.08	$566,172	$362,979	421.80	$426,792	$278,605	426.16	$136,464	$242,796	4479.04	$1,129,428	$884,380
MICHIGAN INSURANCE COMPANY	5244.00	$67,501	$200,282	464.00	$65,789	$32,924	491.00	$22,536	$5,480	6199.00	$155,826	$238,686
MICHIGAN MILLERS MUTUAL INSURANCE	2602.11	$183,673	$43,942	317.75	$195,888	$175,543	332.50	$72,848	$27,480	3252.36	$452,409	$246,965
MID-CENTURY INSURANCE COMPANY	14.46	$912	$0	1.99	$2,133	$13,069	2.07	$867	$0	18.52	$3,912	$13,069
MODERN SERVICE INSURANCE	22849.81	$3,102,539	$1,213,258	721.31	$735,220	$689,331	732.82	$471,005	$403,084	24303.94	$4,308,764	$2,305,673
MUTUAL SERVICE CASUALTY INSURANCE	1041.81	$65,302	$27,368	119.31	$62,927	$108,723	122.07	$31,497	$23,888	1283.19	$159,726	$159,979

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Detroit West-Northern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	519.49	$39,360	$49,175	82.50	$44,226	$1,393	87.50	$23,441	$647	689.49	$107,027	$51,215
NATIONAL GENERAL INSURANCE	649.38	$84,632	$109,517	133.60	$68,947	$56,104	137.81	$32,563	$47,526	920.79	$186,142	$213,147
NATIONWIDE INSURANCE COMPANY OF	2771.27	$311,834	$217,069	565.29	$312,424	$354,808	579.54	$137,171	$211,139	3916.10	$761,429	$783,016
NATIONWIDE MUTUAL FIRE INSURANCE	21766.63	$2,446,980	$2,216,271	4170.26	$2,707,730	$2,386,131	4287.06	$1,188,613	$1,399,516	30223.95	$6,343,323	$6,001,918
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$538	0.00	$0	$4,376	0.00	$0	($596)	0.00	$0	$4,318
NORTH POINTE INSURANCE COMPANY	13630.00	$1,656,402	$614,550	355.00	$402,754	$246,709	381.00	$225,562	$203,662	14366.00	$2,284,718	$1,064,921
NORTHERN INSURANCE COMPANY OF	300.86	$25,871	$11,866	54.58	$39,179	$21,726	56.32	$13,592	$19,018	411.76	$78,642	$52,610
PHARMACISTS MUTUAL INSURANCE	18.00	$997	$0	5.17	$1,561	$0	2.58	$905	$0	25.75	$3,463	$0
PIONEER STATE MUTUAL INSURANCE	381.30	$21,790	$0	50.00	$17,602	$6,561	50.00	$5,997	$80	481.30	$45,389	$6,641
PROGRESSIVE MICHIGAN INSURANCE	14533.00	$1,200,261	$177,940	1762.00	$1,165,868	$622,301	1815.00	$427,027	$126,989	18110.00	$2,793,156	$927,230
RESPONSE WORLDWIDE INSURANCE	0.00	($844)	$0	0.28	($876)	$0	0.00	($795)	$544	0.28	($2,515)	$544
ROYAL INSURANCE COMPANY OF	4.00	$417	$0	1.00	$480	$0	1.00	$359	$0	6.00	$1,256	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Detroit West-Northern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	64.96	$7,357	$628	9.57	$6,095	$7,117	10.42	$2,433	$70	84.95	$15,885	$7,815
SAFECO INSURANCE COMPANY OF	107.67	$10,379	$944	21.09	$8,943	$7,376	24.59	$4,021	$741	153.35	$23,343	$9,061
SECURA INSURANCE, A MUTUAL	2125.30	$137,965	$173,700	298.40	$120,566	$77,297	312.15	$60,575	$13,287	2735.85	$319,106	$264,284
SOUTHERN MICHIGAN INSURANCE	2700.59	$271,898	$480,333	100.49	$148,676	$189,658	100.38	$101,011	$97,531	2901.46	$521,585	$767,522
STANDARD FIRE INSURANCE COMPANY, THE	66.62	$3,391	$0	22.86	$6,618	$6,638	11.42	$2,694	$2,978	100.90	$12,703	$9,616
STATE AUTOMOBILE MUTUAL	610.17	$50,782	$1,369	110.89	$67,727	$20,324	114.89	$21,777	$26,103	835.95	$140,286	$47,796
STATE FARM FIRE AND CASUALTY	493.80	$53,178	$20,634	59.65	$56,501	$48,335	62.65	$17,624	$1,936	616.10	$127,303	$70,905
STATE FARM MUTUAL AUTOMOBILE	318267.16	$18,508,205	$16,733,174	42189.23	$20,990,259	$15,629,654	43963.90	$9,247,221	$6,422,884	404420.29	$48,745,685	$38,785,712
TITAN INDEMNITY COMPANY	9.24	$1,295	$0	1.54	$1,405	$6,379	1.54	$440	$0	12.32	$3,140	$6,379
TITAN INSURANCE COMPANY	11860.32	$1,675,668	$1,315,152	544.44	$635,009	$466,151	558.08	$345,592	$240,863	12962.84	$2,656,269	$2,022,166
TRANSPORT INSURANCE COMPANY	0.00	($853)	$0	0.00	($894)	($20,330)	0.00	($478)	$40,748	0.00	($2,225)	$20,418
TRAVELERS INDEMNITY COMPANY OF	114.97	$6,059	$0	21.58	$6,874	$7,917	14.78	$2,568	$0	151.33	$15,501	$7,917

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 39 Detroit West-Northern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRUMBULL INSURANCE COMPANY	0.08	($993)	$0	0.41	$1,020	$0	0.41	$476	$0	0.90	$503	$0
UNITED SERVICES AUTOMOBILE	5142.63	$369,636	$276,600	1028.68	$535,961	$374,193	1072.61	$168,349	$165,790	7243.92	$1,073,946	$816,583
UNITRIN DIRECT INSURANCE COMPANY	46.00	$3,957	$0	6.00	$3,604	$0	6.00	$1,565	$0	58.00	$9,126	$0
USAA CASUALTY INSURANCE COMPANY	2958.25	$223,175	$250,547	570.27	$315,361	$296,617	589.63	$106,240	$98,181	4118.15	$644,776	$645,345
WEST AMERICAN INSURANCE COMPANY	1999.93	$181,296	$51,894	308.89	$216,431	$193,170	324.56	$131,335	$81,737	2633.38	$529,062	$326,801
WESTFIELD INSURANCE COMPANY	1380.42	$101,898	$60,104	161.85	$105,189	$150,161	171.34	$60,186	$105,901	1713.61	$267,273	$316,166
WOLVERINE MUTUAL INSURANCE	31.66	$2,196	$0	1.83	$1,829	$795	1.83	$736	$0	35.32	$4,761	$795
Mean:	13932.10	$1,004,827	$995,628	1927.25	$1,051,594	$768,526	1988.69	$456,319	$335,669	17630.73	$2,473,573	$2,068,304
StDev:	45038.38	$2,978,301	$3,501,581	6314.41	$3,326,211	$2,401,657	6552.40	$1,484,123	$1,079,286	57481.22	$7,697,547	$6,801,865
Min:	0.00	($8,471)	$0	0.00	($2,275)	($20,330)	0.00	($1,055)	$0	0.00	($11,576)	$0
Max:	318267.16	$18,508,205	$25,977,428	42189.23	$20,990,259	$15,629,654	43963.90	$9,247,221	$6,422,884	404420.29	$48,745,685	$42,669,404

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	3729.59	$132,048	$82,119	685.41	$225,137	$201,023	707.38	$83,547	$29,846	5122.38	$440,732	$312,988
ALLIED PROPERTY AND CASUALTY	1506.78	$93,553	$19,539	278.18	$102,705	$25,249	294.66	$38,437	$5,028	2079.62	$234,695	$49,816
ALLSTATE INSURANCE COMPANY	25908.64	$1,278,592	$1,151,836	3322.71	$1,680,883	$1,001,585	3552.98	$810,690	$392,308	32784.33	$3,770,165	$2,545,729
AMERICAN FELLOWSHIP MUTUAL	1178.60	$74,346	$3,829	172.44	$66,360	$21,964	172.44	$20,792	$3,820	1523.48	$161,498	$29,613
AMERICAN INSURANCE COMPANY, THE	115.20	$9,887	$0	27.33	$16,347	$1,084	29.95	$10,554	$38,500	172.48	$36,788	$39,584
AMERICAN INTERNATIONAL INSURANCE	2957.59	$141,789	$21,952	543.00	$184,471	$189,944	574.63	$89,822	$54,217	4075.22	$416,082	$266,113
AMEX ASSURANCE COMPANY	252.50	$24,485	$2,647	79.99	$24,317	$16,495	81.15	$10,414	$2,931	413.64	$59,216	$22,073
AMICA MUTUAL INSURANCE COMPANY	197.16	$15,441	$0	40.80	$22,302	$12,930	40.94	$6,035	$4,324	278.90	$43,778	$17,254
AUTO CLUB GROUP INSURANCE	132171.23	$8,759,628	$4,951,427	22934.56	$10,242,936	$6,685,844	23923.40	$3,052,103	$1,720,340	179029.19	$22,054,667	$13,357,611
AUTO CLUB INSURANCE ASSOCIATION	44687.81	$3,197,334	$3,079,320	7117.39	$3,282,099	$2,043,728	7479.73	$1,002,212	$601,430	59284.93	$7,481,645	$5,724,478
AUTO-OWNERS INSURANCE COMPANY	43895.50	$1,585,937	$1,080,765	4818.90	$2,058,981	$1,054,860	5144.80	$713,237	$254,106	53859.20	$4,358,155	$2,389,731
CINCINNATI INSURANCE COMPANY, THE	673.05	$29,555	$0	91.02	$39,295	$19,770	99.53	$14,695	$4,155	863.60	$83,545	$23,925

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	55747.64	$2,233,996	$1,012,252	6600.46	$2,433,336	$1,607,236	6899.82	$906,385	$473,017	69247.92	$5,573,717	$3,092,505
CONTINENTAL INSURANCE COMPANY, THE	0.75	($318)	$1,062	0.50	$1,614	$52,147	0.25	$756	$18,831	1.50	$2,052	$72,040
DAIRYLAND INSURANCE COMPANY	22.80	$2,688	$0	1.83	$2,224	$7,582	1.83	$1,214	$0	26.46	$6,126	$7,582
EMCASCO INSURANCE COMPANY	28.13	$2,115	$0	3.16	$2,140	$0	2.83	$1,442	$0	34.12	$5,697	$0
EMPLOYERS MUTUAL CASUALTY	59.70	$3,774	$0	6.34	$3,745	$0	6.84	$2,618	$0	72.88	$10,137	$0
FARM BUREAU GENERAL INSURANCE	2664.70	$132,988	$14,048	253.60	$114,974	$65,777	264.60	$36,962	$58,019	3182.90	$284,924	$137,844
FARM BUREAU MUTUAL INSURANCE	548.80	$22,343	$203	59.70	$18,032	$6,809	63.80	$5,891	$2,345	672.30	$46,266	$9,357
FARMERS INSURANCE EXCHANGE	3978.00	$225,798	$45,328	489.14	$261,517	$142,049	513.57	$96,095	$87,634	4980.71	$583,410	$275,011
FEDERAL INSURANCE COMPANY	44.32	$6,397	$491	12.08	$9,898	$6,993	14.08	$4,504	$471	70.48	$20,799	$7,955
FIDELITY AND CASUALTY COMPANY OF	0.00	($304)	$0	0.83	$236	$1,049	0.75	$37	$1,241	1.58	($31)	$2,290
FOUNDERS INSURANCE COMPANY	394.23	$61,690	$17,431	1.00	$1,015	$0	1.00	$518	$0	396.23	$63,223	$17,431
FRANKENMUTH MUTUAL INSURANCE	4693.00	$205,979	$217,330	566.00	$207,163	$177,922	578.00	$72,799	$33,817	5837.00	$485,941	$429,069

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	40.00	$1,305	$0	2.00	$352	$0	3.00	$110	$0	45.00	$1,767	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($2,134)	$1,939	0.16	($2,198)	$12,768	0.00	($787)	$39,205	0.16	($5,119)	$53,912
GLENS FALLS INSURANCE COMPANY, THE	1131.75	$73,407	$11,836	207.16	$91,458	$17,853	213.83	$37,315	$1,976	1552.74	$202,180	$31,665
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($58)	0.00	$0	($58)
GREAT AMERICAN INSURANCE	47.64	$6,292	$0	9.11	$4,097	$8,284	10.11	$2,008	$170	66.86	$12,397	$8,454
GREAT LAKES CASUALTY INSURANCE	369.18	$23,328	$0	59.71	$31,574	$38,033	61.02	$9,069	$29,997	489.91	$63,971	$68,030
GREAT NORTHERN INSURANCE	124.99	$12,092	$0	33.00	$21,715	$559	38.13	$14,130	$5,407	196.12	$47,937	$5,966
GUARANTY NATIONAL INSURANCE	1.13	$217	$0	0.25	$169	$0	0.08	$44	$0	1.46	$430	$0
HARLEYSVILLE LAKE STATES INSURANCE	1268.27	$96,425	$29,415	150.80	$87,776	$50,215	160.29	$29,236	$50,084	1579.36	$213,437	$129,714
HARTFORD ACCIDENT AND INDEMNITY	1842.59	$109,020	$123,604	364.87	$160,102	$64,879	374.90	$49,766	$43,303	2582.36	$318,888	$231,786
HARTFORD INSURANCE COMPANY OF	152.53	$8,738	$0	25.17	$7,622	$2,121	26.17	$2,665	$145	203.87	$19,025	$2,266
HARTFORD UNDERWRITERS INSURANCE	27.20	$1,986	$0	5.70	$1,974	$0	5.44	$625	$0	38.34	$4,585	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	41.29	$4,130	$0	7.50	$2,988	$0	7.50	$1,320	$245	56.29	$8,438	$245
HOME-OWNERS INSURANCE COMPANY	4585.40	$151,855	$48,345	503.90	$195,333	$71,364	521.30	$65,848	$46,564	5610.60	$413,036	$166,273
INTEGON NATIONAL INSURANCE	225.21	$18,012	$0	23.64	$17,822	$1,931	25.41	$5,165	$454	274.26	$40,999	$2,385
LIBERTY INSURANCE CORPORATION	NA	NA	NA	0.00	$0	$3,882	NA	NA	NA	0.00	$0	$3,882
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1706.94	$118,825	$243,012	435.43	$177,380	$80,931	453.92	$60,954	$49,250	2596.29	$357,159	$373,193
LUMBERMENS MUTUAL CASUALTY	887.03	$40,893	$5,008	134.18	$53,157	$93,877	155.78	$22,981	($42,744)	1176.99	$117,031	$56,141
MEEMIC INSURANCE COMPANY	17014.15	$852,104	$1,523,258	2993.22	$1,150,144	$596,091	3094.49	$469,390	$217,599	23101.86	$2,471,638	$2,336,948
MEMBERSELECT INSURANCE COMPANY	2486.72	$346,727	$152,633	298.49	$247,867	$131,581	307.49	$132,814	$22,702	3092.70	$727,408	$306,916
METROPOLITAN DIRECT PROPERTY AND	325.47	$19,917	$798	46.74	$19,361	$11,086	49.82	$7,162	$166	422.03	$46,440	$12,050
METROPOLITAN GENERAL INSURANCE	30.00	$1,545	$0	5.50	$2,648	$505	5.50	$874	$760	41.00	$5,067	$1,265
METROPOLITAN GROUP PROPERTY AND	5516.16	$257,155	$393,006	800.90	$342,885	$209,179	832.98	$137,655	$42,432	7150.04	$737,695	$644,617
METROPOLITAN PROPERTY AND CASUALTY	190.08	$12,135	$1,538	27.66	$9,721	$8,843	27.91	$3,600	$1,635	245.65	$25,456	$12,016

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	647.68	$45,139	$3,363	116.46	$47,247	$53,843	121.32	$14,802	$5,039	885.46	$107,188	$62,245
MICHIGAN AUTOMOBILE INSURANCE	252.32	$36,280	$7,150	12.50	$14,575	$6,445	12.57	$3,849	$7,375	277.39	$54,704	$20,970
MICHIGAN INSURANCE COMPANY	4660.00	$57,968	$47,309	418.00	$59,526	$34,645	430.00	$23,255	$26,007	5508.00	$140,749	$107,961
MICHIGAN MILLERS MUTUAL INSURANCE	761.52	$33,935	$6,268	100.51	$39,814	$33,212	103.91	$16,691	$6,895	965.94	$90,440	$46,375
MID-CENTURY INSURANCE COMPANY	3.00	$201	$0	0.16	$115	$0	0.16	$34	$0	3.32	$350	$0
MODERN SERVICE INSURANCE	4472.58	$597,866	$236,253	151.31	$156,691	$113,554	155.23	$91,469	$22,039	4779.12	$846,026	$371,846
MUTUAL SERVICE CASUALTY INSURANCE	690.91	$36,621	$102,585	91.74	$46,976	$27,332	93.32	$11,287	$4,028	875.97	$94,884	$133,945
NATIONAL BEN-FRANKLIN INSURANCE	276.16	$15,115	$0	46.75	$19,376	$14,496	48.50	$7,687	$349	371.41	$42,178	$14,845
NATIONAL GENERAL INSURANCE	20.27	$2,861	$0	2.64	$1,186	$3,499	3.20	$804	$0	26.11	$4,851	$3,499
NATIONWIDE INSURANCE COMPANY OF	1191.18	$77,357	$505,871	259.49	$86,494	$73,058	271.40	$30,321	$47,679	1722.07	$194,172	$626,608
NATIONWIDE MUTUAL FIRE INSURANCE	1495.61	$113,909	$52,381	289.30	$129,092	$114,265	300.06	$41,366	$47,597	2084.97	$284,367	$214,243
NORTH POINTE INSURANCE COMPANY	2733.00	$315,841	$177,129	125.00	$120,117	$72,360	127.00	$53,805	$12,030	2985.00	$489,763	$261,519

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN INSURANCE COMPANY OF	19.10	$1,339	$0	1.17	$555	$0	2.17	$329	$0	22.44	$2,223	$0
PIONEER STATE MUTUAL INSURANCE	50.26	$1,984	$0	7.18	$2,224	$0	7.18	$795	$0	64.62	$5,003	$0
PROGRESSIVE MICHIGAN INSURANCE	9110.00	$748,338	$507,448	1116.00	$725,386	$565,816	1140.00	$230,735	$81,117	11366.00	$1,704,459	$1,154,381
SAFECO INSURANCE COMPANY OF	141.80	$14,752	$0	24.96	$16,449	$18,579	27.45	$8,543	$772	194.21	$39,744	$19,351
SAFECO INSURANCE COMPANY OF	570.27	$49,338	$53,050	99.95	$43,240	$7,984	111.35	$22,020	$3,004	781.57	$114,598	$64,038
SECURA INSURANCE, A MUTUAL	1783.90	$112,300	$51,772	264.32	$100,389	$88,946	275.24	$52,571	$23,170	2323.46	$265,260	$163,888
STANDARD FIRE INSURANCE COMPANY, THE	22.44	$1,166	$0	5.48	$882	$0	3.00	$375	$0	30.92	$2,423	$0
STATE AUTOMOBILE MUTUAL	48.70	$2,768	$0	5.56	$3,004	$0	5.07	$1,110	$0	59.33	$6,882	$0
STATE FARM FIRE AND CASUALTY	111.46	$11,671	$0	11.40	$11,966	$15,470	11.99	$2,735	$1,116	134.85	$26,372	$16,586
STATE FARM MUTUAL AUTOMOBILE	72902.23	$3,048,101	$2,453,435	10031.72	$4,120,478	$3,182,550	10489.91	$1,349,006	$1,130,802	93423.86	$8,517,585	$6,766,787
TITAN INDEMNITY COMPANY	41.98	$6,092	$0	6.79	$7,710	$6,590	6.79	$2,444	$0	55.56	$16,246	$6,590
TITAN INSURANCE COMPANY	20709.16	$3,199,514	$9,064,284	866.44	$1,063,813	$949,378	880.81	$652,894	$529,091	22456.41	$4,916,221	$10,542,753

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 40 Detroit West-Southern

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$1,342	0.00	$0	($211)	0.00	$0	$1,131
TRAVELERS INDEMNITY COMPANY OF	322.11	$13,055	$0	77.32	$16,892	$2,002	54.27	$7,140	$0	453.70	$37,087	$2,002
UNITED SERVICES AUTOMOBILE	1485.98	$85,734	$92,172	309.57	$129,037	$54,919	324.46	$38,744	$3,382	2120.01	$253,515	$150,473
UNITRIN DIRECT INSURANCE COMPANY	18.00	$1,070	$0	2.00	$1,079	$0	2.00	$275	$0	22.00	$2,424	$0
USAA CASUALTY INSURANCE COMPANY	514.80	$33,888	$8,149	103.76	$53,776	$27,985	108.99	$15,620	$3,571	727.55	$103,284	$39,705
WARNER INSURANCE COMPANY	18.75	($41)	$0	5.60	$162	$0	5.93	$106	$0	30.28	$227	$0
WEST AMERICAN INSURANCE COMPANY	129.06	$11,381	$1,749	25.28	$10,891	$927	26.02	$4,969	$4,356	180.36	$27,241	$7,032
WESTFIELD INSURANCE COMPANY	401.40	$20,228	$243,227	50.00	$22,802	$37,497	50.25	$9,492	$2,207	501.65	$52,522	$282,931
Mean:	6351.62	$377,786	$361,683	871.77	$388,324	$256,363	911.69	$135,810	$79,204	7874.61	$881,201	$679,492
StDev:	19325.07	$1,185,726	$1,251,046	3016.08	$1,326,994	$879,790	3151.70	$415,622	$251,167	25053.83	$2,877,837	$2,139,984
Min:	0.00	($2,134)	$0	0.00	($2,198)	$0	0.00	($787)	$0	0.00	($5,119)	($58)
Max:	132171.23	$8,759,628	$9,064,284	22934.56	$10,242,936	$6,685,844	23923.40	$3,052,103	$1,720,340	179029.19	$22,054,667	$13,357,611

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2470.51	$88,491	$8,509	443.99	$161,051	$110,084	470.09	$42,585	$46,185	3384.59	$292,127	$164,778
ALLIED PROPERTY AND CASUALTY	6620.20	$398,363	$48,592	1251.03	$387,606	$152,147	1359.84	$178,940	$38,720	9231.07	$964,909	$239,459
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($38)	0.00	$0	($38)
ALLSTATE INSURANCE COMPANY	114697.32	$5,479,966	$3,850,547	11853.21	$6,149,532	$3,849,093	13000.91	$2,386,945	$1,077,940	139551.44	$14,016,443	$8,777,580
AMERICAN FELLOWSHIP MUTUAL	70.35	$4,552	$0	11.04	$4,274	$0	11.04	$1,336	$0	92.43	$10,162	$0
AMERICAN INSURANCE COMPANY, THE	45.05	$2,770	$0	13.01	$5,514	$0	12.19	$10	$100	70.25	$8,294	$100
AMERICAN INTERNATIONAL INSURANCE	1850.57	$87,234	$9,319	325.88	$122,544	$74,163	340.99	$39,046	$23,816	2517.44	$248,824	$107,298
AMEX ASSURANCE COMPANY	714.57	$61,042	$9,990	217.31	$73,577	$60,089	222.39	$20,020	$4,404	1154.27	$154,639	$74,483
AMICA MUTUAL INSURANCE COMPANY	540.69	$43,616	$1,492	90.37	$53,708	$34,185	97.25	$11,717	$4,711	728.31	$109,041	$40,388
ARGONAUT INSURANCE COMPANY	5.07	$2,306	$0	0.33	$526	$0	0.33	$171	$0	5.73	$3,003	$0
AUTO CLUB GROUP INSURANCE	49799.23	$2,919,595	$7,013,932	8798.47	$3,337,359	$2,816,982	9171.07	$995,414	$707,368	67768.77	$7,252,368	$10,538,282
AUTO CLUB INSURANCE ASSOCIATION	63432.97	$3,991,667	$2,405,549	10387.97	$4,019,790	$3,428,542	10932.06	$1,177,373	$850,362	84753.00	$9,188,830	$6,684,453

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	38797.89	$1,375,956	$915,774	4343.05	$1,660,486	$1,143,798	4778.55	$549,966	$218,363	47919.49	$3,586,408	$2,277,935
BRISTOL WEST INSURANCE COMPANY	4983.91	$285,321	$407,894	416.56	$280,962	$222,878	429.65	$84,195	$36,008	5830.12	$650,478	$666,780
CINCINNATI INSURANCE COMPANY, THE	474.49	$22,325	$0	63.57	$24,703	$11,733	70.57	$10,528	$436	608.63	$57,556	$12,169
CITIZENS INSURANCE COMPANY OF	163495.47	$6,043,339	$2,710,509	19858.72	$6,121,918	$5,035,854	20814.24	$2,474,021	$1,409,936	204168.43	$14,639,278	$9,156,299
CONTINENTAL INSURANCE COMPANY, THE	0.00	$2,671	$3,164	1.50	$1,640	$42,207	1.00	$59	$6,220	2.50	$4,370	$51,591
DAIRYLAND INSURANCE COMPANY	885.65	$99,569	$47,114	44.22	$40,181	$38,726	45.74	$17,923	$11,695	975.61	$157,673	$97,535
EMCASCO INSURANCE COMPANY	659.89	$39,565	$5,863	85.43	$42,409	$31,297	88.93	$14,218	$11,107	834.25	$96,192	$48,267
EMPLOYERS MUTUAL CASUALTY	131.92	$7,818	$500	15.75	$8,439	$2,262	15.75	$2,705	$478	163.42	$18,962	$3,240
FARM BUREAU GENERAL INSURANCE	15108.30	$403,254	$90,969	1228.50	$525,688	$450,076	1298.10	$156,652	$172,685	17634.90	$1,085,594	$713,730
FARM BUREAU MUTUAL INSURANCE	1300.80	$34,829	$9,527	120.40	$46,959	$28,436	130.00	$15,688	$28,230	1551.20	$97,476	$66,193
FARMERS INSURANCE EXCHANGE	20598.05	$1,082,635	$360,835	2088.88	$1,146,260	$840,956	2266.73	$416,535	$228,648	24953.66	$2,645,430	$1,430,439
FEDERAL INSURANCE COMPANY	116.39	$13,114	$0	37.43	$33,482	$11,024	39.94	$12,036	$316	193.76	$58,632	$11,340

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	0.00	($606)	$0	0.42	($696)	$10,174	0.00	($448)	$2,595	0.42	($1,750)	$12,769
FOUNDERS INSURANCE COMPANY	147.55	$18,339	$0	2.58	$1,968	$0	2.58	$789	$0	152.71	$21,096	$0
FRANKENMUTH MUTUAL INSURANCE	11939.00	$475,361	$381,545	1646.00	$455,353	$420,429	1537.00	$177,389	$102,122	15122.00	$1,108,103	$904,096
FREMONT MUTUAL INSURANCE	1128.44	$26,129	$1,111	82.68	$23,485	$15,318	87.68	$9,066	$2,702	1298.80	$58,680	$19,131
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	0.00	($28)	$0	0.00	($10)	$0	0.00	($38)	$0
GEICO INDEMNITY COMPANY	1235.21	$100,867	$577,775	95.21	$61,007	$27,465	104.74	$31,717	$2,438	1435.16	$193,591	$607,678
GLENS FALLS INSURANCE COMPANY, THE	1243.75	$75,255	$72,749	198.34	$85,740	$41,251	210.92	$32,763	$7,928	1653.01	$193,758	$121,928
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$104	0.00	$0	($3,844)	0.00	$0	($3,740)
GREAT AMERICAN INSURANCE	1123.78	$99,116	$81,054	257.72	$88,091	$41,245	288.47	$53,406	$8,430	1669.97	$240,613	$130,729
GREAT LAKES CASUALTY INSURANCE	899.36	$61,166	$42,522	127.14	$54,474	$85,367	132.33	$19,025	$7,209	1158.83	$134,665	$135,098
GUARANTY NATIONAL INSURANCE	162.22	$10,697	$500	18.82	$11,863	$14,839	18.40	$4,379	$3,662	199.44	$26,939	$19,001
HARLEYSVILLE LAKE STATES INSURANCE	1556.88	$110,118	$7,318	212.74	$102,857	$29,797	219.32	$35,536	$21,128	1988.94	$248,511	$58,243

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD ACCIDENT AND INDEMNITY	2360.66	$115,700	$368,453	419.86	$153,701	$121,243	438.35	$41,106	$16,928	3218.87	$310,507	$506,624
HARTFORD CASUALTY INSURANCE	27.08	$2,988	$0	5.77	$2,781	$0	5.77	$930	$0	38.62	$6,699	$0
HARTFORD INSURANCE COMPANY OF	5235.98	$301,669	$362,664	922.55	$271,567	$180,508	1026.15	$99,213	$50,710	7184.68	$672,449	$593,882
HARTFORD UNDERWRITERS INSURANCE	241.09	$15,749	$0	42.62	$15,235	$15,284	44.75	$5,792	$3,389	328.46	$36,776	$18,673
HASTINGS MUTUAL INSURANCE	722.90	$68,048	$104,830	76.50	$34,231	$35,139	84.50	$16,194	$1,653	883.90	$118,473	$141,622
HOME-OWNERS INSURANCE COMPANY	15343.10	$461,374	$109,857	1731.55	$580,227	$396,228	1836.40	$181,256	$104,198	18911.05	$1,222,857	$610,283
HORACE MANN INSURANCE COMPANY	1513.97	$80,766	$43,006	227.91	$74,245	$39,078	254.57	$33,095	$23,949	1996.45	$188,106	$106,033
INTEGON NATIONAL INSURANCE	753.80	$65,633	$7,781	76.05	$59,518	$61,283	79.16	$16,549	$5,217	909.01	$141,700	$74,281
LIBERTY INSURANCE CORPORATION	0.00	($132)	$0	0.05	($94)	$5,773	0.02	($60)	($591)	0.07	($286)	$5,182
LIBERTY MUTUAL FIRE INSURANCE COMPANY	12281.25	$911,387	$395,045	3021.70	$1,412,623	$853,014	3237.24	$388,654	$267,453	18540.19	$2,712,664	$1,515,512
LUMBERMENS MUTUAL CASUALTY	123.36	$6,843	$1,146	17.78	$6,727	$17,880	17.88	$2,684	$6,873	159.02	$16,254	$25,899
MEEMIC INSURANCE COMPANY	10021.66	$481,832	$142,694	1665.81	$538,240	$442,232	1713.90	$229,142	$115,541	13401.37	$1,249,214	$700,467

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEMBERSELECT INSURANCE COMPANY	3431.15	$394,432	$1,343,084	363.39	$258,655	$309,559	380.57	$133,754	$65,670	4175.11	$786,841	$1,718,313
METROPOLITAN DIRECT PROPERTY AND	235.08	$12,993	$7,639	38.98	$15,451	$12,632	38.99	$5,158	($796)	313.05	$33,602	$19,475
METROPOLITAN GENERAL INSURANCE	38.00	$1,808	$0	5.83	$1,662	$123	5.91	$619	$0	49.74	$4,089	$123
METROPOLITAN GROUP PROPERTY AND	2691.90	$185,813	$358,976	374.80	$166,031	$159,341	388.91	$63,186	$39,705	3455.61	$415,030	$558,022
METROPOLITAN PROPERTY AND CASUALTY	396.71	$21,180	$500	48.32	$16,907	$22,605	49.73	$6,056	($77)	494.76	$44,143	$23,028
MIC GENERAL INSURANCE CORPORATION	1311.36	$75,841	$68,033	247.77	$110,019	$77,504	264.86	$28,835	$21,270	1823.99	$214,695	$166,807
MICHIGAN AUTOMOBILE INSURANCE	636.14	$78,840	$51,830	26.65	$22,432	$9,425	31.07	$6,871	$2,225	693.86	$108,143	$63,480
MICHIGAN INSURANCE COMPANY	31247.00	$354,653	$24,851	3055.00	$369,681	$303,221	3168.00	$145,707	$82,772	37470.00	$870,041	$410,844
MICHIGAN MILLERS MUTUAL INSURANCE	4953.90	$216,096	$38,925	641.25	$188,831	$180,318	710.74	$95,856	$51,028	6305.89	$500,783	$270,271
MID-CENTURY INSURANCE COMPANY	949.56	$34,742	$0	116.81	$72,262	$5,038	120.06	$21,809	$6,029	1186.43	$128,813	$11,067
MODERN SERVICE INSURANCE	492.55	$66,106	$3,072	13.73	$13,463	$6,490	13.49	$6,885	$2,134	519.77	$86,454	$11,696
MUTUAL SERVICE CASUALTY INSURANCE	475.57	$23,539	$1,010	64.06	$23,273	$22,767	64.32	$4,660	$5,945	603.95	$51,472	$29,722

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL BEN-FRANKLIN INSURANCE	227.25	$11,021	$0	38.25	$14,058	$2,724	48.66	$5,999	$746	314.16	$31,078	$3,470
NATIONAL GENERAL INSURANCE	67.73	$6,072	$1,469	13.42	$4,800	$24,229	15.59	$1,396	$165	96.74	$12,268	$25,863
NATIONWIDE INSURANCE COMPANY OF	5354.93	$290,280	$198,140	1126.54	$316,747	$569,409	1214.23	$135,514	$195,303	7695.70	$742,541	$962,852
NATIONWIDE MUTUAL FIRE INSURANCE	17015.37	$1,128,816	$626,999	3551.12	$1,179,631	$1,096,182	3681.04	$520,013	$255,312	24247.53	$2,828,460	$1,978,493
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$216	0.00	$0	$203	0.00	$0	$419
NORTH POINTE INSURANCE COMPANY	2308.00	$255,921	$21,890	74.00	$65,512	$54,549	75.00	$30,301	$11,307	2457.00	$351,734	$87,746
NORTHERN INSURANCE COMPANY OF	33.10	$2,041	$0	5.28	$2,071	$0	5.78	$892	$1,074	44.16	$5,004	$1,074
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$193	0.00	$0	$2,764	0.00	$0	$2,957
PARTNERS MUTUAL INSURANCE	434.56	$50,689	($1,019)	115.07	$40,718	$20,930	62.18	$21,093	$10,356	611.81	$112,500	$30,267
PHARMACISTS MUTUAL INSURANCE	12.00	$464	$0	4.00	$962	$0	2.00	$223	$0	18.00	$1,649	$0
PIONEER STATE MUTUAL INSURANCE	3470.58	$151,622	$18,281	498.70	$120,496	$135,241	502.66	$48,680	$34,537	4471.94	$320,798	$188,059
PROGRESSIVE MICHIGAN INSURANCE	28063.00	$2,049,004	$1,165,410	3496.00	$2,086,799	$1,143,896	3668.00	$542,559	$275,939	35227.00	$4,678,362	$2,585,245

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL GENERAL INSURANCE	41.82	$3,176	$0	4.40	$2,496	$0	5.83	$1,145	$0	52.05	$6,817	$0
PRUDENTIAL PROPERTY AND CASUALTY	3334.08	$147,097	$873,922	459.56	$149,824	$138,944	394.89	$60,667	$33,555	4188.53	$357,588	$1,046,421
RESPONSE WORLDWIDE INSURANCE	5.20	$350	$0	1.00	$411	$0	1.00	$190	$0	7.20	$951	$0
ROYAL INSURANCE COMPANY OF	12.00	$1,313	$0	3.00	$1,907	$0	3.00	$601	$0	18.00	$3,821	$0
SAFECO INSURANCE COMPANY OF	1233.69	$107,236	$8,231	217.67	$88,388	$117,880	271.58	$26,237	$31,257	1722.94	$221,861	$157,368
SAFECO INSURANCE COMPANY OF	3354.75	$245,930	$9,909	641.73	$210,968	$236,055	842.91	$67,310	$32,752	4839.39	$524,208	$278,716
SECURA INSURANCE, A MUTUAL	1630.73	$92,302	$1,875	218.06	$66,701	$85,623	230.57	$30,465	$17,774	2079.36	$189,468	$105,272
SOUTHERN MICHIGAN INSURANCE	3136.98	$265,908	$54,443	94.46	$65,239	$118,497	53.95	$19,498	$24,763	3285.39	$350,645	$197,703
STANDARD FIRE INSURANCE COMPANY, THE	7.56	$412	$0	2.69	$755	$2,132	1.15	$349	$1,108	11.40	$1,516	$3,240
STATE AUTOMOBILE MUTUAL	377.13	$18,937	$0	62.18	$28,597	$17,195	62.40	$11,718	$7,294	501.71	$59,252	$24,489
STATE FARM FIRE AND CASUALTY	153.96	$14,204	$895	17.40	$17,529	$887	17.83	$3,036	$386	189.19	$34,769	$2,168
STATE FARM MUTUAL AUTOMOBILE	93504.56	$4,014,860	$2,743,652	12195.39	$5,619,473	$4,132,108	13254.06	$1,557,721	$1,167,304	118954.01	$11,192,054	$8,043,064

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TEACHERS INSURANCE COMPANY	1471.40	$54,446	$4,379	211.66	$60,177	$83,464	220.00	$25,491	$11,973	1903.06	$140,114	$99,816
TITAN INSURANCE COMPANY	1485.23	$215,084	$39,760	68.66	$63,347	$36,581	68.05	$23,886	$2,767	1621.94	$302,317	$79,108
TRAVELERS INDEMNITY COMPANY OF	15.90	$556	$0	4.38	$638	$0	2.38	$298	$0	22.66	$1,492	$0
TRUMBULL INSURANCE COMPANY	97.23	$6,841	$0	10.24	$5,325	$2,170	11.25	$1,943	($1,780)	118.72	$14,109	$390
UNITED SERVICES AUTOMOBILE	8620.68	$467,920	$158,230	1783.09	$687,550	$484,679	1861.81	$163,975	$83,421	12265.58	$1,319,445	$726,330
UNITRIN DIRECT INSURANCE COMPANY	277.00	$19,455	$0	30.00	$18,903	$0	31.00	$5,970	$0	338.00	$44,328	$0
USAA CASUALTY INSURANCE COMPANY	7427.35	$445,655	$114,067	1466.12	$595,125	$323,355	1522.47	$148,463	$114,622	10415.94	$1,189,243	$552,044
WARNER INSURANCE COMPANY	4.60	$83	$0	1.15	$165	$0	1.15	$17	$0	6.90	$265	$0
WEST AMERICAN INSURANCE COMPANY	141.80	$11,323	$0	26.88	$10,689	$2,441	28.56	$5,004	$399	197.24	$27,016	$2,840
WESTFIELD INSURANCE COMPANY	850.00	$38,243	$5,257	104.00	$36,265	$36,723	107.42	$15,213	$8,120	1061.42	$89,721	$50,100
WOLVERINE MUTUAL INSURANCE	4224.54	$186,055	$10,781	542.40	$169,553	$116,670	564.07	$72,577	$28,134	5331.01	$428,185	$155,585

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 41 Grand Rapids Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	8779.04	$419,418	$317,274	1113.10	$439,066	$333,300	1168.49	$147,938	$86,893	10586.86	$979,726	$717,259
StDev:	24505.73	$1,076,666	$961,472	3007.32	$1,185,735	$890,351	3181.55	$413,621	$241,615	30026.73	$2,636,940	$1,965,205
Min:	0.00	($606)	($1,019)	0.00	($696)	$0	0.00	($448)	($1,019)	0.00	($1,750)	($3,740)
Max:	163495.47	$6,043,339	$7,013,932	19858.72	$6,149,532	$5,035,854	20814.24	$2,474,021	$1,409,936	204168.43	$14,639,278	$10,538,282

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	4048.94	$140,471	$112,927	726.00	$231,511	$195,559	764.05	$78,782	$45,594	5538.99	$450,764	$354,080
ALLIED PROPERTY AND CASUALTY	1131.47	$66,140	$8	211.22	$64,116	$55,789	233.99	$31,367	$4,020	1576.68	$161,623	$59,817
ALLSTATE INSURANCE COMPANY	9907.08	$444,434	$366,923	1140.22	$572,587	$326,912	1266.24	$237,669	$130,621	12313.54	$1,254,690	$824,456
AMERICAN FELLOWSHIP MUTUAL	314.40	$18,520	$2,095	46.27	$11,186	$606	46.27	$3,296	$2,565	406.94	$33,002	$5,266
AMERICAN INTERNATIONAL INSURANCE	2894.50	$133,269	$6,288,635	501.34	$177,467	$154,228	536.15	$67,598	$20,292	3931.99	$378,334	$6,463,155
AMERICAN PROTECTION INSURANCE	6.00	$288	$0	1.00	$353	$0	1.00	$76	$0	8.00	$717	$0
AMEX ASSURANCE COMPANY	602.66	$45,780	$102,061	176.49	$52,735	$56,322	180.48	$14,552	$13,941	959.63	$113,067	$172,324
AMICA MUTUAL INSURANCE COMPANY	1133.84	$70,963	$11,515	204.57	$98,595	$36,470	222.72	$27,309	$7,379	1561.13	$196,867	$55,364
ARGONAUT INSURANCE COMPANY	0.00	($131)	$0	NA	NA	NA	NA	NA	NA	0.00	($131)	$0
AUTO-OWNERS INSURANCE COMPANY	44568.70	$1,573,065	$930,079	4987.75	$1,898,339	$1,282,687	5482.45	$644,250	$267,330	55038.90	$4,115,654	$2,480,096
BRISTOL WEST INSURANCE COMPANY	11620.99	$423,536	$181,678	1017.39	$417,118	$380,528	1046.74	$124,871	$121,902	13685.12	$965,525	$684,108
CINCINNATI INSURANCE COMPANY, THE	3241.45	$143,029	$41,112	435.57	$156,569	$103,279	492.00	$70,492	$25,502	4169.02	$370,090	$169,893

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	125705.90	$4,615,593	$1,430,848	15564.70	$4,703,562	$3,586,085	16416.08	$1,937,600	$1,032,760	157686.68	$11,256,755	$6,049,693
CONTINENTAL INSURANCE COMPANY, THE	0.58	($4,121)	$17,753	0.33	($4,261)	$62,187	0.58	($1,763)	$10,056	1.49	($10,145)	$89,996
DAIRYLAND INSURANCE COMPANY	728.23	$77,130	$11,956	37.90	$34,549	$30,136	38.82	$13,708	$12,972	804.95	$125,387	$55,064
EMCASCO INSURANCE COMPANY	389.91	$24,784	$1,751	56.01	$25,503	$6,238	55.93	$8,265	$819	501.85	$58,552	$8,808
EMPLOYERS MUTUAL CASUALTY	48.48	$3,347	$600	4.34	$1,859	$15,009	4.34	$626	$320	57.16	$5,832	$15,929
FARM BUREAU GENERAL INSURANCE	35885.60	$933,208	$235,653	3603.80	$1,188,480	$1,132,504	3785.40	$392,548	$353,293	43274.80	$2,514,236	$1,721,450
FARM BUREAU MUTUAL INSURANCE	6565.50	$145,550	$9,238	737.70	$180,717	$199,405	789.70	$68,383	$48,922	8092.90	$394,650	$257,565
FARMERS INSURANCE EXCHANGE	25398.31	$1,264,547	$368,329	2556.29	$1,325,800	$1,051,656	2742.99	$470,403	$279,708	30697.59	$3,060,750	$1,699,693
FEDERAL INSURANCE COMPANY	21.38	$2,422	$0	7.49	$7,421	$3,897	6.99	($5,294)	$750	35.86	$4,549	$4,647
FIDELITY AND CASUALTY COMPANY OF	0.00	$143	$0	0.33	$175	$4,433	0.00	$103	$177	0.33	$421	$4,610
FOUNDERS INSURANCE COMPANY	19.72	$3,317	$0	0.50	$730	$0	0.50	$284	$0	20.72	$4,331	$0
FRANKENMUTH MUTUAL INSURANCE	6777.00	$258,439	$114,116	927.00	$244,549	$243,817	865.00	$97,274	$65,681	8569.00	$600,262	$423,614

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	551.05	$10,281	$0	46.60	$9,960	$8,192	47.61	$4,124	$3,204	645.26	$24,365	$11,396
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($715)	0.00	$0	($715)
GLENS FALLS INSURANCE COMPANY, THE	1472.51	$80,807	$1,619	259.33	$86,969	$15,322	277.58	$38,044	$4,544	2009.42	$205,820	$21,485
GREAT AMERICAN INSURANCE	19.91	$1,593	$0	3.94	$1,476	$0	8.15	$770	$0	32.00	$3,839	$0
GREAT LAKES CASUALTY INSURANCE	741.20	$48,875	$2,059	120.56	$47,297	$47,889	124.42	$19,564	$19,398	986.18	$115,736	$69,346
GREAT NORTHERN INSURANCE	23.41	$1,524	$0	9.00	$4,440	$0	8.17	$1,150	$0	40.58	$7,114	$0
GUARANTY NATIONAL INSURANCE	51.48	$3,017	$0	7.15	$4,243	$172	6.99	$1,875	$0	65.62	$9,135	$172
HARLEYSVILLE LAKE STATES INSURANCE	8823.50	$537,222	$409,273	974.89	$454,275	$325,317	1014.46	$128,997	$133,518	10812.85	$1,120,494	$868,108
HARTFORD CASUALTY INSURANCE	4.00	$289	$0	1.00	$320	$0	1.00	$157	$0	6.00	$766	$0
HARTFORD INSURANCE COMPANY OF	28.31	$2,964	$0	6.40	$2,879	$1,219	6.39	$758	$50	41.10	$6,601	$1,269
HARTFORD UNDERWRITERS INSURANCE	33.90	$2,341	$1,930	6.35	$2,243	$13,344	6.18	$706	$0	46.43	$5,290	$15,274
HASTINGS MUTUAL INSURANCE	11543.04	$593,008	$864,430	1483.50	$398,991	$399,528	1530.00	$168,189	$128,474	14556.54	$1,160,188	$1,392,432

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	20585.40	$616,763	$150,599	2348.25	$789,339	$593,931	2487.20	$263,581	$125,750	25420.85	$1,669,683	$870,280
INTEGON NATIONAL INSURANCE	799.56	$64,264	$16,285	80.47	$65,006	$67,695	85.82	$18,911	$9,981	965.85	$148,181	$93,961
LIBERTY INSURANCE CORPORATION	0.00	($445)	$0	0.00	($679)	$7,912	0.00	($144)	$787	0.00	($1,268)	$8,699
LIBERTY MUTUAL FIRE INSURANCE COMPANY	49507.41	$2,906,604	$2,088,965	12128.87	$4,686,006	$3,526,287	13009.82	$1,631,752	$1,016,561	74646.10	$9,224,362	$6,631,813
LUMBERMENS MUTUAL CASUALTY	73.20	$4,498	$714	12.37	$4,617	$23,105	12.70	$1,893	($493)	98.27	$11,008	$23,326
MEEMIC INSURANCE COMPANY	29900.00	$1,421,425	$754,006	5053.81	$1,618,024	$1,085,511	5227.32	$685,910	$377,133	40181.13	$3,725,359	$2,216,650
MEMBERSELECT INSURANCE COMPANY	0.00	$6,753	$1,000	2.00	$4,343	$50,535	4.50	$3,146	$6,419	6.50	$14,242	$57,954
MERCHANTS MUTUAL INSURANCE	0.00	$102	$0	2.00	$557	$0	1.00	$254	$1,955	3.00	$913	$1,955
METROPOLITAN DIRECT PROPERTY AND	10.00	$411	$0	2.00	$442	$0	2.00	$158	$0	14.00	$1,011	$0
METROPOLITAN GROUP PROPERTY AND	193.55	$13,857	$0	30.24	$14,133	($3,744)	32.65	$5,841	$765	256.44	$33,831	($2,979)
METROPOLITAN PROPERTY AND CASUALTY	22.80	$1,087	$0	2.33	$739	$0	2.33	$352	$0	27.46	$2,178	$0
MIC GENERAL INSURANCE CORPORATION	6457.92	$355,003	$229,973	1200.95	$481,956	$384,681	1267.49	$121,559	$79,361	8926.36	$958,518	$694,015

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN AUTOMOBILE INSURANCE	453.55	$66,713	$160,703	22.06	$19,950	$6,258	22.41	$5,570	$1,899	498.02	$92,233	$168,860
MICHIGAN INSURANCE COMPANY	27094.00	$288,799	$75,558	2587.00	$283,037	$262,878	2663.00	$109,773	$74,897	32344.00	$681,609	$413,333
MICHIGAN MILLERS MUTUAL INSURANCE	4836.95	$196,224	$37,908	656.83	$169,148	$140,854	704.30	$86,649	$47,901	6198.08	$452,021	$226,663
MID-CENTURY INSURANCE COMPANY	873.06	$33,467	$0	110.64	$66,763	$6,559	115.90	$19,446	$608	1099.60	$119,676	$7,167
MODERN SERVICE INSURANCE	2308.41	$280,022	$158,036	67.47	$57,576	$38,716	67.32	$28,881	$7,725	2443.20	$366,479	$204,477
MUTUAL SERVICE CASUALTY INSURANCE	285.16	$12,391	$0	37.32	$11,984	$14,882	40.06	$2,856	$4,536	362.54	$27,231	$19,418
NATIONAL BEN-FRANKLIN INSURANCE	209.35	$10,085	$2,547	34.91	$10,298	$2,297	37.75	$4,767	$1,209	282.01	$25,150	$6,053
NATIONAL GENERAL INSURANCE	778.33	$56,693	$997	168.37	$47,313	$33,369	176.58	$13,571	$9,250	1123.28	$117,577	$43,616
NATIONWIDE INSURANCE COMPANY OF	950.60	$49,668	$8,461	207.79	$56,880	$62,951	229.69	$25,686	$23,130	1388.08	$132,234	$94,542
NATIONWIDE MUTUAL FIRE INSURANCE	2373.99	$151,089	$16,586	477.99	$158,237	$167,234	502.70	$71,681	$47,048	3354.68	$381,007	$230,868
NATIONWIDE MUTUAL INSURANCE	0.00	$0	($56)	0.00	$0	$293	NA	NA	NA	0.00	$0	$237
NORTH POINTE INSURANCE COMPANY	921.00	$94,682	$111,469	24.00	$26,715	$18,122	25.00	$9,916	$1,255	970.00	$131,313	$130,846

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN INSURANCE COMPANY OF	130.53	$7,401	$0	24.91	$7,839	$4,024	24.90	$3,907	$59	180.34	$19,147	$4,083
PARTNERS MUTUAL INSURANCE	216.62	$25,115	$49,456	56.36	$17,774	$17,173	31.61	$9,223	$4,257	304.59	$52,112	$70,886
PIONEER STATE MUTUAL INSURANCE	2218.92	$90,132	$8,911	317.59	$68,399	$82,743	320.79	$26,860	$21,718	2857.30	$185,391	$113,372
PROGRESSIVE MICHIGAN INSURANCE	8104.00	$462,910	$114,134	779.00	$460,357	$292,036	806.00	$110,249	$51,183	9689.00	$1,033,516	$457,353
PRUDENTIAL GENERAL INSURANCE	38.00	$2,813	$0	6.00	$2,489	$0	5.50	$922	$0	49.50	$6,224	$0
PRUDENTIAL PROPERTY AND CASUALTY	1096.66	$59,234	$30,966	134.90	$40,988	$14,068	142.90	$21,541	$21,597	1374.46	$121,763	$66,631
ROYAL INSURANCE COMPANY OF	3.32	$172	$0	0.83	$198	$0	0.83	$65	$0	4.98	$435	$0
SAFECO INSURANCE COMPANY OF	618.80	$50,507	$500	111.91	$42,403	$1,389	145.08	$14,877	$0	875.79	$107,787	$1,889
SECURA INSURANCE, A MUTUAL	19680.83	$1,016,243	$355,922	2836.39	$831,255	$873,302	2923.57	$380,396	$202,347	25440.79	$2,227,894	$1,431,571
SOUTHERN MICHIGAN INSURANCE	3606.80	$278,399	$113,350	81.05	$83,446	$30,597	79.11	$28,501	$21,622	3766.96	$390,346	$165,569
STANDARD FIRE INSURANCE COMPANY, THE	718.12	$33,864	$4,945	159.23	$32,570	$34,738	94.09	$14,851	$39,989	971.44	$81,285	$79,672
STATE AUTOMOBILE MUTUAL	310.72	$15,097	$2,353	55.22	$20,863	$2,729	57.40	$8,569	$4,229	423.34	$44,529	$9,311

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	837.80	$66,833	$25,356	90.39	$72,825	$34,755	102.82	$17,704	$28,374	1031.01	$157,362	$88,485
STATE FARM MUTUAL AUTOMOBILE	299188.65	$10,095,089	$7,454,372	41866.55	$15,487,404	$11,782,375	45048.73	$5,152,167	$3,728,135	386103.93	$30,734,660	$22,964,882
TITAN INDEMNITY COMPANY	43.92	$5,648	$0	5.82	$4,721	$5,278	5.82	$1,527	$0	55.56	$11,896	$5,278
TITAN INSURANCE COMPANY	21946.03	$2,834,136	$959,026	762.42	$701,381	$577,980	788.48	$268,754	$128,996	23496.93	$3,804,271	$1,666,002
TOKIO MARINE AND FIRE INSURANCE	4.00	$367	$0	1.00	$622	$0	1.00	$132	$0	6.00	$1,121	$0
TRANSPORT INSURANCE COMPANY	0.00	($97)	$0	0.00	($91)	$0	0.00	($30)	$0	0.00	($218)	$0
TRAVELERS INDEMNITY COMPANY OF	30.25	$1,209	$0	2.81	$653	$0	2.81	$230	$0	35.87	$2,092	$0
TRUMBULL INSURANCE COMPANY	49.33	$4,943	$0	3.66	$4,603	$858	4.16	$1,277	$0	57.15	$10,823	$858
UNITED SERVICES AUTOMOBILE	872.30	$44,129	$4,690	176.09	$60,576	$20,125	186.82	$15,076	$9,256	1235.21	$119,781	$34,071
UNITRIN DIRECT INSURANCE COMPANY	24.00	$2,026	$0	1.00	$183	$0	1.00	$87	$0	26.00	$2,296	$0
USAA CASUALTY INSURANCE COMPANY	819.36	$48,161	$30,459	160.48	$64,889	$67,372	167.48	$16,664	$12,853	1147.32	$129,714	$110,684
WEST AMERICAN INSURANCE COMPANY	1934.61	$114,612	$209,302	357.55	$102,878	$70,624	374.88	$55,162	$31,717	2667.04	$272,652	$311,643

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 42 Grand Rapids Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WESTFIELD INSURANCE COMPANY	469.16	$18,907	$0	54.50	$24,592	$8,294	58.42	$9,692	$4,416	582.08	$53,191	$12,710
WOLVERINE MUTUAL INSURANCE	12996.32	$577,983	$227,627	1701.22	$505,965	$438,962	1764.81	$223,710	$87,067	16462.35	$1,307,658	$753,656
Mean:	9751.72	$401,784	$293,079	1319.85	$471,606	$364,149	1403.17	$168,344	$106,769	12298.02	$1,022,179	$749,637
StDev:	35763.79	$1,275,132	$1,081,720	5030.94	$1,831,615	$1,392,428	5399.51	$624,696	$434,106	45798.06	$3,672,886	$2,722,506
Min:	0.00	($4,121)	($56)	0.00	($4,261)	($3,744)	0.00	($5,294)	($56)	0.00	($10,145)	($2,979)
Max:	299188.65	$10,095,089	$7,454,372	41866.55	$15,487,404	$11,782,375	45048.73	$5,152,167	$3,728,135	386103.93	$30,734,660	$22,964,882

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1388.13	$75,135	$284,053	249.47	$117,390	$68,854	259.29	$37,273	$9,202	1896.89	$229,798	$362,109
ALLIED PROPERTY AND CASUALTY	1547.18	$144,955	$84,406	272.31	$132,415	$41,044	293.43	$47,820	$16,210	2112.92	$325,190	$141,660
ALLSTATE INSURANCE COMPANY	46946.63	$2,912,704	$3,249,265	5824.80	$3,411,159	$2,117,168	6268.65	$1,496,174	$812,519	59040.08	$7,820,037	$6,178,952
AMERICAN FELLOWSHIP MUTUAL	2770.45	$184,214	$80,823	431.78	$164,822	$174,115	431.78	$50,536	$54,629	3634.01	$399,572	$309,567
AMERICAN INSURANCE COMPANY, THE	14.24	$1,064	$0	3.56	$1,177	$0	3.56	$505	$0	21.36	$2,746	$0
AMERICAN INTERNATIONAL INSURANCE	1423.07	$96,929	$9,829	247.11	$121,749	$68,125	256.41	$45,136	$36,137	1926.59	$263,814	$114,091
AMEX ASSURANCE COMPANY	144.91	$20,237	$0	38.40	$19,450	$4,840	39.74	$7,263	$3,600	223.05	$46,950	$8,440
AMICA MUTUAL INSURANCE COMPANY	136.65	$11,426	$437	25.78	$18,137	$4,013	26.99	$5,075	($989)	189.42	$34,638	$3,461
AUTO CLUB GROUP INSURANCE	11887.56	$1,115,486	$595,062	1881.40	$1,139,877	$828,472	1980.74	$389,405	$203,105	15749.70	$2,644,768	$1,626,639
AUTO CLUB INSURANCE ASSOCIATION	6191.48	$614,050	$276,061	930.81	$592,105	$285,674	968.73	$180,664	$99,088	8091.02	$1,386,819	$660,823
AUTO-OWNERS INSURANCE COMPANY	3750.70	$201,786	$21,130	366.80	$206,567	$153,109	412.20	$78,478	$22,083	4529.70	$486,831	$196,322
BRISTOL WEST INSURANCE COMPANY	158.50	$15,230	$0	15.74	$18,773	$0	15.73	$6,195	$0	189.97	$40,198	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	385.79	$25,626	$500	46.76	$26,088	$7,459	65.77	$10,728	$9,821	498.32	$62,442	$17,780
CITIZENS INSURANCE COMPANY OF	59692.64	$3,254,992	$2,477,010	6653.96	$3,232,273	$2,197,327	7101.15	$1,272,790	$640,446	73447.75	$7,760,055	$5,314,783
CONTINENTAL INSURANCE COMPANY, THE	0.00	($10,012)	$42,354	0.17	($5,870)	$229,362	0.50	($3,555)	$72,618	0.67	($19,437)	$344,334
DAIRYLAND INSURANCE COMPANY	3661.88	$331,513	$224,879	391.57	$362,174	$288,970	393.16	$143,638	$103,489	4446.61	$837,325	$617,338
EMCASCO INSURANCE COMPANY	1117.08	$94,003	$165,188	133.30	$76,549	$77,098	144.13	$30,476	$44,185	1394.51	$201,028	$286,471
EMPLOYERS MUTUAL CASUALTY	208.48	$13,919	$1,040	27.01	$15,647	$9,364	28.67	$5,942	$0	264.16	$35,508	$10,404
FARM BUREAU GENERAL INSURANCE	7015.80	$326,240	$344,176	651.30	$369,927	$391,087	681.40	$149,000	$146,022	8348.50	$845,167	$881,285
FARM BUREAU MUTUAL INSURANCE	202.50	$9,300	$836	25.10	$12,357	$0	27.70	$6,963	$75	255.30	$28,620	$911
FARMERS INSURANCE EXCHANGE	19272.96	$1,406,936	$705,353	2228.13	$1,149,980	$911,602	2350.83	$490,071	$346,690	23851.92	$3,046,987	$1,963,645
FEDERAL INSURANCE COMPANY	25.89	$4,653	$0	7.62	$11,377	$22,098	9.62	$6,235	$0	43.13	$22,265	$22,098
FIDELITY AND CASUALTY COMPANY OF	0.00	($596)	$2,466	0.25	$762	$28,138	0.00	$16	$3,240	0.25	$182	$33,844
FOUNDERS INSURANCE COMPANY	5.80	$712	$0	NA	NA	NA	NA	NA	NA	5.80	$712	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	5683.00	$338,632	$113,209	727.00	$337,150	$209,806	704.00	$127,055	$40,222	7114.00	$802,837	$363,237
FREMONT MUTUAL INSURANCE	0.88	($80)	$0	0.08	($85)	$0	0.08	($33)	$0	1.04	($198)	$0
GE PROPERTY & CASUALTY INSURANCE	0.48	$13	$0	0.08	$26	$0	0.00	($3)	$0	0.56	$36	$0
GLENS FALLS INSURANCE COMPANY, THE	4152.83	$314,380	$130,288	648.24	$326,183	$77,232	705.67	$133,567	$25,133	5506.74	$774,130	$232,653
GREAT AMERICAN INSURANCE	12.52	$1,800	$0	2.13	$1,499	$0	2.27	$1,036	$0	16.92	$4,335	$0
GREAT LAKES CASUALTY INSURANCE	559.73	$41,564	$705	99.65	$26,194	$52,193	103.37	$17,209	$9,159	762.75	$84,967	$62,057
GREAT NORTHERN INSURANCE	6.00	$449	$0	2.00	$1,231	$0	2.00	$899	$0	10.00	$2,579	$0
GUARANTY NATIONAL INSURANCE	1117.72	$79,926	$3,787	140.07	$108,937	$81,191	137.74	$40,578	$64,631	1395.53	$229,441	$149,609
HARTFORD ACCIDENT AND INDEMNITY	515.19	$43,842	$2,390	87.88	$42,842	$32,622	91.01	$13,710	$2,095	694.08	$100,394	$37,107
HARTFORD CASUALTY INSURANCE	22.80	$2,493	$0	4.20	$2,551	$0	4.20	$664	$0	31.20	$5,708	$0
HARTFORD INSURANCE COMPANY OF	11060.70	$705,328	$485,648	1919.93	$658,455	$497,644	2072.36	$219,772	$103,639	15052.99	$1,583,555	$1,086,931
HARTFORD UNDERWRITERS INSURANCE	4715.38	$342,125	$84,217	777.19	$308,204	$363,339	805.42	$111,109	$115,282	6297.99	$761,438	$562,838

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	277.75	$26,161	$939	19.50	$14,411	$16,951	21.50	$8,421	$198	318.75	$48,993	$18,088
HOME-OWNERS INSURANCE COMPANY	8332.20	$398,911	$147,087	830.60	$430,403	$385,550	884.10	$147,767	$99,547	10046.90	$977,081	$632,184
HORACE MANN INSURANCE COMPANY	1731.96	$146,841	$26,942	222.39	$127,834	$67,225	239.15	$66,334	$58,512	2193.50	$341,009	$152,679
INTEGON NATIONAL INSURANCE	267.31	$27,136	$4,357	41.07	$32,391	$61,940	40.75	$8,283	$45,403	349.13	$67,810	$111,700
LIBERTY MUTUAL FIRE INSURANCE COMPANY	484.48	$55,547	$7,406	107.02	$62,635	$58,152	118.81	$19,392	$7,418	710.31	$137,574	$72,976
MEEMIC INSURANCE COMPANY	2557.00	$168,075	$16,943	423.91	$204,985	$122,829	436.32	$82,552	$20,686	3417.23	$455,612	$160,458
MEMBERSELECT INSURANCE COMPANY	235.25	$47,061	$21,500	26.07	$31,830	$82,255	25.82	$17,275	$50,245	287.14	$96,166	$154,000
MERCHANTS MUTUAL INSURANCE	0.00	($1,000)	$0	0.00	($572)	$0	0.00	($193)	$0	0.00	($1,765)	$0
METROPOLITAN DIRECT PROPERTY AND	218.48	$14,854	$0	25.16	$13,470	$0	28.90	$6,118	$0	272.54	$34,442	$0
METROPOLITAN GENERAL INSURANCE	12.00	$648	$0	1.00	$446	$1,039	1.00	$200	$0	14.00	$1,294	$1,039
METROPOLITAN GROUP PROPERTY AND	647.05	$55,437	$1,000	76.48	$48,424	$14,388	81.73	$20,602	$6,672	805.26	$124,463	$22,060
METROPOLITAN PROPERTY AND CASUALTY	44.98	$3,124	$0	4.16	$1,956	$0	5.08	$830	$777	54.22	$5,910	$777

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	23747.09	$2,142,124	$2,041,412	4229.37	$2,225,459	$1,398,064	4505.05	$700,009	$377,466	32481.51	$5,067,592	$3,816,942
MICHIGAN AUTOMOBILE INSURANCE	197.88	$37,258	$434	16.82	$18,286	$0	16.82	$5,378	$0	231.52	$60,922	$434
MICHIGAN INSURANCE COMPANY	525.00	$12,617	$0	42.00	$10,639	$3,460	42.00	$3,827	$1,473	609.00	$27,083	$4,933
MICHIGAN MILLERS MUTUAL INSURANCE	3111.28	$163,995	$4,706	347.93	$144,846	$68,145	386.62	$69,372	$13,986	3845.83	$378,213	$86,837
MID-CENTURY INSURANCE COMPANY	22.98	$3,216	$0	2.24	$4,667	$1,542	2.33	$910	$0	27.55	$8,793	$1,542
MODERN SERVICE INSURANCE	1306.07	$142,321	$8,060	52.40	$52,998	$16,070	53.74	$27,954	$1,515	1412.21	$223,273	$25,645
MUTUAL SERVICE CASUALTY INSURANCE	460.14	$29,891	$2,045	59.49	$32,085	$19,727	61.32	$9,722	$1,583	580.95	$71,698	$23,355
NATIONAL BEN-FRANKLIN INSURANCE	1820.83	$126,263	$65,279	327.92	$143,611	$39,734	339.50	$54,713	$10,160	2488.25	$324,587	$115,173
NATIONAL GENERAL INSURANCE	91.80	$11,957	$0	17.14	$6,554	($622)	19.99	$2,682	$0	128.93	$21,193	($622)
NATIONWIDE INSURANCE COMPANY OF	1461.36	$137,474	$126,475	273.24	$113,278	$90,555	291.06	$45,369	$25,025	2025.66	$296,121	$242,055
NATIONWIDE MUTUAL FIRE INSURANCE	3469.03	$348,592	$472,905	592.13	$320,081	$238,501	624.03	$131,585	$86,915	4685.19	$800,258	$798,321
NORTH POINTE INSURANCE COMPANY	1331.00	$144,658	$21,144	34.00	$35,566	$11,554	34.00	$14,046	$1,619	1399.00	$194,270	$34,317

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN INSURANCE COMPANY OF	5.00	$522	$0	1.00	$1,616	$0	1.00	$558	$0	7.00	$2,696	$0
NORTHERN MUTUAL INSURANCE	14.96	$1,274	$0	2.21	$1,982	$0	2.21	$891	$0	19.38	$4,147	$0
PARTNERS MUTUAL INSURANCE	23.89	$2,290	$625	4.98	$2,033	$2,320	2.99	$913	$0	31.86	$5,236	$2,945
PIONEER STATE MUTUAL INSURANCE	6953.87	$388,470	$94,332	960.74	$316,394	$230,574	970.36	$112,262	$61,813	8884.97	$817,126	$386,719
PROGRESSIVE MICHIGAN INSURANCE	4034.00	$362,486	$46,028	511.00	$378,003	$104,704	536.00	$109,567	$83,978	5081.00	$850,056	$234,710
PRUDENTIAL GENERAL INSURANCE	75.73	$6,696	$10	10.82	$8,438	$4,937	11.33	$3,940	$1,702	97.88	$19,074	$6,649
PRUDENTIAL PROPERTY AND CASUALTY	3736.08	$206,837	$53,856	466.90	$217,856	$153,363	471.82	$101,003	$41,735	4674.80	$525,696	$248,954
SAFECO INSURANCE COMPANY OF	145.28	$23,363	$4,855	27.77	$24,203	$11,407	31.27	$11,244	$2,725	204.32	$58,810	$18,987
SAFECO INSURANCE COMPANY OF	194.64	$22,142	$27,501	35.81	$18,882	$3,733	42.84	$10,637	$2,960	273.29	$51,661	$34,194
SECURA INSURANCE, A MUTUAL	330.25	$29,206	$1,108	42.41	$20,434	$11,510	46.48	$9,668	$4,642	419.14	$59,308	$17,260
SOUTHERN MICHIGAN INSURANCE	1131.04	$82,547	$27,956	85.45	$92,008	$38,270	85.48	$33,779	$34,447	1301.97	$208,334	$100,673
STANDARD FIRE INSURANCE COMPANY, THE	1117.69	$51,960	$1,101	299.58	$66,495	$73,855	169.28	$26,743	$30,667	1586.55	$145,198	$105,623

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	115.93	$9,929	$0	19.47	$11,318	$1,126	19.96	$3,903	$635	155.36	$25,150	$1,761
STATE FARM FIRE AND CASUALTY	69.46	$7,370	$12,080	8.99	$9,974	$4,770	9.00	$3,076	$4,399	87.45	$20,420	$21,249
STATE FARM MUTUAL AUTOMOBILE	26592.55	$1,761,561	$1,639,882	3403.39	$1,914,692	$1,408,287	3627.41	$705,382	$488,094	33623.35	$4,381,635	$3,536,263
TEACHERS INSURANCE COMPANY	166.30	$13,728	$32,151	22.75	$14,604	$7,780	23.41	$7,085	$2,792	212.46	$35,417	$42,723
TITAN INDEMNITY COMPANY	9.00	$1,177	$0	1.50	$1,855	$0	1.50	$406	$0	12.00	$3,438	$0
TITAN INSURANCE COMPANY	9112.21	$1,160,207	$1,040,802	277.82	$320,863	$232,338	287.93	$113,465	$62,019	9677.96	$1,594,535	$1,335,159
TRANSPORT INSURANCE COMPANY	0.00	($1,663)	$0	0.00	($142)	$0	0.00	($379)	$0	0.00	($2,184)	$0
TRAVELERS INDEMNITY COMPANY OF	948.62	$44,487	$0	226.33	$55,772	$45,157	151.77	$22,199	$10,813	1326.72	$122,458	$55,970
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$6,460	NA	NA	NA	0.00	$0	$6,460
TRUMBULL INSURANCE COMPANY	0.00	($384)	$0	0.83	$161	$10,053	0.83	($58)	$0	1.66	($281)	$10,053
UNITED SERVICES AUTOMOBILE	1610.25	$116,589	$157,097	313.33	$147,969	$118,504	344.77	$39,675	$36,566	2268.35	$304,233	$312,167
UNITRIN DIRECT INSURANCE COMPANY	311.64	$25,348	$0	37.94	$19,118	$0	38.94	$7,802	$0	388.52	$52,268	$0

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TERRITORY 43 Flint Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	1159.97	$94,345	$6,748	210.25	$100,975	$88,852	228.80	$28,514	$34,778	1599.02	$223,834	$130,378
WARNER INSURANCE COMPANY	229.69	$2,389	$999	55.10	$3,811	$4,371	54.81	$1,080	$2,088	339.60	$7,280	$7,458
WEST AMERICAN INSURANCE COMPANY	143.10	$14,697	$0	23.38	$13,430	($37)	24.88	$7,275	$5,011	191.36	$35,402	$4,974
WESTFIELD INSURANCE COMPANY	1944.25	$107,102	$10,124	223.17	$114,030	$87,309	232.34	$50,637	$17,694	2399.76	$271,769	$115,127
WOLVERINE MUTUAL INSURANCE	35.00	$2,526	$0	4.50	$2,600	$0	4.50	$1,130	$1,756	44.00	$6,256	$1,756
Mean:	3504.08	$244,333	$176,261	453.53	$238,224	$165,553	483.56	$91,700	$54,286	4385.84	$566,775	$391,039
StDev:	9021.87	$571,945	$521,953	1118.15	$594,105	$396,428	1201.03	$236,556	$131,609	11248.79	$1,386,965	$1,031,421
Min:	0.00	($10,012)	$0	0.00	($5,870)	($622)	0.00	($3,555)	$0	0.00	($19,437)	($622)
Max:	59692.64	$3,254,992	$3,249,265	6653.96	$3,411,159	$2,197,327	7101.15	$1,496,174	$812,519	73447.75	$7,820,037	$6,178,952

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Flint Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	7358.48	$356,884	$101,637	1317.63	$486,735	$364,352	1383.84	$145,872	$102,402	10059.95	$989,491	$568,391
ALLIED PROPERTY AND CASUALTY	818.17	$66,727	$1,838	158.29	$68,779	$17,753	174.69	$24,259	$9,686	1151.15	$159,765	$29,277
ALLSTATE INSURANCE COMPANY	14040.46	$822,258	$179,938	1784.30	$974,798	$595,151	1911.57	$445,463	$248,244	17736.33	$2,242,519	$1,023,333
AMERICAN FELLOWSHIP MUTUAL	8575.90	$569,511	$162,886	1302.76	$455,956	$454,606	1302.76	$160,397	$189,917	11181.42	$1,185,864	$807,409
AMERICAN INSURANCE COMPANY, THE	16.92	$1,304	$0	4.22	$1,519	$0	4.23	$637	$0	25.37	$3,460	$0
AMERICAN INTERNATIONAL INSURANCE	9781.94	$641,027	$119,291	1677.97	$666,217	$485,689	1777.13	$239,606	$181,464	13237.04	$1,546,850	$786,444
AMEX ASSURANCE COMPANY	158.24	$21,643	$1,489	47.41	$17,991	$10,867	48.91	$5,572	$2,972	254.56	$45,206	$15,328
AMICA MUTUAL INSURANCE COMPANY	320.42	$28,912	$1,000	60.71	$35,713	$31,943	62.74	$10,037	$13,143	443.87	$74,662	$46,086
AUTO CLUB GROUP INSURANCE	39603.16	$3,056,333	$1,306,552	6583.39	$3,031,480	$2,064,038	6943.40	$1,018,409	$808,548	53129.95	$7,106,222	$4,179,138
AUTO CLUB INSURANCE ASSOCIATION	15836.73	$1,256,789	$429,180	2484.90	$1,154,548	$728,024	2649.73	$375,283	$293,564	20971.36	$2,786,620	$1,450,768
AUTO-OWNERS INSURANCE COMPANY	25513.40	$1,002,500	$1,985,280	2724.40	$1,105,192	$801,009	2991.40	$414,016	$155,403	31229.20	$2,521,708	$2,941,692
BRISTOL WEST INSURANCE COMPANY	232.22	$18,960	$2,676	26.56	$21,760	$0	26.57	$7,031	$6,443	285.35	$47,751	$9,119

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TERRITORY 44 Flint Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	1351.81	$71,468	$500	163.47	$65,511	$37,541	224.48	$26,591	$7,542	1739.76	$163,570	$45,583
CITIZENS INSURANCE COMPANY OF	71152.13	$3,146,782	$2,294,408	8384.80	$3,245,058	$2,140,987	8833.06	$1,312,474	$646,673	88369.99	$7,704,314	$5,082,068
CONTINENTAL INSURANCE COMPANY, THE	0.00	($7,380)	$77,507	0.00	$2,744	$149,598	0.00	($54)	$56,653	0.00	($4,690)	$283,758
DAIRYLAND INSURANCE COMPANY	914.98	$77,063	$17,744	92.66	$79,645	$62,738	94.16	$32,644	$19,994	1101.80	$189,352	$100,476
EMCASCO INSURANCE COMPANY	1147.93	$86,347	$11,013	120.38	$61,980	$15,141	126.30	$24,581	$35,269	1394.61	$172,908	$61,423
EMPLOYERS MUTUAL CASUALTY	166.43	$12,308	$0	14.16	$8,966	$17,413	14.16	$3,503	$8,740	194.75	$24,777	$26,153
FARM BUREAU GENERAL INSURANCE	35775.00	$1,513,913	$660,926	3740.70	$1,477,844	$1,091,871	3932.30	$492,831	$422,283	43448.00	$3,484,588	$2,175,080
FARM BUREAU MUTUAL INSURANCE	3698.50	$126,985	$10,140	402.00	$113,779	$71,800	445.40	$45,544	$25,121	4545.90	$286,308	$107,061
FARMERS INSURANCE EXCHANGE	35628.00	$2,458,380	$1,379,043	4147.72	$2,064,670	$1,557,435	4418.57	$881,318	$567,861	44194.29	$5,404,368	$3,504,339
FEDERAL INSURANCE COMPANY	0.00	($224)	$0	0.00	($292)	$0	0.00	($114)	$0	0.00	($630)	$0
FIDELITY AND CASUALTY COMPANY OF	0.75	$743	$8,366	3.17	$1,903	$56,073	1.50	$165	$9,876	5.42	$2,811	$74,315
FOUNDERS INSURANCE COMPANY	9.57	$1,303	$1,181	NA	NA	NA	NA	NA	NA	9.57	$1,303	$1,181

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Flint Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	25957.00	$1,120,095	$1,804,617	3296.00	$1,087,207	$791,313	3256.00	$431,705	$228,869	32509.00	$2,639,007	$2,824,799
FREMONT MUTUAL INSURANCE	42.53	$991	$0	1.41	$473	$0	1.41	$216	$0	45.35	$1,680	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($252)	$52,791	0.00	($84)	$475,133	0.00	($37)	$224,952	0.00	($373)	$752,876
GLENS FALLS INSURANCE COMPANY, THE	5488.50	$375,681	$20,770	908.51	$402,624	$98,370	988.75	$159,050	$37,326	7385.76	$937,355	$156,466
GLOBE INDEMNITY COMPANY	6.00	$307	$0	1.00	$295	$0	1.00	$109	$0	8.00	$711	$0
GRANGE INSURANCE COMPANY OF	5.50	$505	$0	1.00	$826	$0	1.00	$359	$0	7.50	$1,690	$0
GREAT AMERICAN INSURANCE	6160.01	$514,038	$122,953	1280.19	$415,969	$336,166	1561.97	$245,624	$91,859	9002.17	$1,175,631	$550,978
GREAT LAKES CASUALTY INSURANCE	2018.53	$148,681	$21,469	363.78	$96,169	$78,253	370.39	$68,636	$18,543	2752.70	$313,486	$118,265
GREAT NORTHERN INSURANCE	9.69	$1,008	$86,000	1.23	$988	$0	2.23	$1,119	$0	13.15	$3,115	$86,000
GUARANTY NATIONAL INSURANCE	37.82	$2,900	$0	4.91	$4,016	$1,874	4.65	$1,286	$291	47.38	$8,202	$2,165
HARLEYSVILLE LAKE STATES INSURANCE	121.78	$12,648	$0	17.13	$9,550	$0	17.13	$4,064	$0	156.04	$26,262	$0
HASTINGS MUTUAL INSURANCE	930.41	$66,645	$945	104.50	$37,671	$41,083	111.50	$18,630	$25,943	1146.41	$122,946	$67,971

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	60113.00	$2,097,067	$1,949,537	6322.50	$2,326,493	$1,645,185	6740.00	$828,689	$345,479	73175.50	$5,252,249	$3,940,201
HORACE MANN INSURANCE COMPANY	1026.65	$80,023	$25,383	108.73	$52,927	$76,376	128.74	$26,969	$42,489	1264.12	$159,919	$144,248
INTEGON NATIONAL INSURANCE	218.73	$20,015	$15,450	22.81	$24,151	$40,733	24.58	$8,560	$2,352	266.12	$52,726	$58,535
LIBERTY INSURANCE CORPORATION	0.27	$56	$0	NA	NA	NA	NA	NA	NA	0.27	$56	$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	594.36	$62,138	$35,565	126.41	$66,305	$93,712	131.92	$20,593	$12,539	852.69	$149,036	$141,816
LUMBERMENS MUTUAL CASUALTY	638.99	$34,074	$13,030	93.54	$41,485	$76,825	105.56	$17,570	$19,678	838.09	$93,129	$109,533
MARYLAND CASUALTY COMPANY	NA	NA	NA	0.00	$0	$11,075	NA	NA	NA	0.00	$0	$11,075
MEEMIC INSURANCE COMPANY	12961.57	$777,672	$249,851	2092.72	$911,268	$604,117	2168.57	$379,282	$204,517	17222.86	$2,068,222	$1,058,485
MEMBERSELECT INSURANCE COMPANY	703.24	$103,511	$182,043	80.49	$67,215	$118,255	86.15	$38,491	$62,620	869.88	$209,217	$362,918
METROPOLITAN DIRECT PROPERTY AND	43.80	$3,443	$127	7.75	$3,731	$0	7.75	$1,455	$536	59.30	$8,629	$663
METROPOLITAN GROUP PROPERTY AND	77.48	$7,173	$0	6.99	$4,082	$1,280	8.73	$1,954	$1,028	93.20	$13,209	$2,308
METROPOLITAN PROPERTY AND CASUALTY	18.00	$895	$0	1.00	$318	$0	1.00	$123	$0	20.00	$1,336	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	27192.94	$1,992,555	$684,210	4893.27	$2,044,169	$1,409,876	5215.72	$629,536	$389,944	37301.93	$4,666,260	$2,484,030
MICHIGAN AUTOMOBILE INSURANCE	232.22	$40,166	$0	11.57	$11,606	$0	12.07	$3,166	$0	255.86	$54,938	$0
MICHIGAN INSURANCE COMPANY	2621.00	$46,541	$500	234.00	$43,065	$35,173	248.00	$15,847	$12,733	3103.00	$105,453	$48,406
MICHIGAN MILLERS MUTUAL INSURANCE	11188.93	$502,078	$92,819	1318.17	$430,732	$295,583	1455.74	$205,005	$110,151	13962.84	$1,137,815	$498,553
MID-CENTURY INSURANCE COMPANY	7.50	$697	$0	0.66	$577	$0	1.16	$307	$0	9.32	$1,581	$0
MODERN SERVICE INSURANCE	2910.58	$316,997	$176,350	100.24	$96,711	$98,285	102.16	$54,869	$26,403	3112.98	$468,577	$301,038
MUTUAL SERVICE CASUALTY INSURANCE	6617.90	$398,932	$88,428	833.38	$374,824	$274,097	865.14	$125,487	$92,788	8316.42	$899,243	$455,313
NATIONAL BEN-FRANKLIN INSURANCE	2919.08	$164,178	$21,695	531.17	$204,917	$51,229	563.74	$79,997	$8,648	4013.99	$449,092	$81,572
NATIONAL GENERAL INSURANCE	253.38	$32,116	$85,675	49.97	$18,777	$3,891	52.06	$7,555	$4,511	355.41	$58,448	$94,077
NATIONWIDE INSURANCE COMPANY OF	696.07	$60,640	$20,031	147.71	$56,893	$59,088	156.83	$20,748	$12,117	1000.61	$138,281	$91,236
NATIONWIDE MUTUAL FIRE INSURANCE	3601.27	$340,900	$268,140	665.28	$302,654	$173,833	705.37	$112,405	$72,423	4971.92	$755,959	$514,396
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$2,243	NA	NA	NA	0.00	$0	$2,243

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTH POINTE INSURANCE COMPANY	14128.00	$1,530,922	$494,951	364.00	$348,249	$206,722	381.00	$160,596	$50,274	14873.00	$2,039,767	$751,947
NORTHERN INSURANCE COMPANY OF	22.65	$2,787	$0	3.53	$2,847	$0	4.53	$1,390	($207)	30.71	$7,024	($207)
PARTNERS MUTUAL INSURANCE	6.00	$644	$344	NA	NA	NA	NA	NA	NA	6.00	$644	$344
PIONEER STATE MUTUAL INSURANCE	10821.14	$521,322	$139,269	1505.60	$410,018	$392,029	1515.37	$155,388	$94,637	13842.11	$1,086,728	$625,935
PROGRESSIVE MICHIGAN INSURANCE	2996.00	$233,456	$265,690	409.00	$264,203	$108,643	426.00	$72,667	$27,465	3831.00	$570,326	$401,798
PRUDENTIAL PROPERTY AND CASUALTY	62.23	$2,818	$83	9.08	$2,773	$0	8.08	$1,548	$1,059	79.39	$7,139	$1,142
RESPONSE WORLDWIDE INSURANCE	85.23	$6,532	$223	6.11	$2,939	$4,046	7.08	$1,607	$65	98.42	$11,078	$4,334
SAFECO INSURANCE COMPANY OF	281.70	$28,027	$8,229	55.43	$22,771	$27,315	62.32	$8,779	$8,919	399.45	$59,577	$44,463
SAFECO INSURANCE COMPANY OF	280.52	$23,437	$8,395	57.39	$20,945	$28,185	60.32	$7,781	$10,048	398.23	$52,163	$46,628
SECURA INSURANCE, A MUTUAL	0.00	($42)	$0	0.00	$0	($317)	NA	NA	NA	0.00	($42)	($317)
SOUTHERN MICHIGAN INSURANCE	3525.38	$236,923	$50,558	259.37	$256,898	$143,368	256.33	$92,638	$33,182	4041.08	$586,459	$227,108
STANDARD FIRE INSURANCE COMPANY, THE	42.48	$2,284	$0	9.46	$2,361	$0	5.45	$759	$0	57.39	$5,404	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	291.07	$16,301	$623	40.05	$23,332	$16,854	45.80	$9,079	$4,952	376.92	$48,712	$22,429
STATE FARM FIRE AND CASUALTY	88.66	$8,805	$95	11.73	$9,597	$5,454	11.16	$2,363	$765	111.55	$20,765	$6,314
STATE FARM MUTUAL AUTOMOBILE	40156.82	$2,346,972	$1,400,965	5139.15	$2,232,036	$1,904,681	5483.32	$834,844	$572,582	50779.29	$5,413,852	$3,878,228
TEACHERS INSURANCE COMPANY	31.48	$2,261	$3,599	5.58	$3,894	$6,825	5.58	$1,672	$0	42.64	$7,827	$10,424
TITAN INDEMNITY COMPANY	12.00	$1,406	$0	1.50	$1,446	$0	1.50	$293	$0	15.00	$3,145	$0
TITAN INSURANCE COMPANY	26652.68	$3,290,473	$1,312,092	889.30	$869,822	$502,735	917.11	$386,216	$133,058	28459.09	$4,546,511	$1,947,885
TRANSPORT INSURANCE COMPANY	0.81	($6)	$0	0.08	$43	($61)	0.08	$23	$2,429	0.97	$60	$2,368
TRAVELERS INDEMNITY COMPANY OF	147.30	$6,909	$0	28.17	$9,386	$542	22.15	$2,938	$400	197.62	$19,233	$942
TRUMBULL INSURANCE COMPANY	35.15	$4,529	$500	4.32	$4,980	$0	4.32	$1,777	$0	43.79	$11,286	$500
UNITED SERVICES AUTOMOBILE	1695.06	$106,565	$10,341	344.34	$141,902	$81,138	361.24	$41,869	$37,813	2400.64	$290,336	$129,292
UNITRIN DIRECT INSURANCE COMPANY	199.00	$13,477	$0	24.03	$13,158	$0	25.03	$4,081	$0	248.06	$30,716	$0
USAA CASUALTY INSURANCE COMPANY	1179.26	$82,326	$14,377	227.39	$104,382	$40,457	238.38	$30,678	($2,251)	1645.03	$217,386	$52,583

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 44 Flint Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WARNER INSURANCE COMPANY	58.18	$2,876	$451	15.76	$3,878	$0	15.49	$974	$1,523	89.43	$7,728	$1,974
WEST AMERICAN INSURANCE COMPANY	77.60	$7,026	$778	13.45	$5,957	$9,804	14.55	$2,942	$475	105.60	$15,925	$11,057
WESTFIELD INSURANCE COMPANY	3977.08	$179,296	$191,398	471.82	$202,490	$99,581	501.50	$83,756	$27,030	4950.40	$465,542	$318,009
WOLVERINE MUTUAL INSURANCE	0.00	$59	$0	0.00	$69	$0	0.00	$17	$0	0.00	$145	$0
Mean:	6446.16	$387,373	$217,139	809.00	$344,017	$249,707	888.26	$135,148	$83,717	7908.78	$836,791	$531,406
StDev:	13330.88	$761,559	$500,669	1646.72	$683,227	$484,501	1765.98	$258,424	$160,139	16458.77	$1,648,024	$1,081,943
Min:	0.00	($7,380)	$0	0.00	($292)	($317)	0.00	($114)	$0	0.00	($4,690)	($317)
Max:	71152.13	$3,290,473	$2,294,408	8384.80	$3,245,058	$2,140,987	8833.06	$1,312,474	$808,548	88369.99	$7,704,314	$5,082,068

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1195.38	$42,891	$127,328	209.61	$58,574	$26,940	223.08	$23,059	$14,073	1628.07	$124,524	$168,341
ALLIED PROPERTY AND CASUALTY	2511.59	$141,624	$30,084	451.05	$146,333	$54,453	499.20	$57,255	$16,934	3461.84	$345,212	$101,471
ALLSTATE INSURANCE COMPANY	17825.07	$871,636	$289,547	1978.72	$894,595	$498,080	2265.82	$505,844	$218,178	22069.61	$2,272,075	$1,005,805
AMERICAN FELLOWSHIP MUTUAL	510.30	$29,770	$7,479	63.80	$15,676	$5,379	63.80	$4,390	$7,218	637.90	$49,836	$20,076
AMERICAN INSURANCE COMPANY, THE	4.00	$368	$0	1.00	$592	$0	1.00	$152	$0	6.00	$1,112	$0
AMERICAN INTERNATIONAL INSURANCE	957.06	$44,877	$5,933	148.82	$48,777	$39,606	166.74	$21,530	$32,265	1272.62	$115,184	$77,804
AMERICAN PROTECTION INSURANCE	22.98	$1,206	$0	4.75	$1,480	$0	5.59	$572	$402	33.32	$3,258	$402
AMEX ASSURANCE COMPANY	366.32	$28,211	$1,000	104.82	$28,463	$34,797	112.64	$10,129	$19,307	583.78	$66,803	$55,104
AMICA MUTUAL INSURANCE COMPANY	168.07	$11,456	$0	29.88	$13,940	$1,923	30.71	$4,434	$217	228.66	$29,830	$2,140
AUTO CLUB GROUP INSURANCE	17926.15	$1,186,979	$313,924	3248.32	$1,189,142	$790,718	3537.40	$405,722	$309,023	24711.87	$2,781,843	$1,413,665
AUTO CLUB INSURANCE ASSOCIATION	20480.47	$1,474,393	$1,224,285	3491.74	$1,276,765	$960,379	3863.91	$436,838	$372,988	27836.12	$3,187,996	$2,557,652
AUTO-OWNERS INSURANCE COMPANY	12203.25	$424,545	$147,447	1319.25	$444,390	$300,811	1521.40	$177,967	$93,753	15043.90	$1,046,902	$542,011

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	276.55	$18,046	$0	21.07	$11,843	$24,104	22.66	$4,605	$4,966	320.28	$34,494	$29,070
CINCINNATI INSURANCE COMPANY, THE	689.15	$27,025	$0	88.64	$26,817	$17,900	101.18	$12,151	$9,424	878.97	$65,993	$27,324
CITIZENS INSURANCE COMPANY OF	17615.97	$700,301	$200,771	2092.97	$697,390	$506,346	2308.98	$288,095	$197,487	22017.92	$1,685,786	$904,604
CONTINENTAL INSURANCE COMPANY, THE	2.50	$228	$0	1.50	$530	$2,620	1.50	$220	$194	5.50	$978	$2,814
DAIRYLAND INSURANCE COMPANY	1710.48	$172,221	$87,228	36.72	$40,792	$21,242	38.33	$18,564	$18,682	1785.53	$231,577	$127,152
EMCASCO INSURANCE COMPANY	250.65	$16,763	$478	31.99	$12,716	$2,878	34.49	$4,424	$7,301	317.13	$33,903	$10,657
EMPLOYERS MUTUAL CASUALTY	151.21	$9,105	$0	14.33	$5,796	$4,802	16.58	$2,110	$2,011	182.12	$17,011	$6,813
FARM BUREAU GENERAL INSURANCE	10807.00	$503,306	$90,056	907.10	$340,512	$329,004	996.70	$151,914	$107,447	12710.80	$995,732	$526,507
FARM BUREAU MUTUAL INSURANCE	1196.60	$40,463	$0	122.50	$29,377	$19,138	138.90	$15,185	$15,520	1458.00	$85,025	$34,658
FARMERS INSURANCE EXCHANGE	6347.21	$347,809	$51,602	611.40	$291,613	$186,053	732.81	$174,573	$114,040	7691.42	$813,995	$351,695
FEDERAL INSURANCE COMPANY	7.32	$750	$0	2.44	$1,350	$400	2.63	$773	$0	12.39	$2,873	$400
FOUNDERS INSURANCE COMPANY	1.40	$183	$0	0.08	$67	$0	0.08	$22	$0	1.56	$272	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	451.00	$17,189	$0	56.00	$17,253	$4,910	64.00	$7,424	$8,435	571.00	$41,866	$13,345
FREMONT MUTUAL INSURANCE	288.06	$6,496	$0	22.95	$6,912	$11,122	25.28	$2,681	$517	336.29	$16,089	$11,639
GE PROPERTY & CASUALTY INSURANCE	0.00	($88)	$0	0.00	($20)	$0	0.00	($21)	$0	0.00	($129)	$0
GLENS FALLS INSURANCE COMPANY, THE	56.18	$3,704	$250	11.42	$5,532	$0	12.33	$2,495	$509	79.93	$11,731	$759
GREAT AMERICAN INSURANCE	281.52	$25,596	$7,734	57.08	$19,200	$15,669	70.63	$10,811	$3,645	409.23	$55,607	$27,048
GREAT LAKES CASUALTY INSURANCE	843.02	$47,717	$72,384	122.36	$48,014	$32,559	130.82	$23,183	$16,379	1096.20	$118,914	$121,322
GUARANTY NATIONAL INSURANCE	5.25	$302	$0	NA	NA	NA	NA	NA	NA	5.25	$302	$0
HARLEYSVILLE LAKE STATES INSURANCE	68.00	$6,519	$0	7.00	$2,391	$0	9.00	$1,296	$0	84.00	$10,206	$0
HARTFORD CASUALTY INSURANCE	16.55	$988	$0	3.52	$1,415	$1,500	3.51	$299	$6,384	23.58	$2,702	$7,884
HARTFORD INSURANCE COMPANY OF	2130.23	$96,223	$253,644	379.50	$103,262	$77,833	405.29	$34,442	$24,547	2915.02	$233,927	$356,024
HARTFORD UNDERWRITERS INSURANCE	386.38	$21,362	$195,647	58.53	$17,848	$21,274	68.72	$7,636	$5,559	513.63	$46,846	$222,480
HASTINGS MUTUAL INSURANCE	360.62	$21,842	$0	48.00	$9,172	$17,713	49.50	$6,527	$5,126	458.12	$37,541	$22,839

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	5022.80	$158,491	$335,011	533.95	$169,247	$112,684	578.00	$61,251	$34,852	6134.75	$388,989	$482,547
HORACE MANN INSURANCE COMPANY	86.23	$4,436	$500	11.41	$3,317	$10,379	12.91	$2,138	$1,599	110.55	$9,891	$12,478
INTEGON NATIONAL INSURANCE	331.38	$24,685	$1,651	31.73	$18,587	$19,235	34.74	$7,503	$764	397.85	$50,775	$21,650
LIBERTY INSURANCE CORPORATION	0.00	($2)	$0	0.00	$9	$0	0.00	$5	$0	0.00	$12	$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	4531.43	$315,187	$64,816	1077.09	$403,622	$294,892	1201.79	$145,415	$97,562	6810.31	$864,224	$457,270
LUMBERMENS MUTUAL CASUALTY	136.75	$6,339	$8,805	18.42	$6,195	($961)	31.19	$4,859	($4,761)	186.36	$17,393	$3,083
MEEMIC INSURANCE COMPANY	1841.33	$86,727	$13,086	306.88	$104,895	$74,497	323.57	$42,844	$18,465	2471.78	$234,466	$106,048
MEMBERSELECT INSURANCE COMPANY	509.41	$65,561	$19,000	60.38	$38,412	$34,623	65.07	$23,982	$41,605	634.86	$127,955	$95,228
METROPOLITAN DIRECT PROPERTY AND	197.66	$8,159	$0	21.73	$6,818	$6,967	23.57	$2,514	$0	242.96	$17,491	$6,967
METROPOLITAN GROUP PROPERTY AND	331.23	$21,051	$2,019	49.80	$22,966	$1,642	53.48	$9,391	$6,229	434.51	$53,408	$9,890
METROPOLITAN PROPERTY AND CASUALTY	51.74	$2,249	$0	8.24	$2,897	$0	8.82	$1,237	$303	68.80	$6,383	$303
MIC GENERAL INSURANCE CORPORATION	216.94	$12,399	$10,645	38.62	$16,470	$13,073	47.36	$4,234	$827	302.92	$33,103	$24,545

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN AUTOMOBILE INSURANCE	58.50	$7,640	$0	3.74	$2,914	$0	4.24	$757	$0	66.48	$11,311	$0
MICHIGAN INSURANCE COMPANY	275.00	$3,349	$0	54.00	$3,218	$422	19.00	$1,069	$0	348.00	$7,636	$422
MICHIGAN MILLERS MUTUAL INSURANCE	882.44	$41,197	$9,807	117.83	$35,565	$40,842	130.67	$16,524	$7,725	1130.94	$93,286	$58,374
MID-CENTURY INSURANCE COMPANY	0.00	($413)	$0	0.16	($282)	$0	0.08	($86)	$0	0.24	($781)	$0
MODERN SERVICE INSURANCE	385.30	$40,514	$75,808	6.32	$5,391	$8,406	7.41	$3,290	$19,704	399.03	$49,195	$103,918
MUTUAL SERVICE CASUALTY INSURANCE	249.98	$15,791	$682	29.99	$15,179	$4,188	30.74	$3,346	$3,644	310.71	$34,316	$8,514
NATIONAL GENERAL INSURANCE	154.34	$13,289	$0	33.11	$9,698	$7,727	38.05	$3,184	$2,079	225.50	$26,171	$9,806
NATIONWIDE INSURANCE COMPANY OF	2405.81	$130,995	$64,499	492.12	$152,940	$130,596	537.73	$58,227	$40,151	3435.66	$342,162	$235,246
NATIONWIDE MUTUAL FIRE INSURANCE	6019.66	$406,143	$493,457	1077.19	$452,062	$379,703	1156.14	$154,645	$127,618	8252.99	$1,012,850	$1,000,778
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	($539)	0.00	$0	($127)	0.00	$0	($666)
NORTH POINTE INSURANCE COMPANY	4558.00	$446,642	$101,705	61.00	$49,742	$14,711	68.00	$23,721	$2,571	4687.00	$520,105	$118,987
NORTHERN INSURANCE COMPANY OF	10.00	$717	$0	2.00	$660	$0	2.00	$309	($360)	14.00	$1,686	($360)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PARTNERS MUTUAL INSURANCE	38.31	$3,641	$12,985	9.39	$2,017	$0	5.76	$805	$0	53.46	$6,463	$12,985
PHARMACISTS MUTUAL INSURANCE	12.00	$411	$0	4.00	$827	$12,002	2.00	$246	$0	18.00	$1,484	$12,002
PIONEER STATE MUTUAL INSURANCE	748.65	$33,728	$0	103.22	$26,227	$10,211	105.00	$10,455	$10,776	956.87	$70,410	$20,987
PROGRESSIVE MICHIGAN INSURANCE	10021.00	$673,247	$222,652	1187.00	$554,240	$345,488	1265.00	$209,832	$133,707	12473.00	$1,437,319	$701,847
RESPONSE WORLDWIDE INSURANCE	12.00	$809	$0	NA	NA	NA	NA	NA	NA	12.00	$809	$0
SAFECO INSURANCE COMPANY OF	571.93	$46,205	$39,820	93.64	$38,069	$23,650	111.30	$12,271	$1,157	776.87	$96,545	$64,627
SAFECO INSURANCE COMPANY OF	1031.87	$77,113	$56,680	189.95	$65,312	$20,370	226.39	$20,589	$1,831	1448.21	$163,014	$78,881
SOUTHERN MICHIGAN INSURANCE	842.17	$59,071	$23,438	25.12	$28,753	$15,701	25.16	$10,362	$8,114	892.45	$98,186	$47,253
STANDARD FIRE INSURANCE COMPANY, THE	45.28	$2,248	$0	13.92	$2,057	$0	6.96	$787	$3,253	66.16	$5,092	$3,253
STATE AUTOMOBILE MUTUAL	11.00	$565	$0	NA	NA	NA	NA	NA	NA	11.00	$565	$0
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($6,422)	0.00	$0	$461	0.00	$0	($5,961)
TEACHERS INSURANCE COMPANY	86.66	$3,290	$480	14.75	$4,174	$17,135	15.99	$2,060	$1,706	117.40	$9,524	$19,321

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 45 Battle Creek Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INSURANCE COMPANY	643.56	$71,957	$11,649	16.36	$15,435	$7,780	17.75	$5,680	$6,400	677.67	$93,072	$25,829
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($3,002)	NA	NA	NA	0.00	$0	($3,002)
TRAVELERS INDEMNITY COMPANY OF	67.19	$2,780	$1,307	12.30	$2,121	$2,966	8.46	$816	$1,458	87.95	$5,717	$5,731
TRUMBULL INSURANCE COMPANY	68.14	$5,134	$0	6.83	$3,459	$5,449	7.83	$1,522	$595	82.80	$10,115	$6,044
UNITED SERVICES AUTOMOBILE	3162.33	$153,727	$25,274	637.15	$220,323	$189,894	682.64	$57,709	$25,278	4482.12	$431,759	$240,446
UNITRIN DIRECT INSURANCE COMPANY	101.70	$5,496	$0	17.12	$7,666	$0	17.12	$3,353	$0	135.94	$16,515	$0
USAA CASUALTY INSURANCE COMPANY	1173.82	$65,710	$27,606	220.08	$84,564	$77,156	245.20	$23,970	$17,327	1639.10	$174,244	$122,089
WEST AMERICAN INSURANCE COMPANY	54.06	$4,426	$0	10.90	$3,206	$0	10.89	$1,373	$205	75.85	$9,005	$205
WESTFIELD INSURANCE COMPANY	806.17	$32,963	$500	89.93	$29,993	$7,488	100.17	$12,083	$9,156	996.27	$75,039	$17,144
WOLVERINE MUTUAL INSURANCE	2204.65	$100,015	$16,099	250.66	$80,907	$47,070	261.40	$33,254	$16,588	2716.71	$214,176	$79,757
Mean:	2127.49	$120,199	$60,086	287.18	$107,574	$75,141	320.70	$43,523	$29,115	2631.39	$260,840	$157,975
StDev:	4488.32	$261,931	$161,701	649.56	$244,853	$171,412	721.96	$98,343	$66,729	5727.50	$589,790	$375,380
Min:	0.00	($413)	$0	0.00	($282)	($6,422)	0.00	($86)	$0	0.00	($781)	($5,961)
Max:	20480.47	$1,474,393	$1,224,285	3491.74	$1,276,765	$960,379	3863.91	$505,844	$372,988	27836.12	$3,187,996	$2,557,652

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	394.73	$12,671	$0	69.07	$20,123	$24,949	72.41	$8,276	$6,430	536.21	$41,070	$31,379
ALLIED PROPERTY AND CASUALTY	10.00	$757	$0	2.00	$1,565	$0	2.00	$321	$0	14.00	$2,643	$0
ALLSTATE INSURANCE COMPANY	1018.66	$46,453	$38,530	107.15	$44,676	$13,752	130.74	$27,342	$50,617	1256.55	$118,471	$102,899
AMERICAN FELLOWSHIP MUTUAL	22.45	$1,668	$0	2.00	$401	$0	2.00	$143	$217	26.45	$2,212	$217
AMERICAN INTERNATIONAL INSURANCE	567.56	$22,980	$660	93.63	$26,845	$16,851	104.95	$12,627	$32,374	766.14	$62,452	$49,885
AMERICAN PROTECTION INSURANCE	6.00	$221	$0	1.00	$160	$0	1.00	$49	$0	8.00	$430	$0
AMICA MUTUAL INSURANCE COMPANY	32.55	$2,039	$0	5.56	$2,991	$0	8.15	$1,100	$2,450	46.26	$6,130	$2,450
AUTO-OWNERS INSURANCE COMPANY	12203.25	$424,545	$147,447	1319.25	$444,390	$300,811	1521.40	$177,967	$93,753	15043.90	$1,046,902	$542,011
BRISTOL WEST INSURANCE COMPANY	996.49	$52,072	$10,122	79.66	$44,101	$26,324	82.15	$18,407	$6,426	1158.30	$114,580	$42,872
CINCINNATI INSURANCE COMPANY, THE	1411.08	$56,041	$1,771	177.37	$56,788	$26,862	211.86	$23,563	$7,157	1800.31	$136,392	$35,790
DAIRYLAND INSURANCE COMPANY	0.00	$284	$0	0.00	$409	$5,228	0.00	$204	$0	0.00	$897	$5,228
EMCASCO INSURANCE COMPANY	6.25	$403	$0	0.08	($59)	$583	1.00	$220	$0	7.33	$564	$583

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMPLOYERS MUTUAL CASUALTY	21.00	$982	$0	2.00	$1,272	$0	2.00	$455	$0	25.00	$2,709	$0
FARM BUREAU GENERAL INSURANCE	4756.50	$185,432	$12,397	443.50	$152,760	$120,288	482.10	$69,812	$48,540	5682.10	$408,004	$181,225
FARM BUREAU MUTUAL INSURANCE	1632.00	$48,777	$345	164.50	$33,392	$33,981	189.70	$18,378	$8,233	1986.20	$100,547	$42,559
FARMERS INSURANCE EXCHANGE	5630.15	$261,256	$83,260	581.97	$237,956	$282,875	675.32	$126,006	$123,552	6887.44	$625,218	$489,687
FEDERAL INSURANCE COMPANY	1.00	$136	$0	NA	NA	NA	NA	NA	NA	1.00	$136	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	($4)	$0	0.00	($5)	$0	0.00	($9)	$0
FRANKENMUTH MUTUAL INSURANCE	119.00	$5,036	$0	15.00	$4,998	$15,136	19.00	$2,244	$4,369	153.00	$12,278	$19,505
GLENS FALLS INSURANCE COMPANY, THE	5.00	$321	$0	1.00	$411	$0	1.00	$165	$0	7.00	$897	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$20	NA	NA	NA	0.00	$0	$20
GREAT LAKES CASUALTY INSURANCE	43.70	$1,918	$0	7.74	$2,624	($3,898)	8.75	$1,166	($2,410)	60.19	$5,708	($6,308)
GUARANTY NATIONAL INSURANCE	5.08	$319	$0	0.50	$329	$0	0.50	$160	$1,834	6.08	$808	$1,834
HARLEYSVILLE LAKE STATES INSURANCE	23.00	$1,465	$0	4.00	$1,165	$0	4.00	$575	$0	31.00	$3,205	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	2048.81	$102,140	$4,549	254.50	$59,716	$87,619	269.00	$30,977	$12,352	2572.31	$192,833	$104,520
HOME-OWNERS INSURANCE COMPANY	5022.80	$158,491	$335,011	533.95	$169,247	$112,684	578.00	$61,251	$34,852	6134.75	$388,989	$482,547
HORACE MANN INSURANCE COMPANY	128.55	$7,093	$0	19.41	$5,506	$7,584	22.41	$2,787	$3,338	170.37	$15,386	$10,922
INTEGON NATIONAL INSURANCE	250.72	$18,041	$2,089	30.41	$21,439	$16,656	32.48	$6,931	$947	313.61	$46,411	$19,692
LUMBERMENS MUTUAL CASUALTY	482.28	$22,719	$13,331	62.11	$16,716	$29,688	80.75	$8,521	($21,363)	625.14	$47,956	$21,656
MEEMIC INSURANCE COMPANY	2793.91	$131,762	$17,106	450.15	$154,921	$85,730	476.82	$63,818	$74,362	3720.88	$350,501	$177,198
MEMBERSELECT INSURANCE COMPANY	0.58	($1,104)	$0	0.00	($158)	$6,819	0.50	($130)	$2,312	1.08	($1,392)	$9,131
MICHIGAN AUTOMOBILE INSURANCE	81.96	$13,192	$0	3.41	$5,790	$0	3.91	$1,619	$0	89.28	$20,601	$0
MICHIGAN INSURANCE COMPANY	526.00	$5,698	$0	46.00	$5,084	$0	43.00	$1,920	$537	615.00	$12,702	$537
MICHIGAN MILLERS MUTUAL INSURANCE	90.86	$5,011	$0	10.58	$4,659	$13,849	12.08	$2,126	$2,762	113.52	$11,796	$16,611
MID-CENTURY INSURANCE COMPANY	33.96	$1,577	$0	3.31	$2,458	$0	3.33	$791	$0	40.60	$4,826	$0
NATIONAL BEN-FRANKLIN INSURANCE	28.25	$1,417	$0	4.17	$1,543	$0	4.17	$610	$0	36.59	$3,570	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	18.00	$982	$0	4.00	$868	$0	4.00	$237	$299	26.00	$2,087	$299
NATIONWIDE INSURANCE COMPANY OF	0.00	($8)	$0	0.00	$26	$0	0.00	($1)	$104	0.00	$17	$104
NATIONWIDE MUTUAL FIRE INSURANCE	23.71	$1,753	$0	1.56	$826	$1,547	1.56	$196	$0	26.83	$2,775	$1,547
PARTNERS MUTUAL INSURANCE	8.94	$428	$0	2.98	$394	$0	1.49	$190	$0	13.41	$1,012	$0
PIONEER STATE MUTUAL INSURANCE	1420.40	$58,001	$10,664	188.49	$37,542	$13,028	192.99	$18,447	$29,776	1801.88	$113,990	$53,468
PROGRESSIVE MICHIGAN INSURANCE	19.00	$2,199	$0	4.00	$2,818	$0	3.00	$812	$972	26.00	$5,829	$972
SECURA INSURANCE, A MUTUAL	943.98	$49,441	$32,631	132.58	$34,366	$36,043	142.48	$19,830	$8,493	1219.04	$103,637	$77,167
STANDARD FIRE INSURANCE COMPANY, THE	26.00	$1,686	$0	2.00	$338	$415	1.00	$96	$0	29.00	$2,120	$415
STATE FARM FIRE AND CASUALTY	229.06	$21,070	$0	23.57	$16,520	$7,408	32.99	$5,501	$471	285.62	$43,091	$7,879
STATE FARM MUTUAL AUTOMOBILE	100601.39	$4,169,821	$2,705,144	13379.06	$4,678,843	$3,473,735	14900.23	$1,710,694	$1,599,354	128880.68	$10,559,358	$7,778,233
TEACHERS INSURANCE COMPANY	94.50	$4,455	$0	18.50	$8,858	$6,889	18.50	$3,560	$3,602	131.50	$16,873	$10,491
TITAN INSURANCE COMPANY	1941.30	$212,806	$43,379	55.64	$58,746	$52,954	61.28	$22,799	$17,107	2058.22	$294,351	$113,440

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 46 Battle Creek Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	153.66	$4,627	$0	42.55	$5,590	$5,775	26.00	$2,641	$501	222.21	$12,858	$6,276
UNITRIN DIRECT INSURANCE COMPANY	12.00	$378	$0	2.00	$256	$0	2.00	$219	$0	16.00	$853	$0
USAA CASUALTY INSURANCE COMPANY	2.00	$222	$0	NA	NA	NA	NA	NA	NA	2.00	$222	$0
WEST AMERICAN INSURANCE COMPANY	35.25	$2,255	$0	7.18	$1,840	$1,750	7.18	$874	$369	49.61	$4,969	$2,119
WESTFIELD INSURANCE COMPANY	243.06	$8,739	$53,505	30.00	$8,863	$5,983	29.51	$4,005	$2,408	302.57	$21,607	$61,896
Mean:	2866.01	$120,209	$68,862	360.57	$125,116	$94,704	409.41	$49,210	$43,142	3491.06	$282,492	$198,094
StDev:	14111.56	$583,955	$380,132	1872.72	$654,885	$486,456	2106.69	$242,027	$226,048	17731.75	$1,450,568	$1,067,971
Min:	0.00	($1,104)	$0	0.00	($158)	($3,898)	0.00	($130)	$0	0.00	($1,392)	($6,308)
Max:	100601.39	$4,169,821	$2,705,144	13379.06	$4,678,843	$3,473,735	14900.23	$1,710,694	$1,599,354	128880.68	$10,559,358	$7,778,233

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2063.65	$76,440	$1,454	355.57	$112,160	$54,077	369.63	$46,061	$15,117	2788.85	$234,661	$70,648
ALLIED PROPERTY AND CASUALTY	4816.11	$244,890	$45,959	878.42	$281,012	$70,964	974.48	$102,973	$26,869	6669.01	$628,875	$143,792
ALLSTATE INSURANCE COMPANY	17991.55	$972,028	$186,077	1973.70	$913,226	$491,839	2222.74	$521,419	$303,951	22187.99	$2,406,673	$981,867
AMERICAN FELLOWSHIP MUTUAL	238.60	$13,764	$1,000	32.44	$8,026	$9,722	32.44	$2,416	$1,823	303.48	$24,206	$12,545
AMERICAN INTERNATIONAL INSURANCE	1459.04	$66,757	$10,368	240.33	$71,207	$58,300	256.76	$31,086	$23,191	1956.13	$169,050	$91,859
AMERICAN PROTECTION INSURANCE	108.51	$6,291	$0	11.81	$4,708	$7,639	11.82	$1,623	$324	132.14	$12,622	$7,963
AMEX ASSURANCE COMPANY	172.75	$14,532	$500	48.07	$13,202	$9,419	51.23	$4,833	$7,847	272.05	$32,567	$17,766
AMICA MUTUAL INSURANCE COMPANY	114.22	$9,174	$1,476	20.96	$8,723	$4,916	20.68	$2,348	$470	155.86	$20,245	$6,862
AUTO CLUB GROUP INSURANCE	26466.56	$1,682,447	$488,509	4466.91	$1,661,244	$1,084,473	4774.73	$615,271	$398,051	35708.20	$3,958,962	$1,971,033
AUTO CLUB INSURANCE ASSOCIATION	34171.39	$2,372,461	$861,221	5397.98	$2,085,945	$1,236,224	5841.41	$753,459	$461,856	45410.78	$5,211,865	$2,559,301
AUTO-OWNERS INSURANCE COMPANY	23589.15	$803,576	$365,677	2528.80	$842,370	$527,208	2850.00	$325,138	$134,838	28967.95	$1,971,084	$1,027,723
BRISTOL WEST INSURANCE COMPANY	4456.21	$213,407	$8,972	446.56	$214,724	$115,720	463.49	$83,913	$54,059	5366.26	$512,044	$178,751

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	123.00	$5,359	$0	14.80	$5,545	$6,222	18.80	$2,357	$688	156.60	$13,261	$6,910
CITIZENS INSURANCE COMPANY OF	67686.79	$2,672,246	$1,207,016	7905.13	$2,664,020	$1,430,816	8537.40	$1,116,098	$698,436	84129.32	$6,452,364	$3,336,268
CONTINENTAL INSURANCE COMPANY, THE	0.42	($157)	$37	0.67	$703	$9,356	0.75	$331	($171)	1.84	$877	$9,222
DAIRYLAND INSURANCE COMPANY	2364.05	$237,643	$170,089	54.48	$59,285	$36,013	57.74	$25,210	$13,334	2476.27	$322,138	$219,436
EMCASCO INSURANCE COMPANY	45.00	$2,847	$0	3.50	$1,857	$1,702	4.50	$904	$0	53.00	$5,608	$1,702
EMPLOYERS MUTUAL CASUALTY	37.52	$1,962	$0	4.42	$2,147	$0	4.42	$759	$0	46.36	$4,868	$0
FARM BUREAU GENERAL INSURANCE	6869.10	$267,956	$137,839	583.10	$198,664	$123,658	609.00	$71,625	$87,890	8061.20	$538,245	$349,387
FARM BUREAU MUTUAL INSURANCE	369.70	$10,260	$0	43.80	$10,162	$9,519	47.50	$4,377	$2,663	461.00	$24,799	$12,182
FARMERS INSURANCE EXCHANGE	9790.81	$637,260	$143,234	992.80	$429,827	$360,928	1069.57	$277,168	$166,614	11853.18	$1,344,255	$670,776
FEDERAL INSURANCE COMPANY	18.00	$3,647	$0	5.00	$3,515	($100)	5.00	$1,011	$0	28.00	$8,173	($100)
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$129	NA	NA	NA	0.00	$0	$129
FOUNDERS INSURANCE COMPANY	2.64	$349	$0	NA	NA	NA	NA	NA	NA	2.64	$349	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	2566.00	$107,469	$39,270	323.00	$102,763	$119,703	327.00	$39,541	$42,155	3216.00	$249,773	$201,128
FREMONT MUTUAL INSURANCE	534.72	$11,919	$0	40.47	$9,629	$2,047	42.47	$4,300	$1,779	617.66	$25,848	$3,826
GE PROPERTY & CASUALTY INSURANCE	0.00	($5)	$205	0.08	$91	$0	0.08	$27	$0	0.16	$113	$205
GLENS FALLS INSURANCE COMPANY, THE	392.51	$27,601	$507,040	52.09	$21,862	$8,824	59.25	$11,188	$375	503.85	$60,651	$516,239
GRANGE INSURANCE COMPANY OF	5.00	$224	$0	1.00	$413	$0	1.00	$158	$0	7.00	$795	$0
GREAT AMERICAN INSURANCE	22.72	$1,718	$0	5.19	$1,614	$0	5.68	$902	$0	33.59	$4,234	$0
GREAT LAKES CASUALTY INSURANCE	2884.63	$178,600	$228,544	440.07	$162,198	$177,568	476.10	$79,858	$40,941	3800.80	$420,656	$447,053
GREAT NORTHERN INSURANCE	12.63	$1,288	$0	5.00	$1,249	$0	5.12	$1,558	$0	22.75	$4,095	$0
GUARANTY NATIONAL INSURANCE	210.06	$14,815	$661	25.40	$14,801	$15,397	25.08	$5,769	$0	260.54	$35,385	$16,058
HARLEYSVILLE LAKE STATES INSURANCE	962.55	$61,147	$221,633	90.90	$41,370	$47,850	98.58	$16,459	$12,999	1152.03	$118,976	$282,482
HARTFORD ACCIDENT AND INDEMNITY	311.27	$18,172	$3,197	53.81	$19,404	$4,755	54.89	$7,316	$8,053	419.97	$44,892	$16,005
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$1,200	0.00	$0	$1,200

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	104.39	$9,518	$977	15.00	$6,010	$0	15.00	$2,632	$4,393	134.39	$18,160	$5,370
HOME-OWNERS INSURANCE COMPANY	16712.00	$508,850	$91,068	1793.15	$563,703	$420,421	1951.60	$209,890	$107,197	20456.75	$1,282,443	$618,686
HORACE MANN INSURANCE COMPANY	43.25	$3,589	$0	6.25	$2,306	$0	7.75	$1,253	$0	57.25	$7,148	$0
INTEGON NATIONAL INSURANCE	503.39	$38,903	$4,001	59.82	$42,390	$43,838	61.24	$13,818	$17,655	624.45	$95,111	$65,494
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	$0	$666	0.00	$0	$658	0.00	$0	$1,324
LUMBERMENS MUTUAL CASUALTY	31.44	$1,502	$500	3.99	$1,474	$414	4.58	$672	$4,523	40.01	$3,648	$5,437
MEEMIC INSURANCE COMPANY	5347.55	$266,691	$122,295	878.72	$321,261	$139,657	915.58	$123,190	$80,961	7141.85	$711,142	$342,913
MEMBERSELECT INSURANCE COMPANY	1017.06	$138,210	$1,193	103.90	$65,909	$46,188	112.15	$41,197	$21,167	1233.11	$245,316	$68,548
MERASTAR INSURANCE COMPANY	0.00	($61)	$0	NA	NA	NA	NA	NA	NA	0.00	($61)	$0
METROPOLITAN DIRECT PROPERTY AND	108.82	$5,132	$0	16.24	$6,265	$1,572	18.73	$2,484	$2,184	143.79	$13,881	$3,756
METROPOLITAN GROUP PROPERTY AND	350.56	$18,427	$1,255	45.91	$17,235	$9,693	50.15	$6,928	$5,150	446.62	$42,590	$16,098
METROPOLITAN PROPERTY AND CASUALTY	145.81	$7,193	$0	18.00	$4,810	$90	20.16	$2,557	$140	183.97	$14,560	$230

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	136.68	$8,799	$3,498	25.65	$9,418	$11,139	25.98	$2,573	$1,557	188.31	$20,790	$16,194
MICHIGAN AUTOMOBILE INSURANCE	107.14	$13,245	$0	7.08	$4,910	$3,733	8.90	$1,885	$197	123.12	$20,040	$3,930
MICHIGAN INSURANCE COMPANY	10059.00	$108,951	$1,550	813.00	$99,814	$84,423	905.00	$37,369	$32,144	11777.00	$246,134	$118,117
MICHIGAN MILLERS MUTUAL INSURANCE	2764.24	$121,915	$4,622	328.43	$101,363	$54,614	368.10	$49,298	$26,750	3460.77	$272,576	$85,986
MID-CENTURY INSURANCE COMPANY	19.50	$1,093	$0	2.75	$1,499	$0	2.75	$741	$0	25.00	$3,333	$0
MODERN SERVICE INSURANCE	0.00	($127)	$0	0.00	($15)	$0	0.00	($8)	$79	0.00	($150)	$79
MUTUAL SERVICE CASUALTY INSURANCE	32.48	$2,338	$0	5.32	$2,709	$0	5.32	$522	$0	43.12	$5,569	$0
NATIONAL BEN-FRANKLIN INSURANCE	40.00	$2,327	$0	10.00	$3,185	$0	11.00	$1,649	$0	61.00	$7,161	$0
NATIONAL GENERAL INSURANCE	31.68	$3,238	$0	7.51	$2,471	$0	7.34	$707	$0	46.53	$6,416	$0
NATIONWIDE INSURANCE COMPANY OF	2189.97	$118,498	$302,780	436.17	$143,411	$174,057	482.73	$50,412	$75,893	3108.87	$312,321	$552,730
NATIONWIDE MUTUAL FIRE INSURANCE	783.13	$56,687	$2,584	170.12	$73,502	$31,394	175.70	$25,221	$19,173	1128.95	$155,410	$53,151
NORTH POINTE INSURANCE COMPANY	637.00	$67,691	$22,531	13.00	$11,192	$3,843	14.00	$5,268	$5,800	664.00	$84,151	$32,174

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN INSURANCE COMPANY OF	10.00	$819	$0	2.00	$907	$0	2.00	$324	$0	14.00	$2,050	$0
PARTNERS MUTUAL INSURANCE	10.55	$1,049	$0	0.00	$242	$0	0.00	$78	$0	10.55	$1,369	$0
PIONEER STATE MUTUAL INSURANCE	753.84	$34,944	$1,675	109.72	$25,449	$10,013	109.72	$9,315	$10,349	973.28	$69,708	$22,037
PROGRESSIVE MICHIGAN INSURANCE	11395.00	$762,448	$271,028	1372.00	$733,570	$253,337	1447.00	$240,092	$143,093	14214.00	$1,736,110	$667,458
SECURA INSURANCE, A MUTUAL	268.08	$16,129	$16,293	31.40	$9,459	$24,376	33.82	$5,194	$5,028	333.30	$30,782	$45,697
SOUTHERN MICHIGAN INSURANCE	975.12	$68,633	$1,616	41.83	$40,821	$11,018	41.85	$15,550	$4,081	1058.80	$125,004	$16,715
STANDARD FIRE INSURANCE COMPANY, THE	126.51	$6,404	$0	36.18	$12,013	$18,481	21.90	$4,590	$166	184.59	$23,007	$18,647
STATE AUTOMOBILE MUTUAL	139.72	$7,308	$0	21.13	$8,808	($106)	21.16	$3,443	$1,848	182.01	$19,559	$1,742
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	$100	NA	NA	NA	0.00	$0	$100
TEACHERS INSURANCE COMPANY	5.00	$149	$0	1.00	$90	$0	1.00	$24	$0	7.00	$263	$0
TITAN INDEMNITY COMPANY	NA	NA	NA	0.00	$0	($1,210)	NA	NA	NA	0.00	$0	($1,210)
TITAN INSURANCE COMPANY	6256.45	$789,183	$569,129	182.83	$176,107	$96,299	192.08	$68,390	$39,141	6631.36	$1,033,680	$704,569

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 47 Jackson Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	180.20	$8,679	$0	37.29	$11,222	$20,332	24.95	$3,861	$0	242.44	$23,762	$20,332
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$8,938	0.00	$0	$210	0.00	$0	$9,148
TRUMBULL INSURANCE COMPANY	2.50	$366	$0	NA	NA	NA	NA	NA	NA	2.50	$366	$0
UNITED SERVICES AUTOMOBILE	1749.07	$88,334	$18,452	335.71	$119,514	$54,347	366.64	$33,432	$40,742	2451.42	$241,280	$113,541
UNITRIN DIRECT INSURANCE COMPANY	229.20	$15,197	$0	29.06	$13,905	$0	31.98	$7,059	$0	290.24	$36,161	$0
USAA CASUALTY INSURANCE COMPANY	1187.12	$65,136	$1,884	221.74	$89,578	$54,875	232.87	$24,796	$17,297	1641.73	$179,510	$74,056
WEST AMERICAN INSURANCE COMPANY	84.12	$7,307	$0	10.60	$3,580	$93	14.22	$1,850	($65)	108.94	$12,737	$28
WESTFIELD INSURANCE COMPANY	1212.93	$54,721	$3,880	117.57	$49,499	$34,243	135.26	$18,346	$3,317	1465.76	$122,566	$41,440
WOLVERINE MUTUAL INSURANCE	1659.46	$72,411	$10,034	195.32	$60,948	$18,841	206.32	$24,171	$20,435	2061.10	$157,530	$49,310
Mean:	3710.22	$189,866	$81,104	448.72	$166,340	$99,410	498.21	$69,310	$42,622	4323.26	$398,103	$209,062
StDev:	9805.92	$476,723	$203,236	1237.12	$445,832	$257,917	1354.59	$182,132	$112,049	11965.42	$1,067,942	$537,689
Min:	0.00	($157)	$0	0.00	($15)	($1,210)	0.00	($8)	$0	0.00	($150)	($1,210)
Max:	67686.79	$2,672,246	$1,207,016	7905.13	$2,664,020	$1,430,816	8537.40	$1,116,098	$698,436	84129.32	$6,452,364	$3,336,268

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Jackson Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	495.08	$17,899	$50	78.97	$23,324	$20,797	82.37	$9,603	$4,077	656.42	$50,826	$24,924
ALLIED PROPERTY AND CASUALTY	916.09	$47,891	$0	160.01	$52,361	$1,420	186.80	$20,661	$7,765	1262.90	$120,913	$9,185
ALLSTATE INSURANCE COMPANY	1575.58	$83,790	$9,458	165.07	$74,080	$22,580	191.73	$47,259	$33,665	1932.38	$205,129	$65,703
AMERICAN FELLOWSHIP MUTUAL	23.00	$1,404	$0	4.10	$961	$1,115	4.10	$299	$454	31.20	$2,664	$1,569
AMERICAN INSURANCE COMPANY, THE	3.04	$245	$0	0.76	$402	$0	0.76	$143	$3,122	4.56	$790	$3,122
AMERICAN INTERNATIONAL INSURANCE	274.13	$15,188	$5,156	47.42	$14,676	$14,132	50.99	$6,718	$1,090	372.54	$36,582	$20,378
AMERICAN PROTECTION INSURANCE	46.50	$1,956	$1,723	8.50	$2,250	$0	13.50	$1,504	$5,148	68.50	$5,710	$6,871
AMEX ASSURANCE COMPANY	15.24	$1,004	$0	3.00	$826	$0	3.41	$300	$0	21.65	$2,130	$0
AMICA MUTUAL INSURANCE COMPANY	63.90	$4,608	$0	12.58	$6,042	$0	13.58	$1,854	$0	90.06	$12,504	$0
AUTO-OWNERS INSURANCE COMPANY	23589.15	$803,576	$365,677	2528.80	$842,370	$527,208	2850.00	$325,138	$134,838	28967.95	$1,971,084	$1,027,723
CITIZENS INSURANCE COMPANY OF	6843.72	$279,176	$40,591	803.56	$261,216	$140,589	887.82	$114,441	$75,513	8535.10	$654,833	$256,693
CONTINENTAL INSURANCE COMPANY, THE	0.00	($37)	$247	0.08	($396)	$9,365	0.00	($635)	$5,581	0.08	($1,068)	$15,193

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Jackson Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
DAIRYLAND INSURANCE COMPANY	190.49	$17,936	$0	6.66	$6,360	$0	6.66	$2,649	$0	203.81	$26,945	$0
EMCASCO INSURANCE COMPANY	10.88	$601	$0	2.00	$566	$0	2.00	$213	$0	14.88	$1,380	$0
EMPLOYERS MUTUAL CASUALTY	26.00	$1,547	$0	3.00	$1,856	$0	3.00	$610	$567	32.00	$4,013	$567
FARM BUREAU GENERAL INSURANCE	9044.80	$322,020	$59,921	814.00	$246,561	$136,953	889.30	$113,235	$96,038	10748.10	$681,816	$292,912
FARM BUREAU MUTUAL INSURANCE	2347.00	$68,017	$466,423	237.20	$53,574	$32,870	263.90	$29,641	$16,041	2848.10	$151,232	$515,334
FEDERAL INSURANCE COMPANY	12.33	$1,112	$0	4.11	$2,396	$0	4.11	$772	$0	20.55	$4,280	$0
FOUNDERS INSURANCE COMPANY	25.96	$1,833	$0	NA	NA	NA	NA	NA	NA	25.96	$1,833	$0
FRANKENMUTH MUTUAL INSURANCE	3905.00	$152,112	$54,975	485.00	$145,242	$65,023	523.00	$59,427	$41,171	4913.00	$356,781	$161,169
FREMONT MUTUAL INSURANCE	305.07	$8,171	$4,410	15.06	$5,489	$0	15.06	$2,306	$2,439	335.19	$15,966	$6,849
GLENS FALLS INSURANCE COMPANY, THE	384.07	$28,402	$4,396	69.75	$27,608	$9,793	74.75	$13,181	$0	528.57	$69,191	$14,189
GREAT LAKES CASUALTY INSURANCE	368.58	$23,439	$25,739	62.13	$23,529	$8,030	69.20	$12,823	$2,039	499.91	$59,791	$35,808
GREAT NORTHERN INSURANCE	76.74	$5,756	$0	25.38	$11,867	$4,261	29.38	$5,250	$0	131.50	$22,873	$4,261

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GUARANTY NATIONAL INSURANCE	215.23	$14,939	$0	24.99	$13,956	$23,475	24.74	$6,054	$0	264.96	$34,949	$23,475
HARLEYSVILLE LAKE STATES INSURANCE	1416.31	$89,452	$39,175	126.41	$67,083	$49,532	132.32	$24,904	$11,555	1675.04	$181,439	$100,262
HASTINGS MUTUAL INSURANCE	440.50	$26,166	$859	50.00	$18,695	$10,082	53.00	$7,427	$5,426	543.50	$52,288	$16,367
HOME-OWNERS INSURANCE COMPANY	16712.00	$508,850	$91,068	1793.15	$563,703	$420,421	1951.60	$209,890	$107,197	20456.75	$1,282,443	$618,686
HORACE MANN INSURANCE COMPANY	51.50	$2,954	$0	6.00	$1,744	$0	6.00	$860	$124	63.50	$5,558	$124
INTEGON NATIONAL INSURANCE	313.73	$26,060	$0	37.40	$29,475	$11,732	39.98	$8,131	$6,083	391.11	$63,666	$17,815
LUMBERMENS MUTUAL CASUALTY	59.54	$2,538	$0	7.58	$1,985	$1,191	8.08	$677	($22,842)	75.20	$5,200	($21,651)
MEEMIC INSURANCE COMPANY	6339.50	$308,471	$63,445	1040.80	$355,328	$185,940	1105.23	$148,142	$137,088	8485.53	$811,941	$386,473
MEMBERSELECT INSURANCE COMPANY	0.00	$1,184	$2,000	0.50	($198)	($100)	0.00	($209)	$8,919	0.50	$777	$10,819
METROPOLITAN DIRECT PROPERTY AND	113.98	$5,150	$0	14.08	$5,595	($3,208)	16.25	$2,823	$4,457	144.31	$13,568	$1,249
METROPOLITAN GROUP PROPERTY AND	569.22	$22,183	$0	78.74	$26,355	$2,357	81.98	$12,030	$7,772	729.94	$60,568	$10,129
METROPOLITAN PROPERTY AND CASUALTY	43.22	$2,871	$0	7.16	$2,358	$0	7.16	$894	$203	57.54	$6,123	$203

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Jackson Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	177.12	$14,607	$0	28.76	$10,481	$87	31.58	$4,537	$3,301	237.46	$29,625	$3,388
MICHIGAN AUTOMOBILE INSURANCE	100.48	$17,025	$35,362	8.74	$10,055	$10,797	9.23	$2,481	$240	118.45	$29,561	$46,399
MICHIGAN INSURANCE COMPANY	1078.00	$12,873	$0	78.00	$10,347	$8,382	78.00	$3,840	$9,487	1234.00	$27,060	$17,869
MICHIGAN MILLERS MUTUAL INSURANCE	446.59	$20,001	$0	57.25	$15,927	$13,916	63.66	$7,700	$16,680	567.50	$43,628	$30,596
MODERN SERVICE INSURANCE	1671.39	$175,511	$9,099	65.83	$53,551	$13,253	67.32	$27,355	$10,380	1804.54	$256,417	$32,732
MUTUAL SERVICE CASUALTY INSURANCE	83.97	$5,886	$3,655	11.16	$5,862	$10,447	11.32	$1,181	$0	106.45	$12,929	$14,102
NATIONAL BEN-FRANKLIN INSURANCE	165.68	$8,834	$0	34.92	$11,628	$683	33.92	$5,101	$89	234.52	$25,563	$772
NATIONAL GENERAL INSURANCE	77.69	$6,584	$0	12.48	$3,725	$0	14.22	$1,183	$0	104.39	$11,492	$0
NATIONWIDE INSURANCE COMPANY OF	380.23	$22,207	$13,405	72.40	$22,310	$59,712	84.24	$8,820	$19,161	536.87	$53,337	$92,278
NATIONWIDE MUTUAL FIRE INSURANCE	138.11	$9,784	$561	28.25	$11,390	$5,752	32.01	$4,337	$6,172	198.37	$25,511	$12,485
NORTH POINTE INSURANCE COMPANY	877.00	$94,996	$4,332	22.00	$22,193	$1,436	24.00	$9,955	$5,472	923.00	$127,144	$11,240
NORTHERN INSURANCE COMPANY OF	9.95	$561	$0	0.99	$457	$0	0.99	$192	$0	11.93	$1,210	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Jackson Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	1122.17	$46,434	$20,203	159.10	$35,389	$6,702	160.10	$14,428	$15,606	1441.37	$96,251	$42,511
PROGRESSIVE MICHIGAN INSURANCE	1115.00	$55,169	$48,805	92.00	$48,776	$43,114	99.00	$17,604	$4,821	1306.00	$121,549	$96,740
SECURA INSURANCE, A MUTUAL	610.15	$32,535	$0	86.24	$25,187	$10,871	89.99	$13,463	$9,521	786.38	$71,185	$20,392
STANDARD FIRE INSURANCE COMPANY, THE	26.78	$1,560	$0	6.26	$1,541	$0	3.62	$527	$0	36.66	$3,628	$0
STATE AUTOMOBILE MUTUAL	81.10	$4,806	$0	13.02	$5,120	$1,345	15.59	$2,312	$1,965	109.71	$12,238	$3,310
STATE FARM FIRE AND CASUALTY	167.83	$17,147	$0	19.56	$14,288	$8,040	23.40	$5,388	$3,390	210.79	$36,823	$11,430
STATE FARM MUTUAL AUTOMOBILE	83290.41	$3,666,073	$2,835,513	11102.95	$4,053,441	$2,586,560	12326.73	$1,693,688	$1,622,024	106720.09	$9,413,202	$7,044,097
TEACHERS INSURANCE COMPANY	10.00	$272	$0	2.00	$377	$0	2.00	$189	$1,068	14.00	$838	$1,068
TITAN INSURANCE COMPANY	283.56	$36,762	$20,695	6.57	$5,965	$0	6.92	$2,308	$4,102	297.05	$45,035	$24,797
TRAVELERS INDEMNITY COMPANY OF	12.36	$728	$0	3.06	$946	$0	2.06	$377	$0	17.48	$2,051	$0
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$195	0.00	$0	$195
UNITED SERVICES AUTOMOBILE	306.56	$15,477	$0	63.66	$22,048	$9,787	67.05	$5,880	$6,559	437.27	$43,405	$16,346

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 48 Jackson Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	114.45	$7,525	$0	20.82	$10,490	$1,152	23.11	$2,892	$2,192	158.38	$20,907	$3,344
WARNER INSURANCE COMPANY	6.72	$0	$0	0.84	$0	$0	1.68	$0	$0	9.24	$0	$0
WEST AMERICAN INSURANCE COMPANY	61.80	$4,260	$0	7.15	$2,587	$0	9.52	$1,499	$0	78.47	$8,346	$0
WESTFIELD INSURANCE COMPANY	751.82	$27,101	$500	87.58	$26,956	$17,166	95.17	$12,701	$6,523	934.57	$66,758	$24,189
WOLVERINE MUTUAL INSURANCE	93.88	$3,924	$0	9.91	$2,902	$0	11.41	$1,085	$50	115.20	$7,911	$50
Mean:	2657.47	$112,611	$66,054	330.56	$116,241	$71,504	359.06	$47,501	$38,196	3290.51	$270,313	$171,950
StDev:	10929.97	$469,889	$359,450	1441.66	$522,302	$333,909	1588.55	$215,744	$203,404	13839.61	$1,194,635	$881,892
Min:	0.00	($37)	$0	0.08	($396)	($3,208)	0.00	($635)	$0	0.00	($1,068)	($21,651)
Max:	83290.41	$3,666,073	$2,835,513	11102.95	$4,053,441	$2,586,560	12326.73	$1,693,688	$1,622,024	106720.09	$9,413,202	$7,044,097

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	984.00	$33,904	$14,974	166.66	$50,831	$75,854	179.38	$18,930	$32,520	1330.04	$103,665	$123,348
ALLIED PROPERTY AND CASUALTY	632.39	$33,786	$54,988	109.73	$37,854	$36,946	121.57	$13,794	$10,988	863.69	$85,434	$102,922
ALLSTATE INSURANCE COMPANY	36818.73	$1,778,511	$1,238,486	4420.63	$2,004,318	$1,117,152	5007.39	$929,652	$535,613	46246.75	$4,712,481	$2,891,251
AMERICAN FELLOWSHIP MUTUAL	218.40	$15,125	$2,361	30.52	$8,963	$9,297	30.52	$2,527	$3,131	279.44	$26,615	$14,789
AMERICAN INSURANCE COMPANY, THE	28.24	$1,683	$0	6.73	$2,529	$0	6.73	$886	$0	41.70	$5,098	$0
AMERICAN INTERNATIONAL INSURANCE	744.05	$31,746	$30	110.88	$33,409	$39,628	117.66	$14,916	$2,651	972.59	$80,071	$42,309
AMEX ASSURANCE COMPANY	473.50	$44,044	$32,652	139.98	$40,049	$43,337	143.72	$12,356	$7,035	757.20	$96,449	$83,024
AMICA MUTUAL INSURANCE COMPANY	497.21	$34,370	$14,455	90.48	$36,943	$22,962	96.38	$10,312	$11,042	684.07	$81,625	$48,459
AUTO CLUB GROUP INSURANCE	40027.05	$2,405,342	$1,327,060	7009.07	$2,543,728	$2,091,327	7384.82	$840,243	$567,139	54420.94	$5,789,313	$3,985,526
AUTO CLUB INSURANCE ASSOCIATION	44400.05	$2,788,629	$12,821,062	7595.14	$2,680,559	$2,007,792	8081.73	$875,023	$571,432	60076.92	$6,344,211	$15,400,286
AUTO-OWNERS INSURANCE COMPANY	21922.50	$760,728	$770,627	2499.20	$871,174	$664,180	2743.00	$336,538	$194,745	27164.70	$1,968,440	$1,629,552
BRISTOL WEST INSURANCE COMPANY	2979.66	$169,923	$26,080	257.90	$179,475	$48,549	273.07	$51,017	$19,049	3510.63	$400,415	$93,678

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CINCINNATI INSURANCE COMPANY, THE	744.39	$29,252	$190	94.30	$32,744	$8,886	105.43	$12,840	$15,393	944.12	$74,836	$24,469
CITIZENS INSURANCE COMPANY OF	121825.30	$4,265,264	$2,241,904	14275.04	$4,240,716	$3,679,700	15187.48	$1,732,368	$1,242,262	151287.82	$10,238,348	$7,163,866
CONTINENTAL INSURANCE COMPANY, THE	0.00	($1,764)	$1,468	0.25	($1,089)	$27,338	0.00	($269)	$12,775	0.25	($3,122)	$41,581
DAIRYLAND INSURANCE COMPANY	1052.75	$106,781	$12,727	30.57	$25,726	$29,562	31.40	$11,989	$1,302	1114.72	$144,496	$43,591
EMCASCO INSURANCE COMPANY	167.52	$10,212	$0	18.17	$8,799	$9,460	19.42	$3,707	$852	205.11	$22,718	$10,312
EMPLOYERS MUTUAL CASUALTY	39.30	$2,666	$0	5.50	$3,013	$691	9.00	$1,645	$290	53.80	$7,324	$981
FARM BUREAU GENERAL INSURANCE	9281.90	$241,170	$150,930	796.50	$251,704	$319,758	850.20	$89,667	$105,943	10928.60	$582,541	$576,631
FARM BUREAU MUTUAL INSURANCE	965.50	$22,778	$0	108.70	$27,832	$5,105	116.40	$11,683	$5,158	1190.60	$62,293	$10,263
FARMERS INSURANCE EXCHANGE	17447.00	$923,897	$801,083	1543.46	$661,578	$636,391	1662.07	$343,286	$231,805	20652.53	$1,928,761	$1,669,279
FEDERAL INSURANCE COMPANY	4.26	$704	$0	0.92	$1,555	$0	1.74	$763	$0	6.92	$3,022	$0
FIDELITY AND CASUALTY COMPANY OF	0.00	$7	$29	0.00	($196)	$405	0.00	($134)	$1,192	0.00	($323)	$1,626
FOUNDERS INSURANCE COMPANY	4.40	$462	$0	NA	NA	NA	NA	NA	NA	4.40	$462	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FRANKENMUTH MUTUAL INSURANCE	3184.00	$129,181	$49,352	415.00	$118,062	$109,774	407.00	$46,066	$37,304	4006.00	$293,309	$196,430
FREMONT MUTUAL INSURANCE	170.53	$4,503	$685	15.07	$4,470	$0	14.82	$1,706	$0	200.42	$10,679	$685
GE PROPERTY & CASUALTY INSURANCE	0.00	($67)	$0	0.00	($105)	$0	0.00	($41)	$0	0.00	($213)	$0
GLENS FALLS INSURANCE COMPANY, THE	1342.34	$70,525	$797	195.75	$70,718	$33,315	208.91	$32,927	$4,054	1747.00	$174,170	$38,166
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$178	0.00	$0	$178
GREAT AMERICAN INSURANCE	29.82	$3,050	$0	4.96	$1,988	$0	5.18	$1,037	$0	39.96	$6,075	$0
GREAT LAKES CASUALTY INSURANCE	255.85	$13,441	$1,060	34.61	$13,354	$20,866	37.30	$5,592	$7,106	327.76	$32,387	$29,032
GUARANTY NATIONAL INSURANCE	20.47	$1,459	$0	2.41	$1,600	($520)	2.41	$624	$0	25.29	$3,683	($520)
HARLEYSVILLE LAKE STATES INSURANCE	255.23	$18,756	$183,853	27.07	$14,288	$31,334	22.15	$5,396	$12,974	304.45	$38,440	$228,161
HARTFORD ACCIDENT AND INDEMNITY	1425.16	$70,617	$227,775	257.81	$93,845	$42,147	274.86	$32,968	$18,607	1957.83	$197,430	$288,529
HARTFORD CASUALTY INSURANCE	27.86	$2,438	$0	6.32	$2,248	$1,500	5.62	$720	$782	39.80	$5,406	$2,282
HARTFORD INSURANCE COMPANY OF	5997.11	$269,794	$131,093	1059.91	$293,360	$194,524	1194.84	$102,149	$46,431	8251.86	$665,303	$372,048

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD UNDERWRITERS INSURANCE	1004.11	$56,185	$2,601	156.29	$53,445	$52,498	166.27	$18,363	$13,063	1326.67	$127,993	$68,162
HASTINGS MUTUAL INSURANCE	136.16	$11,536	$2,437	16.00	$5,891	$10,091	15.50	$2,473	$1,409	167.66	$19,900	$13,937
HOME-OWNERS INSURANCE COMPANY	4727.70	$152,832	$81,962	506.90	$165,363	$126,424	546.00	$59,732	$29,475	5780.60	$377,927	$237,861
HORACE MANN INSURANCE COMPANY	604.47	$33,828	$13,437	91.39	$33,466	$39,902	99.56	$15,674	$2,911	795.42	$82,968	$56,250
INTEGON NATIONAL INSURANCE	503.47	$35,726	$5,598	57.06	$43,320	$29,865	58.33	$15,930	$25,866	618.86	$94,976	$61,329
LIBERTY INSURANCE CORPORATION	0.21	($7)	$0	0.00	($3)	$21,832	0.03	($2)	$0	0.24	($12)	$21,832
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10756.39	$690,158	$313,856	2555.61	$900,648	$769,149	2754.06	$325,854	$223,198	16066.06	$1,916,660	$1,306,203
LUMBERMENS MUTUAL CASUALTY	39.64	$1,631	$4,127	5.43	$1,759	$15,109	5.68	$583	$2,573	50.75	$3,973	$21,809
MEEMIC INSURANCE COMPANY	2245.41	$104,740	$7,588	377.39	$126,927	$143,402	388.82	$48,553	$39,791	3011.62	$280,220	$190,781
MEMBERSELECT INSURANCE COMPANY	1793.05	$209,932	$41,163	171.65	$111,417	$121,442	178.23	$63,774	$25,537	2142.93	$385,123	$188,142
METROPOLITAN DIRECT PROPERTY AND	157.91	$8,250	$0	23.99	$9,815	$11,260	28.82	$3,824	$0	210.72	$21,889	$11,260
METROPOLITAN GENERAL INSURANCE	6.00	$170	$0	1.00	$269	$0	1.00	$132	$0	8.00	$571	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	909.75	$58,612	$524,702	120.82	$53,922	$37,741	133.74	$21,819	$12,318	1164.31	$134,353	$574,761
METROPOLITAN PROPERTY AND CASUALTY	97.15	$5,211	$0	14.07	$4,618	$8,611	16.06	$1,756	$0	127.28	$11,585	$8,611
MIC GENERAL INSURANCE CORPORATION	710.58	$46,430	$17,699	137.60	$57,944	$43,235	144.70	$14,579	$7,254	992.88	$118,953	$68,188
MICHIGAN AUTOMOBILE INSURANCE	270.08	$41,177	$11,410	21.00	$21,558	$9,315	21.49	$5,717	$3,548	312.57	$68,452	$24,273
MICHIGAN INSURANCE COMPANY	3554.00	$32,663	$8,952	319.00	$29,283	$21,052	338.00	$12,157	$15,322	4211.00	$74,103	$45,326
MICHIGAN MILLERS MUTUAL INSURANCE	1212.99	$54,062	$1,953	146.50	$48,062	$53,804	152.40	$22,150	$5,256	1511.89	$124,274	$61,013
MID-CENTURY INSURANCE COMPANY	63.48	$2,776	$0	6.40	$3,406	$0	6.41	$1,248	$0	76.29	$7,430	$0
MODERN SERVICE INSURANCE	456.74	$54,057	$108,531	10.74	$11,191	$0	10.16	$5,472	$400	477.64	$70,720	$108,931
MUTUAL SERVICE CASUALTY INSURANCE	363.88	$22,475	$2,781	46.00	$19,170	$3,897	48.82	$5,209	$1,897	458.70	$46,854	$8,575
NATIONAL BEN-FRANKLIN INSURANCE	41.60	$2,083	$0	7.92	$2,671	$0	7.92	$1,317	$0	57.44	$6,071	$0
NATIONAL GENERAL INSURANCE	139.87	$12,220	$0	29.29	$7,887	$8,639	30.76	$2,609	$266	199.92	$22,716	$8,905
NATIONWIDE INSURANCE COMPANY OF	551.20	$27,328	$34,967	107.00	$34,433	$72,889	122.03	$12,470	$22,806	780.23	$74,231	$130,662

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	3222.79	$208,208	$171,699	720.40	$292,786	$209,835	758.70	$98,084	$67,967	4701.89	$599,078	$449,501
NORTH POINTE INSURANCE COMPANY	1069.00	$117,857	$85,350	13.00	$16,581	$3,278	15.00	$6,610	$5,355	1097.00	$141,048	$93,983
PARTNERS MUTUAL INSURANCE	38.03	$2,584	$0	8.97	$2,471	$8,187	5.25	$1,256	$6,639	52.25	$6,311	$14,826
PHARMACISTS MUTUAL INSURANCE	10.00	$308	$0	4.00	$616	$0	2.00	$222	$0	16.00	$1,146	$0
PIONEER STATE MUTUAL INSURANCE	661.55	$29,983	$20,578	94.44	$24,961	$19,954	94.83	$9,844	$6,648	850.82	$64,788	$47,180
PROGRESSIVE MICHIGAN INSURANCE	23887.00	$1,386,935	$899,571	2539.00	$1,404,656	$715,763	2658.00	$377,124	$225,805	29084.00	$3,168,715	$1,841,139
PRUDENTIAL GENERAL INSURANCE	69.00	$5,801	$0	8.25	$4,616	$0	7.25	$1,490	$0	84.50	$11,907	$0
PRUDENTIAL PROPERTY AND CASUALTY	2418.55	$100,111	$32,620	344.98	$101,909	$66,813	334.06	$44,102	$16,609	3097.59	$246,122	$116,042
RESPONSE WORLDWIDE INSURANCE	4.00	$290	$0	1.00	$423	$0	1.00	$204	$0	6.00	$917	$0
SAFECO INSURANCE COMPANY OF	523.80	$46,932	$6,359	99.75	$43,346	$90,941	121.58	$12,286	$18,372	745.13	$102,564	$115,672
SAFECO INSURANCE COMPANY OF	728.82	$52,238	$10,435	148.44	$45,282	$80,584	187.18	$12,831	$34,013	1064.44	$110,351	$125,032
SECURA INSURANCE, A MUTUAL	1341.13	$74,007	$1,723	164.15	$45,561	$36,238	178.32	$25,982	$5,929	1683.60	$145,550	$43,890

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	278.19	$20,156	$42,671	16.67	$17,457	$32,357	16.68	$6,549	$1,902	311.54	$44,162	$76,930
STANDARD FIRE INSURANCE COMPANY, THE	134.70	$6,603	$752	28.54	$5,829	$5,931	15.43	$2,448	$1,920	178.67	$14,880	$8,603
STATE AUTOMOBILE MUTUAL	178.31	$8,082	$1,261	28.97	$9,962	$15,925	25.71	$4,067	$1,908	232.99	$22,111	$19,094
STATE FARM FIRE AND CASUALTY	509.97	$44,683	$256	60.32	$41,455	$11,049	67.90	$10,494	$9,147	638.19	$96,632	$20,452
STATE FARM MUTUAL AUTOMOBILE	234800.90	$8,841,366	$6,412,833	32602.72	$11,056,884	$8,605,030	35150.99	$3,828,573	$3,396,878	302554.61	$23,726,823	$18,414,741
TEACHERS INSURANCE COMPANY	377.90	$15,348	$1,114	58.41	$18,298	$29,860	63.40	$8,564	$242	499.71	$42,210	$31,216
TITAN INSURANCE COMPANY	763.63	$105,586	$32,507	27.55	$33,492	$37,550	29.65	$11,598	$4,819	820.83	$150,676	$74,876
TRAVELERS INDEMNITY COMPANY OF	11.98	$671	$0	1.82	$807	$0	1.82	$302	$0	15.62	$1,780	$0
TRUMBULL INSURANCE COMPANY	21.63	$1,403	$0	2.08	$1,351	$1,083	2.08	$637	$0	25.79	$3,391	$1,083
UNITED SERVICES AUTOMOBILE	6194.51	$304,267	$94,327	1275.37	$453,308	$279,636	1350.03	$125,888	$58,978	8819.91	$883,463	$432,941
UNITRIN DIRECT INSURANCE COMPANY	141.00	$9,667	$0	14.83	$9,620	$0	14.83	$3,460	$0	170.66	$22,747	$0
USAA CASUALTY INSURANCE COMPANY	3821.01	$200,215	$23,931	756.07	$289,162	$196,519	791.30	$85,416	$57,031	5368.38	$574,793	$277,481

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 49 Kalamazoo Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WARNER INSURANCE COMPANY	5.68	$187	$0	0.42	$0	$0	0.42	$0	$0	6.52	$187	$0
WEST AMERICAN INSURANCE COMPANY	66.55	$4,707	$327	12.66	$4,132	$2,366	12.16	$2,062	$8,748	91.37	$10,901	$11,441
WESTFIELD INSURANCE COMPANY	330.73	$15,445	$14,886	34.42	$13,109	$8,275	36.41	$5,367	$2,180	401.56	$33,921	$25,341
WOLVERINE MUTUAL INSURANCE	3709.56	$151,232	$3,300	458.06	$140,068	$120,644	486.15	$59,884	$40,821	4653.77	$351,184	$164,765
Mean:	7237.15	$318,412	$335,011	997.48	$350,938	$273,084	1057.99	$125,858	$93,156	9175.69	$782,183	$690,179
StDev:	28955.38	$1,124,018	$1,550,267	3963.18	$1,337,296	$1,047,226	4239.29	$472,200	$396,088	36901.42	$2,905,870	$2,674,331
Min:	0.00	($1,764)	$0	0.00	($1,089)	($520)	0.00	($269)	$0	0.00	($3,122)	($520)
Max:	234800.90	$8,841,366	$12,821,062	32602.72	$11,056,884	$8,605,030	35150.99	$3,828,573	$3,396,878	302554.61	$23,726,823	$18,414,741

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2520.68	$80,963	$17,950	475.97	$139,897	$148,722	503.98	$47,168	$58,348	3500.63	$268,028	$225,020
ALLIED PROPERTY AND CASUALTY	258.00	$12,448	$0	44.32	$12,702	$1,435	48.09	$5,041	$7,522	350.41	$30,191	$8,957
ALLSTATE INSURANCE COMPANY	7460.73	$339,622	$216,415	902.31	$371,852	$183,430	1041.16	$178,810	$133,145	9404.20	$890,284	$532,990
AMERICAN FELLOWSHIP MUTUAL	155.60	$10,832	$500	25.77	$8,362	$5,590	25.77	$2,406	$0	207.14	$21,600	$6,090
AMERICAN INSURANCE COMPANY, THE	23.04	$2,151	$0	5.88	$4,929	$0	7.11	$1,725	$0	36.03	$8,805	$0
AMERICAN INTERNATIONAL INSURANCE	2329.15	$90,368	$308,679	418.15	$125,111	$104,081	440.99	$52,312	$37,240	3188.29	$267,791	$450,000
AMERICAN PROTECTION INSURANCE	0.00	($39)	$0	NA	NA	NA	NA	NA	NA	0.00	($39)	$0
AMEX ASSURANCE COMPANY	753.99	$64,921	$7,375	230.33	$59,610	$54,273	238.06	$19,898	$18,425	1222.38	$144,429	$80,073
AMICA MUTUAL INSURANCE COMPANY	714.84	$46,971	$1,116	127.23	$56,162	$7,291	136.18	$15,659	$9,005	978.25	$118,792	$17,412
AUTO-OWNERS INSURANCE COMPANY	27796.80	$932,195	$659,215	3128.80	$1,052,454	$772,114	3503.00	$413,505	$218,869	34428.60	$2,398,154	$1,650,198
BRISTOL WEST INSURANCE COMPANY	519.16	$29,053	$111,247	38.82	$22,501	$40,046	39.66	$6,780	$9,190	597.64	$58,334	$160,483
CITIZENS INSURANCE COMPANY OF	31850.89	$1,056,884	$182,867	3925.47	$1,136,317	$909,111	4116.49	$467,816	$348,015	39892.85	$2,661,017	$1,439,993

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONTINENTAL INSURANCE COMPANY, THE	0.00	($1,014)	$4,294	0.42	$139	$30,138	1.17	($170)	$4,969	1.59	($1,045)	$39,401
DAIRYLAND INSURANCE COMPANY	13.33	$1,627	$0	0.91	$536	$0	0.91	$63	$0	15.15	$2,226	$0
EMCASCO INSURANCE COMPANY	53.20	$3,661	$1,221	6.42	$3,169	$215	6.42	$1,143	$1,697	66.04	$7,973	$3,133
EMPLOYERS MUTUAL CASUALTY	13.26	$634	$44,250	1.50	$728	$4,126	1.50	$246	$0	16.26	$1,608	$48,376
FARM BUREAU GENERAL INSURANCE	14733.20	$377,562	$273,478	1420.60	$412,954	$290,984	1532.50	$125,615	$147,704	17686.30	$916,131	$712,166
FARM BUREAU MUTUAL INSURANCE	4339.10	$81,585	$7,623	462.80	$90,463	$49,160	496.80	$33,770	$29,100	5298.70	$205,818	$85,883
FEDERAL INSURANCE COMPANY	28.00	$4,034	$0	7.00	$5,011	$2,225	7.50	$2,012	$0	42.50	$11,057	$2,225
FIDELITY AND CASUALTY COMPANY OF	1.25	$37	$0	0.00	$63	$44	0.42	$82	$1,975	1.67	$182	$2,019
FOUNDERS INSURANCE COMPANY	0.00	($362)	$0	NA	NA	NA	NA	NA	NA	0.00	($362)	$0
FRANKENMUTH MUTUAL INSURANCE	2005.00	$77,718	$500	250.00	$73,795	$45,012	263.00	$30,076	$19,949	2518.00	$181,589	$65,461
FREMONT MUTUAL INSURANCE	110.77	$2,183	$807	8.66	$2,545	$2,063	8.66	$994	$0	128.09	$5,722	$2,870
GE PROPERTY & CASUALTY INSURANCE	0.00	($10)	$0	NA	NA	NA	NA	NA	NA	0.00	($10)	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY, THE	793.58	$39,252	$0	124.24	$39,239	$3,095	129.09	$16,990	$2,503	1046.91	$95,481	$5,598
GREAT LAKES CASUALTY INSURANCE	126.05	$8,347	$0	21.07	$8,970	($4,283)	23.88	$3,923	$2,560	171.00	$21,240	($1,723)
GREAT NORTHERN INSURANCE	9.00	$1,049	$0	3.00	$1,254	$0	3.00	$650	$0	15.00	$2,953	$0
GUARANTY NATIONAL INSURANCE	24.47	$1,829	$0	2.99	$2,540	$690	2.99	$813	$768	30.45	$5,182	$1,458
HARLEYSVILLE LAKE STATES INSURANCE	833.62	$52,349	$2,643	68.96	$32,621	$24,119	80.70	$13,497	$7,484	983.28	$98,467	$34,246
HARTFORD INSURANCE COMPANY OF	847.31	$39,091	$1,533	152.14	$42,570	$22,496	169.83	$14,866	$14,491	1169.28	$96,527	$38,520
HARTFORD UNDERWRITERS INSURANCE	125.70	$7,315	$4,767	18.81	$7,548	$14,517	21.07	$2,553	$3,718	165.58	$17,416	$23,002
HASTINGS MUTUAL INSURANCE	1688.50	$91,758	$7,875	221.00	$64,759	$42,479	227.50	$26,726	$27,634	2137.00	$183,243	$77,988
HOME-OWNERS INSURANCE COMPANY	8762.70	$264,269	$343,579	966.90	$305,657	$232,832	1053.20	$113,297	$82,719	10782.80	$683,223	$659,130
HORACE MANN INSURANCE COMPANY	378.90	$19,628	$2,543	58.90	$17,224	$12,504	62.90	$9,564	$5,523	500.70	$46,416	$20,570
INTEGON NATIONAL INSURANCE	1105.50	$79,998	$55,093	80.56	$54,883	$10,848	90.58	$20,898	$19,207	1276.64	$155,779	$85,148
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	($77)	$0	0.00	$0	$649	0.00	$0	$50	0.00	($77)	$699

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LUMBERMENS MUTUAL CASUALTY	58.68	$2,757	$0	9.43	$2,596	($4,672)	9.26	$774	($5,640)	77.37	$6,127	($10,312)
MEEMIC INSURANCE COMPANY	7332.64	$335,579	$140,259	1261.55	$417,066	$294,015	1304.99	$164,179	$120,086	9899.18	$916,824	$554,360
MEMBERSELECT INSURANCE COMPANY	0.00	$2,324	$7,439	1.00	($454)	$54,548	0.50	($139)	$5,003	1.50	$1,731	$66,990
METROPOLITAN DIRECT PROPERTY AND	35.96	$1,179	$0	6.16	$1,484	$0	3.83	$388	$0	45.95	$3,051	$0
METROPOLITAN GROUP PROPERTY AND	59.22	$4,120	$152	11.65	$5,092	$20,575	12.66	$1,905	$579	83.53	$11,117	$21,306
MIC GENERAL INSURANCE CORPORATION	471.31	$27,122	$905	90.19	$33,177	$6,072	97.90	$9,000	$3,043	659.40	$69,299	$10,020
MICHIGAN AUTOMOBILE INSURANCE	127.32	$21,539	$0	4.81	$4,146	$3,207	5.66	$1,276	$229	137.79	$26,961	$3,436
MICHIGAN INSURANCE COMPANY	7555.00	$75,209	$7,899	723.00	$79,145	$49,910	737.00	$31,490	$17,391	9015.00	$185,844	$75,200
MICHIGAN MILLERS MUTUAL INSURANCE	1133.99	$43,889	$54,363	148.32	$41,738	$27,537	157.96	$20,722	$10,744	1440.27	$106,349	$92,644
MODERN SERVICE INSURANCE	1200.75	$131,520	$39,564	31.24	$31,889	$56,073	32.32	$16,290	$4,572	1264.31	$179,699	$100,209
MUTUAL SERVICE CASUALTY INSURANCE	108.49	$5,198	$0	14.58	$5,450	$3,339	15.75	$1,531	$986	138.82	$12,179	$4,325
NATIONAL BEN-FRANKLIN INSURANCE	111.75	$5,320	$0	15.66	$5,487	$2,731	18.67	$2,451	$1,005	146.08	$13,258	$3,736

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	106.38	$8,121	$0	19.48	$4,769	($690)	20.48	$1,346	$2,634	146.34	$14,236	$1,944
NATIONWIDE INSURANCE COMPANY OF	230.52	$11,009	$4	46.89	$12,870	$17,534	50.58	$5,035	$8,977	327.99	$28,914	$26,515
NATIONWIDE MUTUAL FIRE INSURANCE	560.68	$32,529	$19	114.10	$37,820	$22,400	120.48	$14,805	$17,333	795.26	$85,154	$39,752
NORTH POINTE INSURANCE COMPANY	1539.00	$171,337	$21,727	25.00	$27,981	$21,827	27.00	$11,209	$417	1591.00	$210,527	$43,971
NORTHERN INSURANCE COMPANY OF	25.43	$1,398	$0	5.08	$2,092	$0	5.08	$724	$0	35.59	$4,214	$0
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	$1,059	$0	1.00	$1,059	$0
PARTNERS MUTUAL INSURANCE	12.73	$2,558	$0	3.92	$1,948	$70	1.96	$1,020	$0	18.61	$5,526	$70
PIONEER STATE MUTUAL INSURANCE	224.90	$9,330	$983	32.32	$8,668	$0	32.32	$3,039	$3,843	289.54	$21,037	$4,826
PROGRESSIVE MICHIGAN INSURANCE	7389.00	$560,735	$344,770	912.00	$496,322	$240,596	973.00	$133,250	$66,655	9274.00	$1,190,307	$652,021
RESPONSE WORLDWIDE INSURANCE	4.92	$356	$0	0.80	$592	$0	0.80	$284	$0	6.52	$1,232	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$134,638	NA	NA	NA	NA	NA	NA	0.00	$0	$134,638
SAFECO INSURANCE COMPANY OF	0.00	$0	$400	NA	NA	NA	NA	NA	NA	0.00	$0	$400

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA INSURANCE, A MUTUAL	1069.55	$56,594	$3,019	139.48	$41,881	$59,408	149.14	$22,243	$23,111	1358.17	$120,718	$85,538
STANDARD FIRE INSURANCE COMPANY, THE	41.44	$2,460	$0	10.50	$3,393	$0	6.51	$1,227	$0	58.45	$7,080	$0
STATE AUTOMOBILE MUTUAL	224.77	$10,420	$0	36.09	$12,121	$4,707	39.47	$5,375	$7,003	300.33	$27,916	$11,710
TEACHERS INSURANCE COMPANY	365.40	$12,179	$815	60.33	$13,969	$14,110	62.24	$6,603	$5,158	487.97	$32,751	$20,083
TITAN INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($143)	0.00	$0	($143)
TITAN INSURANCE COMPANY	1229.20	$147,803	$100,205	43.73	$43,227	$31,030	47.39	$18,669	$11,750	1320.32	$209,699	$142,985
TRAVELERS INDEMNITY COMPANY OF	72.46	$3,767	$0	15.10	$2,892	$0	11.10	$1,019	$893	98.66	$7,678	$893
TRUMBULL INSURANCE COMPANY	64.58	$3,605	$0	7.32	$6,513	$7,249	7.32	$2,310	$702	79.22	$12,428	$7,951
UNITED SERVICES AUTOMOBILE	658.92	$30,434	$2,535	133.13	$46,905	$26,458	141.07	$13,375	$17,972	933.12	$90,714	$46,965
UNITRIN DIRECT INSURANCE COMPANY	67.84	$5,394	$0	6.96	$4,678	$0	6.96	$1,270	$0	81.76	$11,342	$0
USAA CASUALTY INSURANCE COMPANY	356.22	$19,190	$2,597	72.05	$28,369	$19,632	75.69	$8,783	$1,212	503.96	$56,342	$23,441
WARNER INSURANCE COMPANY	7.79	$252	$0	1.85	$396	$0	1.85	$84	$0	11.49	$732	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 52 Kalamazoo Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	22.46	$2,276	$1,500	2.70	$824	$2,500	2.70	$339	$0	27.86	$3,439	$4,000
WESTFIELD INSURANCE COMPANY	100.83	$3,754	$0	13.92	$3,521	$6,241	16.00	$1,429	$1,346	130.75	$8,704	$7,587
WOLVERINE MUTUAL INSURANCE	100.87	$4,414	$0	13.66	$4,252	$3,036	13.66	$1,690	$1,900	128.19	$10,356	$4,936
Mean:	1959.54	$76,363	$42,731	253.44	$82,197	$58,815	264.21	$30,497	$22,008	2383.66	$177,316	$115,458
StDev:	5366.31	$184,646	$109,255	652.18	$206,253	$152,966	693.01	$80,134	$55,225	6592.22	$456,007	$288,436
Min:	0.00	($1,014)	$0	0.00	($454)	($4,672)	0.00	($170)	$0	0.00	($1,045)	($10,312)
Max:	31850.89	$1,056,884	$659,215	3925.47	$1,136,317	$909,111	4116.49	$467,816	$348,015	39892.85	$2,661,017	$1,650,198

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	939.66	$37,190	$300	160.23	$57,692	$42,579	174.68	$17,554	$5,316	1274.57	$112,436	$48,195
ALLIED PROPERTY AND CASUALTY	2622.04	$146,674	$257,337	452.01	$161,967	$20,120	504.83	$52,322	$12,566	3578.88	$360,963	$290,023
ALLSTATE INSURANCE COMPANY	81383.98	$3,877,556	$2,544,352	9240.48	$4,478,230	$2,518,758	10267.32	$1,905,069	$974,640	100891.78	$10,260,855	$6,037,750
AMERICAN FELLOWSHIP MUTUAL	2.40	$333	$0	0.40	$463	$5,070	0.40	$105	$2,663	3.20	$901	$7,733
AMERICAN INSURANCE COMPANY, THE	13.68	$2,118	$0	3.76	$3,896	$0	4.29	$1,215	$0	21.73	$7,229	$0
AMERICAN INTERNATIONAL INSURANCE	878.79	$43,317	$200,179	146.08	$53,993	$37,343	165.30	$20,450	$27,935	1190.17	$117,760	$265,457
AMEX ASSURANCE COMPANY	485.23	$44,552	$595	153.48	$50,181	$37,944	157.57	$13,269	$14,362	796.28	$108,002	$52,901
AMICA MUTUAL INSURANCE COMPANY	568.62	$46,266	$4,008	101.91	$53,984	($9,308)	110.70	$13,204	$14,702	781.23	$113,454	$9,402
ARGONAUT INSURANCE COMPANY	7.90	$597	$0	40.58	$40,588	$28,575	16.41	$5,574	$0	64.89	$46,759	$28,575
AUTO CLUB GROUP INSURANCE	22832.00	$1,799,347	$445,622	4016.24	$1,842,650	$1,051,313	4227.32	$533,614	$383,262	31075.56	$4,175,611	$1,880,197
AUTO CLUB INSURANCE ASSOCIATION	22368.57	$1,813,262	$945,760	3612.57	$1,631,314	$910,450	3896.65	$472,055	$261,330	29877.79	$3,916,631	$2,117,540
AUTO-OWNERS INSURANCE COMPANY	36352.02	$1,275,966	$742,026	4134.04	$1,453,157	$1,610,342	4533.82	$556,663	$293,500	45019.88	$3,285,786	$2,645,868

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	2078.96	$120,936	$26,003	185.16	$137,297	$100,500	187.75	$36,813	$24,658	2451.87	$295,046	$151,161
CINCINNATI INSURANCE COMPANY, THE	123.27	$6,140	$22,031	18.59	$8,136	$8,149	18.59	$3,186	$4,902	160.45	$17,462	$35,082
CITIZENS INSURANCE COMPANY OF	110030.62	$4,449,210	$2,518,998	13341.64	$4,797,830	$3,219,711	14096.15	$1,865,063	$897,881	137468.41	$11,112,103	$6,636,590
CONTINENTAL INSURANCE COMPANY, THE	0.58	($1,283)	$622	0.17	($441)	$81,291	0.00	($342)	$18,381	0.75	($2,066)	$100,294
DAIRYLAND INSURANCE COMPANY	1576.13	$167,795	$120,382	59.65	$55,241	$53,105	60.41	$25,530	($2,694)	1696.19	$248,566	$170,793
EMCASCO INSURANCE COMPANY	501.61	$33,570	$1,365	52.75	$25,385	$21,232	54.42	$8,374	$5,489	608.78	$67,329	$28,086
EMPLOYERS MUTUAL CASUALTY	202.80	$13,702	$0	19.92	$9,752	$6,044	20.84	$3,450	$8,639	243.56	$26,904	$14,683
FARM BUREAU GENERAL INSURANCE	11577.10	$355,975	$299,048	1206.30	$399,491	$267,918	1284.30	$131,463	$151,129	14067.70	$886,929	$718,095
FARM BUREAU MUTUAL INSURANCE	1481.50	$37,699	$6,031	170.50	$38,968	$25,016	177.10	$16,652	$7,163	1829.10	$93,319	$38,210
FARMERS INSURANCE EXCHANGE	11043.96	$589,811	$156,452	1239.88	$606,221	$547,075	1327.06	$287,056	$113,433	13610.90	$1,483,088	$816,960
FEDERAL INSURANCE COMPANY	47.70	$7,219	$0	13.40	$9,264	$2,933	14.40	$2,427	$0	75.50	$18,910	$2,933
FIDELITY AND CASUALTY COMPANY OF	0.00	($477)	$0	0.00	($300)	$11,019	0.00	($139)	$1,744	0.00	($916)	$12,763

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	1256.22	$155,276	$22,832	7.07	$6,610	$0	9.66	$3,544	$2,683	1272.95	$165,430	$25,515
FRANKENMUTH MUTUAL INSURANCE	5258.00	$225,320	$119,860	699.00	$216,528	$214,456	659.00	$81,966	$49,282	6616.00	$523,814	$383,598
FREMONT MUTUAL INSURANCE	587.83	$13,404	$47,191	46.55	$15,981	$22,135	48.79	$5,894	$580	683.17	$35,279	$69,906
GE PROPERTY & CASUALTY INSURANCE	0.00	$0	$106,326	NA	NA	NA	0.08	($3)	$0	0.08	($3)	$106,326
GLENS FALLS INSURANCE COMPANY, THE	410.67	$30,128	$0	78.59	$34,673	$0	85.83	$14,308	$260	575.09	$79,109	$260
GLOBE INDEMNITY COMPANY	6.00	$306	$0	1.00	$315	$0	1.00	$84	$0	8.00	$705	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$928	NA	NA	NA	0.00	$0	$928
GREAT AMERICAN INSURANCE	355.11	$29,364	$1,208	81.11	$23,741	$26,420	90.03	$15,279	$9,882	526.25	$68,384	$37,510
GREAT LAKES CASUALTY INSURANCE	749.39	$42,711	$7,235	115.78	$43,299	$43,558	123.11	$23,421	$7,257	988.28	$109,431	$58,050
GUARANTY NATIONAL INSURANCE	0.40	$51	$0	0.00	$39	$0	0.00	$18	$0	0.40	$108	$0
HARLEYSVILLE LAKE STATES INSURANCE	117.40	$11,200	$0	15.69	$9,537	$0	16.67	$2,803	$0	149.76	$23,540	$0
HARTFORD ACCIDENT AND INDEMNITY	525.80	$29,979	$1,013	94.35	$34,971	$21,376	96.14	$10,233	$7,894	716.29	$75,183	$30,283

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	871.52	$52,546	$106,014	155.68	$52,831	$64,915	168.74	$16,742	$6,359	1195.94	$122,119	$177,288
HARTFORD UNDERWRITERS INSURANCE	27.85	$2,920	$966	5.29	$3,189	$0	5.28	$927	$344	38.42	$7,036	$1,310
HASTINGS MUTUAL INSURANCE	677.29	$53,255	$14,317	92.00	$34,267	$14,775	96.50	$14,201	$5,400	865.79	$101,723	$34,492
HOME-OWNERS INSURANCE COMPANY	15168.60	$474,663	$526,799	1688.20	$543,315	$600,488	1818.85	$195,596	$145,407	18675.65	$1,213,574	$1,272,694
HORACE MANN INSURANCE COMPANY	448.90	$28,754	$0	64.15	$22,772	$14,536	69.66	$11,974	$4,727	582.71	$63,500	$19,263
INTEGON NATIONAL INSURANCE	1111.22	$90,822	$34,355	117.64	$96,629	$20,617	122.91	$31,865	$15,211	1351.77	$219,316	$70,183
LIBERTY INSURANCE CORPORATION	0.00	($411)	$0	0.00	($561)	$4,828	0.00	($158)	$129	0.00	($1,130)	$4,957
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10491.77	$711,948	$256,715	2630.74	$1,093,061	$650,485	2808.68	$340,584	$227,399	15931.19	$2,145,593	$1,134,599
LUMBERMENS MUTUAL CASUALTY	98.28	$5,641	$0	14.21	$4,535	($598)	15.38	$1,620	$2,708	127.87	$11,796	$2,110
MEEMIC INSURANCE COMPANY	3484.41	$172,197	$15,806	611.40	$230,829	$161,859	623.65	$88,987	$35,090	4719.46	$492,013	$212,755
MEMBERSELECT INSURANCE COMPANY	782.31	$119,125	$249,870	88.06	$74,631	$59,312	96.07	$40,305	$54,889	966.44	$234,061	$364,071
METROPOLITAN DIRECT PROPERTY AND	350.16	$15,685	$0	48.98	$19,652	$26,285	52.07	$6,979	$8,978	451.21	$42,316	$35,263

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GENERAL INSURANCE	30.96	$1,000	$0	2.25	$637	$0	2.25	$170	$50	35.46	$1,807	$50
METROPOLITAN GROUP PROPERTY AND	426.98	$24,168	$1,954	58.99	$22,230	$16,973	58.81	$8,726	$11,555	544.78	$55,124	$30,482
METROPOLITAN PROPERTY AND CASUALTY	138.47	$5,865	$0	18.66	$4,707	$525	20.48	$1,762	$135	177.61	$12,334	$660
MIC GENERAL INSURANCE CORPORATION	7728.46	$475,831	$314,189	1418.71	$580,504	$497,866	1504.47	$143,200	$89,604	10651.64	$1,199,535	$901,659
MICHIGAN AUTOMOBILE INSURANCE	111.72	$13,572	$500	8.57	$6,726	$10,752	9.49	$2,361	$2,533	129.78	$22,659	$13,785
MICHIGAN INSURANCE COMPANY	10781.00	$120,857	$89,616	944.00	$115,104	$109,335	1007.00	$43,393	$33,889	12732.00	$279,354	$232,840
MICHIGAN MILLERS MUTUAL INSURANCE	14901.01	$650,617	$474,728	1996.58	$613,644	$578,074	2176.22	$287,685	$140,191	19073.81	$1,551,946	$1,192,993
MID-CENTURY INSURANCE COMPANY	41.46	$2,002	$0	4.57	$2,540	$0	4.24	$637	$0	50.27	$5,179	$0
MODERN SERVICE INSURANCE	17280.83	$2,128,895	$275,201	563.29	$511,449	$396,068	572.75	$284,756	$134,095	18416.87	$2,925,100	$805,364
MUTUAL SERVICE CASUALTY INSURANCE	949.23	$51,072	$11,116	121.73	$58,981	$61,942	126.64	$12,042	$12,525	1197.60	$122,095	$85,583
NATIONAL BEN-FRANKLIN INSURANCE	27.08	$2,223	$0	5.00	$4,112	$0	5.00	$1,026	$0	37.08	$7,361	$0
NATIONAL GENERAL INSURANCE	183.25	$16,837	$0	35.83	$11,392	$4,889	39.20	$3,906	$1,905	258.28	$32,135	$6,794

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE INSURANCE COMPANY OF	1985.58	$109,652	$74,331	368.54	$132,850	$106,560	412.96	$40,643	$54,531	2767.08	$283,145	$235,422
NATIONWIDE MUTUAL FIRE INSURANCE	5043.50	$330,098	$209,078	898.25	$431,815	$221,123	954.14	$126,432	$51,390	6895.89	$888,345	$481,591
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$1,036	NA	NA	NA	0.00	$0	$1,036
NORTH POINTE INSURANCE COMPANY	3351.00	$323,417	$58,491	94.00	$89,197	$50,786	99.00	$35,650	$3,256	3544.00	$448,264	$112,533
NORTHERN INSURANCE COMPANY OF	21.48	$1,728	$500	4.12	$2,404	$6,249	4.12	$795	$0	29.72	$4,927	$6,749
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$532	NA	NA	NA	0.00	$0	$532
PARTNERS MUTUAL INSURANCE	159.71	$10,213	($19,985)	41.77	$8,588	$1,657	22.82	$4,719	$289	224.30	$23,520	($18,039)
PHARMACISTS MUTUAL INSURANCE	6.00	$458	$0	2.00	$1,269	$15,800	1.00	$189	$0	9.00	$1,916	$15,800
PIONEER STATE MUTUAL INSURANCE	1649.96	$72,565	$113,580	229.31	$62,247	$55,057	233.09	$23,142	$5,595	2112.36	$157,954	$174,232
PROGRESSIVE MICHIGAN INSURANCE	18720.00	$1,097,097	$300,672	1900.00	$1,202,389	$540,918	1995.00	$313,252	$157,953	22615.00	$2,612,738	$999,543
PRUDENTIAL GENERAL INSURANCE	305.47	$22,744	$0	33.23	$18,268	$8,572	35.49	$7,127	$1,611	374.19	$48,139	$10,183
PRUDENTIAL PROPERTY AND CASUALTY	6027.40	$250,141	$28,216	810.81	$278,084	$170,450	818.06	$113,928	$68,343	7656.27	$642,153	$267,009

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
RESPONSE WORLDWIDE INSURANCE	2.00	$164	$0	0.50	$437	$0	0.50	$305	$0	3.00	$906	$0
SAFECO INSURANCE COMPANY OF	689.54	$61,454	$15,515	115.54	$57,094	$50,336	134.97	$19,682	$16,522	940.05	$138,230	$82,373
SAFECO INSURANCE COMPANY OF	536.88	$38,913	$6,513	101.77	$39,664	$24,093	118.08	$14,337	$20,637	756.73	$92,914	$51,243
SECURA INSURANCE, A MUTUAL	22.46	$1,762	$0	1.49	$651	$0	1.49	$300	$720	25.44	$2,713	$720
SOUTHERN MICHIGAN INSURANCE	93.00	$7,831	$0	6.38	$7,780	$16,391	6.17	$2,557	$70	105.55	$18,168	$16,461
STANDARD FIRE INSURANCE COMPANY, THE	18.47	$1,439	$0	3.67	$982	$0	2.26	$579	$1,300	24.40	$3,000	$1,300
STATE AUTOMOBILE MUTUAL	184.15	$11,003	$0	31.50	$11,694	$2,829	32.34	$4,218	$3,183	247.99	$26,915	$6,012
STATE FARM FIRE AND CASUALTY	136.63	$12,017	$574	13.41	$10,708	$5,489	14.98	$2,502	$3,337	165.02	$25,227	$9,400
STATE FARM MUTUAL AUTOMOBILE	58666.47	$2,722,871	$2,068,553	7570.47	$3,264,377	$2,285,878	8126.82	$930,770	$632,774	74363.76	$6,918,018	$4,987,205
TEACHERS INSURANCE COMPANY	35.00	$1,501	$0	6.50	$2,075	$982	6.50	$897	$209	48.00	$4,473	$1,191
TITAN INDEMNITY COMPANY	1.92	$200	$0	0.32	$216	$0	0.32	$62	$0	2.56	$478	$0
TITAN INSURANCE COMPANY	11059.34	$1,270,472	$472,892	501.35	$451,044	$332,665	513.03	$192,857	$76,636	12073.72	$1,914,373	$882,193

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRANSPORT INSURANCE COMPANY	0.00	($76)	$0	0.00	$0	$735	0.00	$0	$2,545	0.00	($76)	$3,280
TRAVELERS INDEMNITY COMPANY OF	83.82	$4,621	$0	16.47	$5,022	$7,774	11.47	$1,778	$0	111.76	$11,421	$7,774
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$2,100	0.00	$0	$1,250	0.00	$0	$3,350
TRUMBULL INSURANCE COMPANY	23.00	$1,198	$0	1.50	$776	$0	2.50	$444	$0	27.00	$2,418	$0
UNITED SERVICES AUTOMOBILE	6266.31	$324,832	$77,741	1265.40	$475,935	$321,341	1327.78	$120,507	$56,661	8859.49	$921,274	$455,743
UNITRIN DIRECT INSURANCE COMPANY	327.95	$19,057	$0	32.00	$14,095	$0	34.00	$5,277	$0	393.95	$38,429	$0
USAA CASUALTY INSURANCE COMPANY	4739.75	$265,353	$214,155	938.60	$380,234	$186,222	979.00	$100,179	$16,125	6657.35	$745,766	$416,502
WARNER INSURANCE COMPANY	15.28	$181	$0	4.55	$471	$0	4.55	$68	$0	24.38	$720	$0
WEST AMERICAN INSURANCE COMPANY	31.28	$3,094	$0	4.28	$2,611	$0	5.25	$1,799	$0	40.81	$7,504	$0
WESTFIELD INSURANCE COMPANY	722.09	$30,424	$0	80.74	$31,266	$11,319	90.17	$12,923	$7,731	893.00	$74,613	$19,050
WOLVERINE MUTUAL INSURANCE	1694.56	$78,175	$25,745	216.15	$71,027	$67,875	229.57	$26,951	$19,512	2140.28	$176,153	$113,132

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 53 Lansing Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	5770.54	$304,394	$160,610	696.79	$292,161	$199,093	761.44	$106,221	$59,067	6954.41	$683,530	$408,046
StDev:	16145.84	$759,295	$446,206	1941.97	$799,183	$522,646	2106.09	$304,060	$160,636	19809.50	$1,821,571	$1,105,152
Min:	0.00	($1,283)	($19,985)	0.00	($561)	($9,308)	0.00	($342)	($19,985)	0.00	($2,066)	($18,039)
Max:	110030.62	$4,449,210	$2,544,352	13341.64	$4,797,830	$3,219,711	14096.15	$1,905,069	$974,640	137468.41	$11,112,103	$6,636,590

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Lansing Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2850.34	$111,107	$7,428	507.64	$177,443	$153,153	541.83	$60,659	$16,467	3899.81	$349,209	$177,048
ALLIED PROPERTY AND CASUALTY	571.81	$32,092	$26,326	114.90	$42,101	$10,997	121.06	$14,579	$11,122	807.77	$88,772	$48,445
ALLSTATE INSURANCE COMPANY	22036.98	$913,875	$968,610	2848.80	$1,181,780	$887,317	3105.40	$628,365	$297,578	27991.18	$2,724,020	$2,153,505
AMERICAN INSURANCE COMPANY, THE	38.20	$2,149	$0	10.78	$2,725	$0	10.48	$1,131	$0	59.46	$6,005	$0
AMERICAN INTERNATIONAL INSURANCE	2456.39	$114,364	$12,351	440.96	$136,007	$140,747	467.73	$63,877	$23,410	3365.08	$314,248	$176,508
AMEX ASSURANCE COMPANY	84.16	$7,409	$146,253	27.99	$9,186	$18,374	27.90	$2,621	$5,019	140.05	$19,216	$169,646
AMICA MUTUAL INSURANCE COMPANY	289.00	$19,525	$1,834	55.76	$26,847	$11,715	57.33	$6,686	$5,025	402.09	$53,058	$18,574
ARGONAUT INSURANCE COMPANY	10.33	$3,302	$0	1.50	$4,856	$10,134	1.49	$1,720	$0	13.32	$9,878	$10,134
AUTO CLUB GROUP INSURANCE	50246.33	$3,303,074	$703,774	9180.82	$3,318,210	$2,308,657	9599.82	$1,085,598	$793,925	69026.97	$7,706,882	$3,806,356
AUTO CLUB INSURANCE ASSOCIATION	27006.98	$1,794,040	$849,649	4754.31	$1,744,462	$1,042,889	5067.15	$565,099	$317,340	36828.44	$4,103,601	$2,209,878
AUTO-OWNERS INSURANCE COMPANY	36352.02	$1,275,966	$742,026	4134.04	$1,453,157	$1,610,342	4533.82	$556,663	$293,500	45019.88	$3,285,786	$2,645,868
CINCINNATI INSURANCE COMPANY, THE	83.85	$4,523	$0	9.05	$4,431	$0	10.05	$1,690	$195	102.95	$10,644	$195

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Lansing Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	33238.14	$1,266,274	$909,903	4299.21	$1,446,990	$973,459	4514.65	$574,272	$273,473	42052.00	$3,287,536	$2,156,835
CONTINENTAL INSURANCE COMPANY, THE	4.16	$328	$0	0.25	($122)	$1,272	0.00	($48)	$1,898	4.41	$158	$3,170
DAIRYLAND INSURANCE COMPANY	111.81	$12,574	$0	6.82	$6,924	$3,715	6.66	$3,092	$10,358	125.29	$22,590	$14,073
EMCASCO INSURANCE COMPANY	215.31	$11,789	$247,490	29.26	$13,530	$27,204	31.76	$4,308	$2,646	276.33	$29,627	$277,340
EMPLOYERS MUTUAL CASUALTY	80.46	$4,405	$588	10.00	$4,721	$2,992	10.42	$1,613	$978	100.88	$10,739	$4,558
FARM BUREAU GENERAL INSURANCE	2407.50	$66,734	$373,090	246.60	$76,465	$64,022	266.10	$24,446	$18,758	2920.20	$167,645	$455,870
FARM BUREAU MUTUAL INSURANCE	412.30	$10,736	$1,855	41.90	$9,405	$3,037	50.70	$3,595	$4,230	504.90	$23,736	$9,122
FEDERAL INSURANCE COMPANY	15.00	$1,993	$0	5.00	$2,441	$0	5.00	$766	$0	25.00	$5,200	$0
FOUNDERS INSURANCE COMPANY	19.32	$2,630	$0	0.16	$228	($2,558)	0.16	$82	$0	19.64	$2,940	($2,558)
FRANKENMUTH MUTUAL INSURANCE	650.00	$29,769	$5,212	89.00	$30,321	$24,829	83.00	$11,626	$8,041	822.00	$71,716	$38,082
FREMONT MUTUAL INSURANCE	91.16	$2,680	$0	8.62	$3,693	$0	8.62	$1,398	$0	108.40	$7,771	$0
GEICO INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($5,233)	0.00	$0	($5,233)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Lansing Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY, THE	230.66	$15,714	$0	39.42	$17,529	$0	44.92	$7,867	$4,640	315.00	$41,110	$4,640
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$1,497	0.00	$0	($323)	0.00	$0	$1,174
GREAT LAKES CASUALTY INSURANCE	55.60	$3,661	$0	7.71	$4,075	$11,943	8.21	$1,393	$0	71.52	$9,129	$11,943
GUARANTY NATIONAL INSURANCE	6.15	$449	$0	0.50	$542	$0	0.49	$234	$8,796	7.14	$1,225	$8,796
HARLEYSVILLE LAKE STATES INSURANCE	556.36	$52,937	$500	76.42	$38,158	$2,600	81.94	$13,602	$500	714.72	$104,697	$3,600
HARTFORD INSURANCE COMPANY OF	71.32	$4,502	$0	14.53	$4,271	$522	14.04	$1,537	$0	99.89	$10,310	$522
HASTINGS MUTUAL INSURANCE	1435.90	$77,912	$32,097	171.00	$61,524	$80,070	184.50	$22,235	$14,728	1791.40	$161,671	$126,895
HOME-OWNERS INSURANCE COMPANY	15168.60	$474,663	$526,799	1688.20	$543,315	$600,488	1818.85	$195,596	$145,407	18675.65	$1,213,574	$1,272,694
HORACE MANN INSURANCE COMPANY	158.75	$9,447	$0	26.50	$9,222	$7,912	30.33	$5,028	$240	215.58	$23,697	$8,152
INTEGON NATIONAL INSURANCE	263.39	$24,442	$8,127	33.47	$29,129	$15,276	34.66	$9,564	$366	331.52	$63,135	$23,769
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	$0	$5,278	0.00	$0	($881)	0.00	$0	$4,397
LUMBERMENS MUTUAL CASUALTY	23.20	$889	$0	3.96	$1,666	$0	3.87	$414	$9,232	31.03	$2,969	$9,232

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	7200.91	$361,848	$308,850	1246.72	$450,243	$361,516	1300.98	$182,105	$92,666	9748.61	$994,196	$763,032
MEMBERSELECT INSURANCE COMPANY	1180.31	$146,925	$16,285	145.82	$99,230	$47,349	151.41	$55,124	$15,799	1477.54	$301,279	$79,433
METROPOLITAN DIRECT PROPERTY AND	94.75	$4,621	$0	10.66	$3,953	$9,106	10.48	$1,432	$1,590	115.89	$10,006	$10,696
METROPOLITAN GENERAL INSURANCE	7.66	$392	$0	1.33	$642	$0	1.33	$230	$0	10.32	$1,264	$0
METROPOLITAN GROUP PROPERTY AND	164.98	$8,717	$0	24.23	$9,542	($1,888)	25.24	$3,952	$1,285	214.45	$22,211	($603)
METROPOLITAN PROPERTY AND CASUALTY	39.66	$1,685	$0	5.91	$1,708	$0	6.41	$534	$1,831	51.98	$3,927	$1,831
MIC GENERAL INSURANCE CORPORATION	2327.25	$146,923	$4,088	437.67	$163,228	$66,014	460.57	$45,884	$57,911	3225.49	$356,035	$128,013
MICHIGAN AUTOMOBILE INSURANCE	66.00	$9,811	$0	4.07	$5,460	$0	4.57	$1,683	$119	74.64	$16,954	$119
MICHIGAN INSURANCE COMPANY	4845.00	$52,169	$0	457.00	$50,695	$30,441	478.00	$19,589	$8,008	5780.00	$122,453	$38,449
MICHIGAN MILLERS MUTUAL INSURANCE	1535.62	$61,641	$1,000	210.67	$57,777	$42,160	240.14	$28,799	$17,058	1986.43	$148,217	$60,218
MUTUAL SERVICE CASUALTY INSURANCE	242.83	$12,523	$0	34.50	$14,595	$10,128	35.82	$3,298	$9,592	313.15	$30,416	$19,720
NATIONAL BEN-FRANKLIN INSURANCE	10.00	$587	$0	2.00	$1,543	$0	2.00	$611	$0	14.00	$2,741	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	80.28	$6,761	$140	14.25	$3,790	$2,389	14.33	$1,089	$0	108.86	$11,640	$2,529
NATIONWIDE INSURANCE COMPANY OF	358.17	$18,364	$0	77.74	$24,368	$26,277	83.13	$8,571	$4,959	519.04	$51,303	$31,236
NATIONWIDE MUTUAL FIRE INSURANCE	1269.88	$70,130	$83,596	236.60	$91,911	$57,533	245.73	$33,769	$11,988	1752.21	$195,810	$153,117
NORTH POINTE INSURANCE COMPANY	137.00	$14,194	$500	6.00	$5,091	$1,500	6.00	$2,121	$0	149.00	$21,406	$2,000
NORTHERN INSURANCE COMPANY OF	0.50	($14)	$0	0.34	$345	$0	0.34	$143	$285	1.18	$474	$285
PARTNERS MUTUAL INSURANCE	45.29	$2,715	$2,163	12.32	$2,202	$0	6.16	$1,234	$0	63.77	$6,151	$2,163
PIONEER STATE MUTUAL INSURANCE	1590.01	$63,972	$3,772	228.00	$55,134	$20,930	229.57	$20,404	$14,110	2047.58	$139,510	$38,812
PROGRESSIVE MICHIGAN INSURANCE	1659.00	$99,193	$6,336	202.00	$135,526	$45,267	212.00	$33,892	$15,336	2073.00	$268,611	$66,939
SECURA INSURANCE, A MUTUAL	384.55	$22,603	$1,412	43.49	$13,588	$4,236	46.31	$7,034	$3,374	474.35	$43,225	$9,022
SOUTHERN MICHIGAN INSURANCE	760.92	$58,039	$6,763	52.83	$46,640	$23,915	51.80	$17,298	$14,604	865.55	$121,977	$45,282
STANDARD FIRE INSURANCE COMPANY, THE	29.99	$1,408	$0	9.70	$2,363	$2,440	5.84	$913	$126	45.53	$4,684	$2,566
STATE AUTOMOBILE MUTUAL	117.57	$7,510	$0	25.09	$8,180	$20,162	26.81	$3,066	$10,700	169.47	$18,756	$30,862

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TEACHERS INSURANCE COMPANY	29.00	$1,170	$0	5.00	$1,588	$1,000	5.00	$767	$0	39.00	$3,525	$1,000
TITAN INDEMNITY COMPANY	0.54	$61	$0	0.09	$71	$0	0.09	$30	$0	0.72	$162	$0
TITAN INSURANCE COMPANY	1551.75	$174,171	$134,826	88.72	$87,469	$57,085	92.09	$39,826	$14,420	1732.56	$301,466	$206,331
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$1,107	NA	NA	NA	0.00	$0	$1,107
TRAVELERS INDEMNITY COMPANY OF	55.00	$2,121	$0	13.00	$3,027	$0	8.00	$886	$0	76.00	$6,034	$0
TRUMBULL INSURANCE COMPANY	14.00	$1,050	$0	1.00	$1,139	$0	1.00	$137	$0	16.00	$2,326	$0
UNITED SERVICES AUTOMOBILE	2497.59	$129,040	$15,864	519.80	$199,669	$112,766	546.15	$52,097	$21,668	3563.54	$380,806	$150,298
UNITRIN DIRECT INSURANCE COMPANY	18.00	$1,156	$0	3.00	$1,802	$0	3.00	$707	$0	24.00	$3,665	$0
USAA CASUALTY INSURANCE COMPANY	1703.21	$93,078	$298,152	345.12	$144,729	$124,563	361.16	$41,263	$24,354	2409.49	$279,070	$447,069
WEST AMERICAN INSURANCE COMPANY	17.00	$868	$0	4.00	$1,052	$0	4.00	$518	$0	25.00	$2,438	$0
WESTFIELD INSURANCE COMPANY	138.06	$5,397	$0	17.09	$5,217	$0	18.51	$1,870	$1,193	173.66	$12,484	$1,193
WOLVERINE MUTUAL INSURANCE	35.50	$1,816	$0	4.00	$1,295	$0	5.00	$413	$0	44.50	$3,524	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 54 Lansing Middle

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	3344.84	$165,274	$94,819	470.07	$170,423	$127,942	499.04	$63,135	$36,682	4114.67	$386,406	$251,888
StDev:	9274.25	$501,729	$232,894	1418.76	$511,328	$381,343	1500.11	$183,069	$114,826	11897.46	$1,174,870	$692,214
Min:	0.50	($14)	$0	0.00	($122)	($2,558)	0.00	($48)	$0	0.00	$0	($5,233)
Max:	50246.33	$3,303,074	$968,610	9180.82	$3,318,210	$2,308,657	9599.82	$1,085,598	$793,925	69026.97	$7,706,882	$3,806,356

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 55 Lansing Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1345.69	$42,873	$295	255.11	$83,095	$37,946	270.72	$26,940	$9,191	1871.52	$152,908	$47,432
ALLIED PROPERTY AND CASUALTY	589.24	$34,819	$266	112.19	$38,314	$5,051	121.31	$13,440	$11,115	822.74	$86,573	$16,432
ALLSTATE INDEMNITY COMPANY	0.00	($1,200)	$0	0.00	($500)	$0	0.00	($180)	$0	0.00	($1,880)	$0
ALLSTATE INSURANCE COMPANY	40352.32	$1,772,677	$1,568,298	5013.47	$2,238,832	$1,278,043	5574.98	$1,037,959	$624,436	50940.77	$5,049,468	$3,470,777
AMERICAN INSURANCE COMPANY, THE	4.74	($160)	$0	2.59	($187)	$0	1.93	$109	$0	9.26	($238)	$0
AMERICAN INTERNATIONAL INSURANCE	950.63	$42,164	$3,865	164.85	$55,744	$40,807	173.78	$21,668	$8,273	1289.26	$119,576	$52,945
AMEX ASSURANCE COMPANY	9.24	$842	$0	3.08	$884	$0	3.08	$289	$0	15.40	$2,015	$0
AMICA MUTUAL INSURANCE COMPANY	528.83	$36,785	$500	98.93	$48,699	$38,611	102.53	$12,676	$2,517	730.29	$98,160	$41,628
AUTO-OWNERS INSURANCE COMPANY	54568.61	$1,901,501	$1,078,219	6056.09	$2,096,229	$2,121,631	6754.67	$809,468	$399,071	67379.37	$4,807,198	$3,598,921
BRISTOL WEST INSURANCE COMPANY	1957.79	$112,574	$492,544	152.05	$104,145	$82,302	163.74	$36,211	$32,150	2273.58	$252,930	$606,996
CINCINNATI INSURANCE COMPANY, THE	122.53	$5,314	$0	14.22	$4,437	$12,255	16.22	$2,160	$2,272	152.97	$11,911	$14,527
CITIZENS INSURANCE COMPANY OF	18719.39	$695,707	$281,316	2318.04	$726,454	$409,830	2474.91	$302,897	$209,705	23512.34	$1,725,058	$900,851

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 55 Lansing Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONTINENTAL INSURANCE COMPANY, THE	0.34	($32)	$234	0.00	$113	$788	0.00	$21	$1,086	0.34	$102	$2,108
DAIRYLAND INSURANCE COMPANY	49.65	$5,118	$0	3.08	$2,429	$0	3.08	$1,330	$0	55.81	$8,877	$0
EMCASCO INSURANCE COMPANY	184.24	$10,706	$500	16.33	$7,418	$6,449	18.33	$2,756	$1,491	218.90	$20,880	$8,440
EMPLOYERS MUTUAL CASUALTY	72.40	$4,655	$0	6.33	$4,458	$0	6.33	$1,456	$0	85.06	$10,569	$0
FARM BUREAU GENERAL INSURANCE	18118.90	$468,894	$175,328	1984.20	$498,460	$393,092	2107.00	$236,550	$171,806	22210.10	$1,203,904	$740,226
FARM BUREAU MUTUAL INSURANCE	7128.30	$134,833	$8,613	798.00	$129,290	$89,526	873.30	$71,895	$57,498	8799.60	$336,018	$155,637
FEDERAL INSURANCE COMPANY	5.21	$689	$0	0.57	$529	$0	1.57	$294	$0	7.35	$1,512	$0
FOUNDERS INSURANCE COMPANY	33.64	$4,973	$0	NA	NA	NA	0.25	$56	$0	33.89	$5,029	$0
FRANKENMUTH MUTUAL INSURANCE	2194.00	$89,994	$24,111	302.00	$87,365	$92,789	272.00	$33,426	$18,790	2768.00	$210,785	$135,690
FREMONT MUTUAL INSURANCE	146.26	$3,248	$0	10.58	$2,415	$0	11.58	$1,074	$4,338	168.42	$6,737	$4,338
GLENS FALLS INSURANCE COMPANY, THE	140.01	$8,026	$500	26.00	$9,970	$5,629	25.83	$4,056	$0	191.84	$22,052	$6,129
GREAT AMERICAN INSURANCE	4.00	$564	$0	1.00	$535	$0	1.00	$240	$0	6.00	$1,339	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 55 Lansing Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT LAKES CASUALTY INSURANCE	49.70	$2,799	$0	7.07	$2,488	$7,150	7.10	$932	$0	63.87	$6,219	$7,150
GREAT NORTHERN INSURANCE	NA	NA	NA	1.00	$0	$0	NA	NA	NA	1.00	$0	$0
HARLEYSVILLE LAKE STATES INSURANCE	112.90	$8,912	$0	11.50	$6,002	$0	12.40	$2,203	$142	136.80	$17,117	$142
HASTINGS MUTUAL INSURANCE	2920.38	$150,972	$129,065	367.50	$102,285	$51,136	401.00	$40,285	$38,632	3688.88	$293,542	$218,833
HOME-OWNERS INSURANCE COMPANY	20353.95	$632,628	$609,843	2259.25	$720,513	$706,682	2430.60	$260,483	$172,843	25043.80	$1,613,624	$1,489,368
HORACE MANN INSURANCE COMPANY	232.80	$13,140	$0	34.41	$9,560	$4,744	36.91	$5,573	$2,392	304.12	$28,273	$7,136
INTEGON NATIONAL INSURANCE	346.30	$30,827	$4,493	38.99	$30,462	$31,105	40.16	$10,111	$9,762	425.45	$71,400	$45,360
LUMBERMENS MUTUAL CASUALTY	44.45	$1,956	$323	7.60	$2,393	$0	7.60	$976	$3,211	59.65	$5,325	$3,534
MEEMIC INSURANCE COMPANY	8736.05	$419,063	$124,148	1505.65	$505,464	$253,964	1567.73	$205,292	$92,050	11809.43	$1,129,819	$470,162
MEMBERSELECT INSURANCE COMPANY	0.00	$4,874	$0	0.00	$3,143	$9,932	1.50	$1,456	$3,044	1.50	$9,473	$12,976
METROPOLITAN DIRECT PROPERTY AND	132.46	$7,279	$97	19.58	$7,000	$781	20.58	$2,294	$187	172.62	$16,573	$1,065
METROPOLITAN GROUP PROPERTY AND	268.57	$13,002	$0	35.65	$14,039	$12,918	37.66	$6,063	$2,244	341.88	$33,104	$15,162

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN PROPERTY AND CASUALTY	77.23	$4,011	$0	12.08	$3,590	$3,972	12.08	$1,154	$330	101.39	$8,755	$4,302
MIC GENERAL INSURANCE CORPORATION	2918.33	$166,267	$33,806	528.72	$187,216	$130,794	559.91	$51,169	$35,999	4006.96	$404,652	$200,599
MICHIGAN AUTOMOBILE INSURANCE	53.96	$6,271	$0	3.57	$2,716	$0	3.57	$1,117	$0	61.10	$10,104	$0
MICHIGAN INSURANCE COMPANY	6631.00	$71,331	$2,524	635.00	$74,819	$52,155	682.00	$29,316	$28,192	7948.00	$175,466	$82,871
MICHIGAN MILLERS MUTUAL INSURANCE	7228.82	$301,847	$775,287	1011.00	$275,659	$159,354	1103.70	$133,170	$76,550	9343.52	$710,676	$1,011,191
MODERN SERVICE INSURANCE	954.98	$107,545	$2,178	43.99	$36,019	$21,681	45.08	$20,516	$3,990	1044.05	$164,080	$27,849
MUTUAL SERVICE CASUALTY INSURANCE	580.96	$33,881	$1,131	77.58	$34,724	$32,686	81.98	$8,564	$23,224	740.52	$77,169	$57,041
NATIONAL BEN-FRANKLIN INSURANCE	10.00	$419	$0	1.00	$1,658	$0	1.00	$639	$888	12.00	$2,716	$888
NATIONAL GENERAL INSURANCE	111.77	$9,255	$0	26.22	$6,444	$2,998	29.26	$2,149	$706	167.25	$17,848	$3,704
NATIONWIDE INSURANCE COMPANY OF	442.89	$24,472	$0	94.00	$30,079	$13,144	103.04	$10,279	$15,416	639.93	$64,830	$28,560
NATIONWIDE MUTUAL FIRE INSURANCE	1260.29	$78,691	$1,603	237.12	$91,295	$38,423	247.53	$31,430	$18,210	1744.94	$201,416	$58,236
NORTH POINTE INSURANCE COMPANY	123.00	$12,919	$0	2.00	$1,529	$5,893	2.00	$848	$0	127.00	$15,296	$5,893

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN INSURANCE COMPANY OF	22.50	$1,568	$0	4.50	$2,229	$1,869	4.50	$582	$0	31.50	$4,379	$1,869
PARTNERS MUTUAL INSURANCE	48.69	$3,850	$1,434	8.48	$2,615	$10,205	6.42	$1,602	$67	63.59	$8,067	$11,706
PIONEER STATE MUTUAL INSURANCE	719.70	$28,675	$500	103.10	$23,121	$17,039	103.10	$9,246	$7,702	925.90	$61,042	$25,241
PROGRESSIVE MICHIGAN INSURANCE	682.00	$50,741	$2,146	106.00	$64,389	$49,039	112.00	$18,606	$2,902	900.00	$133,736	$54,087
SECURA INSURANCE, A MUTUAL	5184.49	$270,476	$30,409	731.49	$200,394	$143,157	770.40	$111,863	$31,098	6686.38	$582,733	$204,664
STANDARD FIRE INSURANCE COMPANY, THE	5.54	$628	$0	NA	NA	NA	0.00	$0	$586	5.54	$628	$586
STATE AUTOMOBILE MUTUAL	30.72	$1,781	$0	5.83	$1,644	$0	5.83	$629	($558)	42.38	$4,054	($558)
STATE FARM FIRE AND CASUALTY	303.48	$27,850	$5,101	31.06	$25,278	$29,695	38.73	$6,814	$2,978	373.27	$59,942	$37,774
STATE FARM MUTUAL AUTOMOBILE	149833.82	$5,548,880	$3,195,024	20718.81	$7,455,185	$4,627,813	22407.24	$2,496,045	$1,952,428	192959.87	$15,500,110	$9,775,265
TEACHERS INSURANCE COMPANY	29.00	$1,090	$0	4.50	$1,507	$0	5.00	$748	$1,019	38.50	$3,345	$1,019
TITAN INSURANCE COMPANY	800.25	$88,317	$10,044	36.85	$34,377	$27,823	36.39	$14,182	$11,212	873.49	$136,876	$49,079
TRAVELERS INDEMNITY COMPANY OF	45.98	$2,033	$0	10.17	$2,335	$165	7.82	$881	$203	63.97	$5,249	$368

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 55 Lansing Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$96	0.00	$0	$96
TRUMBULL INSURANCE COMPANY	0.33	($524)	$0	1.00	($102)	$0	1.58	$68	$0	2.91	($558)	$0
UNITED SERVICES AUTOMOBILE	1499.61	$75,381	$3,017	304.13	$109,608	$24,422	316.16	$26,609	$9,561	2119.90	$211,598	$37,000
USAA CASUALTY INSURANCE COMPANY	745.19	$41,227	$1,095	151.42	$58,084	$16,167	155.09	$15,984	$9,147	1051.70	$115,295	$26,409
WEST AMERICAN INSURANCE COMPANY	21.00	$1,387	$0	3.50	$1,424	$0	3.50	$601	$119	28.00	$3,412	$119
WESTFIELD INSURANCE COMPANY	129.58	$6,100	$943	10.25	$4,092	$0	14.34	$1,964	$1,781	154.17	$12,156	$2,724
WOLVERINE MUTUAL INSURANCE	119.13	$4,909	$0	18.49	$4,761	$7,220	19.33	$2,574	$1,127	156.95	$12,244	$8,347
Mean:	5554.43	$209,728	$131,828	727.32	$254,362	$173,576	763.94	$93,209	$62,322	6835.92	$538,258	$355,088
StDev:	20322.07	$752,856	$468,727	2752.68	$997,202	$649,982	2943.53	$344,073	$255,213	25639.04	$2,057,305	$1,334,301
Min:	0.00	($1,200)	$0	0.00	($500)	$0	0.00	($180)	$0	0.00	($1,880)	($558)
Max:	149833.82	$5,548,880	$3,195,024	20718.81	$7,455,185	$4,627,813	22407.24	$2,496,045	$1,952,428	192959.87	$15,500,110	$9,775,265

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2.00	$45	$0	0.50	$177	($866)	0.50	$36	$0	3.00	$258	($866)
ALLIED PROPERTY AND CASUALTY	6745.31	$370,338	$18,027	1191.24	$382,483	$100,882	1392.62	$116,082	$38,084	9329.17	$868,903	$156,993
ALLSTATE INSURANCE COMPANY	35344.65	$1,493,467	$491,745	3606.38	$1,602,531	$726,110	4126.82	$707,561	$268,352	43077.85	$3,803,559	$1,486,207
AMERICAN AND FOREIGN INSURANCE	0.00	($226)	$0	0.00	($267)	$0	0.00	($44)	$0	0.00	($537)	$0
AMERICAN INTERNATIONAL INSURANCE	10.51	$490	$0	0.97	$285	$0	2.00	$231	$0	13.48	$1,006	$0
AMEX ASSURANCE COMPANY	52.57	$4,086	$0	14.83	$4,510	$0	18.16	$1,368	$0	85.56	$9,964	$0
AMICA MUTUAL INSURANCE COMPANY	103.21	$8,385	$0	16.00	$8,961	$4,862	19.92	$2,451	$1,240	139.13	$19,797	$6,102
AUTO CLUB GROUP INSURANCE	2867.47	$193,000	$320,837	461.55	$188,809	$149,207	481.99	$67,398	$38,259	3811.01	$449,207	$508,303
AUTO CLUB INSURANCE ASSOCIATION	5571.31	$402,550	$195,498	819.64	$315,693	$254,929	855.57	$107,909	$65,929	7246.52	$826,152	$516,356
AUTO-OWNERS INSURANCE COMPANY	5939.40	$217,753	$44,268	597.60	$205,154	$156,734	676.20	$79,799	$32,287	7213.20	$502,706	$233,289
BRISTOL WEST INSURANCE COMPANY	3144.13	$174,981	$26,306	241.97	$138,332	$119,729	255.74	$59,267	$18,440	3641.84	$372,580	$164,475
CINCINNATI INSURANCE COMPANY, THE	89.33	$4,167	$0	13.00	$4,725	$9,320	13.00	$1,810	$2,096	115.33	$10,702	$11,416

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	45899.73	$1,622,759	$832,765	5256.14	$1,503,971	$1,243,301	5664.91	$611,501	$326,201	56820.78	$3,738,231	$2,402,267
CONTINENTAL INSURANCE COMPANY, THE	0.00	($7,178)	$1,437	0.00	($1,830)	$34,557	0.00	($1,254)	$8,157	0.00	($10,262)	$44,151
DAIRYLAND INSURANCE COMPANY	230.41	$26,851	$1,068	12.90	$11,335	$19,354	13.75	$6,659	$4,043	257.06	$44,845	$24,465
EMCASCO INSURANCE COMPANY	629.67	$38,699	$40,672	74.17	$30,892	$22,361	79.02	$11,559	$13,867	782.86	$81,150	$76,900
EMPLOYERS MUTUAL CASUALTY	133.56	$8,682	$7,346	17.49	$7,635	$22,241	17.74	$2,763	$803	168.79	$19,080	$30,390
FARM BUREAU GENERAL INSURANCE	32845.10	$1,063,275	$453,954	2566.90	$1,041,459	$930,908	2805.20	$391,352	$285,394	38217.20	$2,496,086	$1,670,256
FARM BUREAU MUTUAL INSURANCE	1075.00	$30,176	$8,499	107.10	$32,897	$20,219	121.20	$14,789	$6,139	1303.30	$77,862	$34,857
FARMERS INSURANCE EXCHANGE	10139.58	$564,204	$438,986	859.14	$393,960	$260,306	888.07	$237,170	$85,955	11886.79	$1,195,334	$785,247
FEDERAL INSURANCE COMPANY	2.19	$273	$0	0.00	($198)	$0	1.00	$57	$0	3.19	$132	$0
FIDELITY AND CASUALTY COMPANY OF	0.00	($41)	$0	0.00	($63)	$0	0.00	($29)	$0	0.00	($133)	$0
FOUNDERS INSURANCE COMPANY	2.98	$326	$0	0.25	$299	$2,500	0.25	$107	$0	3.48	$732	$2,500
FRANKENMUTH MUTUAL INSURANCE	1383.00	$64,130	$4,132	161.00	$47,974	$37,976	159.00	$18,130	$9,618	1703.00	$130,234	$51,726

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	650.53	$12,748	$1,098	45.53	$10,500	$2,409	46.94	$4,257	$2,346	743.00	$27,505	$5,853
GEICO INDEMNITY COMPANY	1548.22	$113,725	$12,739	114.22	$62,942	$22,095	124.98	$29,444	$9,043	1787.42	$206,111	$43,877
GLENS FALLS INSURANCE COMPANY, THE	1161.25	$73,411	$0	154.01	$66,697	$27,303	194.59	$29,810	$13,244	1509.85	$169,918	$40,547
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$79	0.00	$0	$79
GREAT AMERICAN INSURANCE	18.48	$2,072	$0	4.62	$1,940	$0	4.62	$1,231	$0	27.72	$5,243	$0
GREAT LAKES CASUALTY INSURANCE	587.01	$33,299	$2,881	70.27	$33,749	$9,110	75.00	$9,266	$10,053	732.28	$76,314	$22,044
GREAT NORTHERN INSURANCE	3.00	$330	$0	1.00	$636	$0	1.00	$208	$411	5.00	$1,174	$411
GUARANTY NATIONAL INSURANCE	39.47	$1,811	$0	3.33	$2,309	$6,187	3.32	$963	$0	46.12	$5,083	$6,187
HARLEYSVILLE LAKE STATES INSURANCE	18.48	$2,202	$0	1.50	$667	$2,002	1.33	$361	$0	21.31	$3,230	$2,002
HASTINGS MUTUAL INSURANCE	102.31	$8,897	$63,500	13.50	$4,275	$4,670	13.50	$1,875	$350	129.31	$15,047	$68,520
HOME-OWNERS INSURANCE COMPANY	7423.30	$232,827	$722,551	753.90	$227,859	$154,484	826.90	$83,339	$37,253	9004.10	$544,025	$914,288
HORACE MANN INSURANCE COMPANY	200.41	$13,209	$478,952	29.99	$9,356	$1,366	32.24	$4,120	$1,240	262.64	$26,685	$481,558

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
INTEGON NATIONAL INSURANCE	480.13	$30,742	$38,149	36.90	$21,752	$17,029	38.32	$9,627	$4,299	555.35	$62,121	$59,477
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.19	($2,069)	$217,384	1.75	$1,280	$43,699	0.92	$363	$10,491	2.86	($426)	$271,574
LUMBERMENS MUTUAL CASUALTY	27.80	$1,512	$0	2.68	$1,285	($702)	2.00	$898	$6,429	32.48	$3,695	$5,727
MEEMIC INSURANCE COMPANY	6.25	$241	$0	1.25	$515	$239	1.25	$278	$0	8.75	$1,034	$239
MEMBERSELECT INSURANCE COMPANY	202.75	$28,480	$10,302	16.33	$12,116	$4,765	19.33	$7,942	$9,637	238.41	$48,538	$24,704
MERCHANTS MUTUAL INSURANCE	1.00	$30	$0	NA	NA	NA	NA	NA	NA	1.00	$30	$0
METROPOLITAN DIRECT PROPERTY AND	84.33	$3,216	$0	13.15	$4,789	$1,427	13.91	$1,593	$6,093	111.39	$9,598	$7,520
METROPOLITAN GENERAL INSURANCE	6.00	$289	$0	1.00	$191	$0	1.00	$51	$0	8.00	$531	$0
METROPOLITAN GROUP PROPERTY AND	1695.14	$110,132	$130,772	228.06	$93,873	$100,628	236.81	$39,589	$41,295	2160.01	$243,594	$272,695
METROPOLITAN PROPERTY AND CASUALTY	177.23	$7,754	$102,832	15.98	$4,917	$14,293	23.48	$1,745	$205	216.69	$14,416	$117,330
MIC GENERAL INSURANCE CORPORATION	65.20	$4,206	$0	9.36	$4,139	$7,948	10.47	$1,412	$92	85.03	$9,757	$8,040
MICHIGAN AUTOMOBILE INSURANCE	75.16	$10,946	$407	4.32	$3,612	$4,607	5.24	$1,831	$1,598	84.72	$16,389	$6,612

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN INSURANCE COMPANY	5362.00	$62,223	$8,113	436.00	$51,008	$30,013	455.00	$19,387	$24,196	6253.00	$132,618	$62,322
MICHIGAN MILLERS MUTUAL INSURANCE	8.75	$463	$0	1.25	$736	$0	1.25	$186	$0	11.25	$1,385	$0
MID-CENTURY INSURANCE COMPANY	13.50	$23	$0	1.74	$285	$0	1.82	$522	$236	17.06	$830	$236
MODERN SERVICE INSURANCE	2462.91	$257,291	$309,092	60.16	$51,374	$33,039	65.16	$32,168	$9,714	2588.23	$340,833	$351,845
MUTUAL SERVICE CASUALTY INSURANCE	1011.38	$44,125	$24,564	116.56	$50,801	$53,192	121.57	$13,076	$15,276	1249.51	$108,002	$93,032
NATIONAL BEN-FRANKLIN INSURANCE	92.09	$3,910	$0	9.83	$3,760	$0	8.75	$1,777	$0	110.67	$9,447	$0
NATIONAL GENERAL INSURANCE	78.37	$6,414	$0	13.85	$3,561	$0	16.11	$1,083	$0	108.33	$11,058	$0
NATIONWIDE INSURANCE COMPANY OF	6476.87	$335,188	$258,361	1256.25	$388,022	$380,536	1460.80	$115,574	$130,314	9193.92	$838,784	$769,211
NATIONWIDE MUTUAL FIRE INSURANCE	3053.31	$197,686	$21,029	687.99	$245,013	$141,698	706.09	$74,267	$52,616	4447.39	$516,966	$215,343
NORTH POINTE INSURANCE COMPANY	7118.00	$665,218	$235,952	119.00	$110,064	$66,816	129.00	$49,973	$27,822	7366.00	$825,255	$330,590
NORTHERN INSURANCE COMPANY OF	116.25	$7,390	$500	19.76	$6,827	$3,193	20.26	$2,319	$4,610	156.27	$16,536	$8,303
PARTNERS MUTUAL INSURANCE	2357.99	$214,089	$141	581.28	$119,130	$85,605	311.42	$64,796	$39,977	3250.69	$398,015	$125,723

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	287.68	$11,850	$57,566	36.25	$9,209	$27,003	37.75	$3,438	$2,247	361.68	$24,497	$86,816
PROGRESSIVE MICHIGAN INSURANCE	8247.00	$559,769	$431,032	952.00	$447,276	$252,091	1004.00	$176,236	$86,941	10203.00	$1,183,281	$770,064
PRUDENTIAL GENERAL INSURANCE	8.80	$723	$0	0.66	$200	$0	0.66	$125	$0	10.12	$1,048	$0
PRUDENTIAL PROPERTY AND CASUALTY	562.66	$24,766	$520	74.15	$21,505	$15,933	71.74	$10,162	$1,521	708.55	$56,433	$17,974
SAFECO INSURANCE COMPANY OF	123.44	$10,594	$46,084	23.49	$11,720	$5,372	26.19	$3,361	$3,429	173.12	$25,675	$54,885
SAFECO INSURANCE COMPANY OF	441.37	$26,637	$722	85.26	$29,752	$21,057	94.19	$9,902	$8,977	620.82	$66,291	$30,756
SOUTHERN MICHIGAN INSURANCE	350.92	$27,059	$1,695	17.15	$14,937	$10,783	17.16	$6,472	$10,031	385.23	$48,468	$22,509
STANDARD FIRE INSURANCE COMPANY, THE	17.00	$936	$0	2.50	$842	$0	2.50	$247	$0	22.00	$2,025	$0
STATE AUTOMOBILE MUTUAL	123.01	$8,706	$193	13.10	$3,568	$10,894	17.40	$1,816	$1,924	153.51	$14,090	$13,011
STATE FARM FIRE AND CASUALTY	270.56	$28,555	$4,335	24.56	$19,293	$34,713	27.65	$4,664	$7,492	322.77	$52,512	$46,540
STATE FARM MUTUAL AUTOMOBILE	132214.80	$5,462,357	$4,821,586	16611.14	$5,675,781	$4,039,405	18562.56	$2,040,657	$1,486,658	167388.50	$13,178,795	$10,347,649
TEACHERS INSURANCE COMPANY	47.50	$2,636	$0	10.00	$3,358	$1,825	10.00	$1,565	$4,118	67.50	$7,559	$5,943

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INSURANCE COMPANY	3271.83	$363,666	$38,909	133.35	$111,080	$51,002	138.88	$52,725	$46,510	3544.06	$527,471	$136,421
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($1,527)	NA	NA	NA	0.00	$0	($1,527)
TRAVELERS INDEMNITY COMPANY OF	18.00	$791	$0	4.00	$556	$0	2.95	$233	$0	24.95	$1,580	$0
TRUMBULL INSURANCE COMPANY	6.66	$393	$0	0.91	$344	$0	1.00	$232	$0	8.57	$969	$0
UNITED SERVICES AUTOMOBILE	2147.45	$99,905	$12,099	439.14	$143,935	$113,142	475.04	$42,168	$13,029	3061.63	$286,008	$138,270
UNITRIN DIRECT INSURANCE COMPANY	43.00	$2,061	$0	2.00	$348	$0	2.00	$210	$0	47.00	$2,619	$0
USAA CASUALTY INSURANCE COMPANY	1152.39	$63,105	$15,847	226.07	$80,929	$41,644	237.63	$23,016	$4,880	1616.09	$167,050	$62,371
WARNER INSURANCE COMPANY	5.77	$115	$0	0.79	($3)	$0	0.77	($1)	$0	7.33	$111	$0
WEST AMERICAN INSURANCE COMPANY	94.28	$7,040	$0	13.17	$4,786	$2,064	13.17	$2,143	$1,940	120.62	$13,969	$4,004
WESTFIELD INSURANCE COMPANY	1090.85	$43,436	$47,980	112.92	$33,926	$19,606	119.00	$14,117	$10,745	1322.77	$91,479	$78,331
WOLVERINE MUTUAL INSURANCE	5846.22	$225,068	$275,792	705.65	$190,724	$171,638	758.31	$86,239	$32,719	7310.18	$502,031	$480,149

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 56 Muskegon Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	4337.13	$194,264	$139,250	497.94	$176,837	$125,295	545.53	$68,170	$41,814	5250.94	$428,685	$298,977
StDev:	16184.60	$659,835	$553,171	1973.40	$677,258	$481,226	2200.60	$249,849	$172,592	20102.12	$1,565,840	$1,182,772
Min:	0.00	($7,178)	$0	0.00	($1,830)	($1,527)	0.00	($1,254)	$0	0.00	($10,262)	($1,527)
Max:	132214.80	$5,462,357	$4,821,586	16611.14	$5,675,781	$4,039,405	18562.56	$2,040,657	$1,486,658	167388.50	$13,178,795	$10,347,649

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 57 Muskegon Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1335.74	$42,563	$6,677	236.83	$71,470	$66,835	252.47	$25,354	$17,045	1825.04	$139,387	$90,557
ALLIED PROPERTY AND CASUALTY	241.55	$11,826	$0	35.88	$10,291	$0	42.02	$3,420	$2,272	319.45	$25,537	$2,272
ALLSTATE INSURANCE COMPANY	9686.41	$367,308	$313,092	1035.56	$431,820	$272,542	1156.98	$194,192	$114,872	11878.95	$993,320	$700,506
AMERICAN INTERNATIONAL INSURANCE	1205.69	$49,262	$7,624	213.50	$57,949	$20,783	231.94	$24,663	$14,710	1651.13	$131,874	$43,117
AMEX ASSURANCE COMPANY	60.07	$4,569	$0	18.24	$5,337	$1,496	18.90	$1,686	$253	97.21	$11,592	$1,749
AMICA MUTUAL INSURANCE COMPANY	89.95	$7,354	$285	16.23	$8,234	$4,263	16.24	$2,122	$0	122.42	$17,710	$4,548
AUTO CLUB GROUP INSURANCE	17041.81	$950,560	$7,572,908	2802.64	$916,134	$624,298	2968.99	$290,570	$166,652	22813.44	$2,157,264	$8,363,858
AUTO CLUB INSURANCE ASSOCIATION	16479.39	$983,910	$1,019,860	2441.89	$805,708	$631,266	2632.90	$253,613	$143,163	21554.18	$2,043,231	$1,794,289
AUTO-OWNERS INSURANCE COMPANY	18752.10	$625,236	$1,735,493	2030.00	$632,794	$460,610	2278.60	$238,652	$77,051	23060.70	$1,496,682	$2,273,154
CINCINNATI INSURANCE COMPANY, THE	50.00	$1,701	$24,770	6.00	$1,609	$3,600	6.00	$671	$0	62.00	$3,981	$28,370
CITIZENS INSURANCE COMPANY OF	1228.15	$49,815	$55,766	140.40	$44,677	$22,974	155.90	$19,218	$11,765	1524.45	$113,710	$90,505
CONTINENTAL INSURANCE COMPANY, THE	0.00	($2,439)	$4,617	0.00	$174	$69,583	0.00	($306)	$10,323	0.00	($2,571)	$84,523

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 57 Muskegon Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
EMCASCO INSURANCE COMPANY	517.42	$32,740	$4,541	47.43	$19,516	$11,582	54.27	$7,867	($4,102)	619.12	$60,123	$12,021
EMPLOYERS MUTUAL CASUALTY	37.75	$2,057	$500	3.33	$1,055	$1,651	3.33	$358	$1,662	44.41	$3,470	$3,813
FARM BUREAU GENERAL INSURANCE	30286.30	$934,870	$399,190	2613.80	$938,303	$711,413	2869.10	$377,695	$220,588	35769.20	$2,250,868	$1,331,191
FARM BUREAU MUTUAL INSURANCE	2857.50	$75,616	$78,541	307.10	$84,825	$50,552	333.60	$39,082	$16,284	3498.20	$199,523	$145,377
FIDELITY AND CASUALTY COMPANY OF	6.16	($6)	$453	2.25	$1,278	$16,109	2.17	$156	$16,115	10.58	$1,428	$32,677
FRANKENMUTH MUTUAL INSURANCE	2511.00	$99,435	$781,599	290.00	$91,971	$88,725	302.00	$36,116	$23,677	3103.00	$227,522	$894,001
FREMONT MUTUAL INSURANCE	504.22	$10,533	$0	35.54	$9,021	$4,464	36.12	$3,466	$662	575.88	$23,020	$5,126
GLENS FALLS INSURANCE COMPANY, THE	1578.41	$74,767	$3,535	208.49	$68,654	$23,419	251.83	$26,455	$14,053	2038.73	$169,876	$41,007
GREAT AMERICAN INSURANCE	22.00	$1,555	$0	4.50	$1,045	$0	5.50	$688	$0	32.00	$3,288	$0
GREAT LAKES CASUALTY INSURANCE	364.97	$15,590	$3,022	45.48	$16,219	$18,965	45.90	$4,976	$2,243	456.35	$36,785	$24,230
GUARANTY NATIONAL INSURANCE	30.41	$2,193	$0	2.58	$1,498	$4,599	2.49	$606	$0	35.48	$4,297	$4,599
HARLEYSVILLE LAKE STATES INSURANCE	1251.80	$73,345	$40,649	123.83	$52,915	$26,207	127.73	$21,614	$15,051	1503.36	$147,874	$81,907

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 57 Muskegon Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	364.57	$22,990	$771	54.00	$10,667	$13,522	58.50	$5,092	$3,326	477.07	$38,749	$17,619
HOME-OWNERS INSURANCE COMPANY	36602.40	$1,040,055	$263,432	3750.50	$1,008,368	$785,482	4088.60	$361,733	$153,553	44441.50	$2,410,156	$1,202,467
HORACE MANN INSURANCE COMPANY	68.75	$3,701	$0	11.74	$3,225	$2,048	11.74	$1,259	$235	92.23	$8,185	$2,283
INTEGON NATIONAL INSURANCE	106.21	$6,962	$1,600	8.65	$4,403	$7,275	10.15	$2,684	$1,136	125.01	$14,049	$10,011
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	($2,063)	$157,488	0.15	($739)	$65,817	0.57	($267)	$7,762	0.72	($3,069)	$231,067
LUMBERMENS MUTUAL CASUALTY	479.74	$21,065	$29,519	72.66	$19,856	($64,780)	79.42	$7,686	($10,361)	631.82	$48,607	($45,622)
MEEMIC INSURANCE COMPANY	9453.75	$430,694	$133,855	1492.38	$454,782	$435,258	1599.65	$201,809	$80,583	12545.78	$1,087,285	$649,696
MEMBERSELECT INSURANCE COMPANY	453.55	$51,404	$1,416	32.48	$18,583	$10,340	34.23	$10,434	$2,153	520.26	$80,421	$13,909
METROPOLITAN DIRECT PROPERTY AND	25.98	$1,691	$0	2.75	$1,096	$0	2.75	$468	$1,637	31.48	$3,255	$1,637
METROPOLITAN GENERAL INSURANCE	10.00	$348	$0	NA	NA	NA	NA	NA	NA	10.00	$348	$0
METROPOLITAN GROUP PROPERTY AND	471.90	$30,102	$1,321	54.06	$18,955	$12,570	64.65	$9,845	$4,147	590.61	$58,902	$18,038
METROPOLITAN PROPERTY AND CASUALTY	28.71	$1,079	$0	1.91	$435	$0	2.33	$234	$0	32.95	$1,748	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	113.82	$6,829	$0	17.54	$8,403	$2,693	17.54	$2,176	$1,520	148.90	$17,408	$4,213
MICHIGAN AUTOMOBILE INSURANCE	58.46	$9,542	$0	2.15	$1,799	$185	2.15	$531	$957	62.76	$11,872	$1,142
MICHIGAN INSURANCE COMPANY	18704.00	$189,344	$37,449	1608.00	$165,566	$133,104	1713.00	$64,205	$34,256	22025.00	$419,115	$204,809
MICHIGAN MILLERS MUTUAL INSURANCE	3133.46	$128,776	$12,806	389.91	$99,498	$50,649	443.75	$50,984	$25,575	3967.12	$279,258	$89,030
NATIONAL BEN-FRANKLIN INSURANCE	1863.99	$70,721	$9,071	284.66	$82,273	$19,999	324.50	$30,433	$4,443	2473.15	$183,427	$33,513
NATIONAL GENERAL INSURANCE	139.00	$11,252	$1,128	27.57	$7,419	$1,670	27.82	$1,955	$3,257	194.39	$20,626	$6,055
NATIONWIDE INSURANCE COMPANY OF	263.50	$13,129	$796	45.10	$12,828	$6,149	50.36	$4,068	$8,825	358.96	$30,025	$15,770
NATIONWIDE MUTUAL FIRE INSURANCE	177.91	$12,940	$0	40.04	$14,509	$20,818	40.04	$5,124	$1,318	257.99	$32,573	$22,136
NORTHERN INSURANCE COMPANY OF	99.35	$6,154	$0	13.57	$5,314	$5,271	14.63	$1,918	$0	127.55	$13,386	$5,271
PARTNERS MUTUAL INSURANCE	679.50	$84,275	($7,753)	181.63	$58,767	$39,522	94.20	$29,984	$11,270	955.33	$173,026	$43,039
PIONEER STATE MUTUAL INSURANCE	309.96	$12,350	$346	41.70	$9,281	$15,664	41.70	$3,338	$1,750	393.36	$24,969	$17,760
PROGRESSIVE MICHIGAN INSURANCE	4999.00	$278,548	$173,978	537.00	$238,464	$112,143	569.00	$87,129	$19,389	6105.00	$604,141	$305,510

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 57 Muskegon Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	334.87	$29,245	$9,007	63.29	$23,420	$34,850	68.63	$7,537	$10,852	466.79	$60,202	$54,709
SAFECO INSURANCE COMPANY OF	1059.70	$70,386	$316,280	210.24	$58,666	$75,863	224.51	$20,496	$17,552	1494.45	$149,548	$409,695
SECURA INSURANCE, A MUTUAL	0.48	$17	$0	0.08	$19	($510)	0.08	$10	$0	0.64	$46	($510)
STATE AUTOMOBILE MUTUAL	1103.02	$56,194	$6,932	186.76	$60,667	$42,473	194.36	$25,027	$4,914	1484.14	$141,888	$54,319
TEACHERS INSURANCE COMPANY	22.30	$734	$0	4.16	$1,253	$1,126	4.16	$373	$0	30.62	$2,360	$1,126
TRUMBULL INSURANCE COMPANY	35.98	$1,685	$0	4.33	$1,202	$733	5.00	$875	$1,032	45.31	$3,762	$1,765
UNITED SERVICES AUTOMOBILE	86.51	$4,135	$997	16.76	$6,031	$357	16.88	$1,620	$121	120.15	$11,786	$1,475
UNITRIN DIRECT INSURANCE COMPANY	45.00	$3,782	$0	7.00	$4,854	$0	7.00	$1,590	$0	59.00	$10,226	$0
USAA CASUALTY INSURANCE COMPANY	33.13	$2,151	$0	4.59	$1,532	$0	5.39	$681	$0	43.11	$4,364	$0
WEST AMERICAN INSURANCE COMPANY	343.79	$22,173	$651	59.19	$18,338	$33,502	62.65	$7,453	$2,593	465.63	$47,964	$36,746
WESTFIELD INSURANCE COMPANY	889.83	$34,048	$10,109	102.66	$31,726	$13,802	105.83	$12,353	$2,922	1098.32	$78,127	$26,833
WOLVERINE MUTUAL INSURANCE	250.40	$9,746	$2,317	30.24	$7,829	$1,196	30.75	$3,588	$783	311.39	$21,163	$4,296

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 57 Muskegon Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	3149.19	$118,009	$220,277	373.24	$114,098	$84,995	403.58	$43,006	$21,387	3913.06	$272,495	$324,887
StDev:	7336.77	$256,981	$1,005,197	804.52	$247,793	$187,472	874.04	$90,220	$46,341	8964.96	$591,056	$1,145,182
Min:	0.00	($2,439)	($7,753)	0.00	($739)	($64,780)	0.00	($306)	($7,753)	0.00	($3,069)	($45,622)
Max:	36602.40	$1,040,055	$7,572,908	3750.50	$1,008,368	$785,482	4088.60	$377,695	$220,588	44441.50	$2,410,156	$8,363,858

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	8117.93	$272,079	$3,486	1399.45	$351,883	$263,868	1507.20	$182,472	$155,901	11024.58	$806,434	$423,255
ALLIED PROPERTY AND CASUALTY	12038.46	$674,623	$91,152	1963.11	$539,215	$119,074	2344.64	$299,404	$103,176	16346.21	$1,513,242	$313,402
ALLSTATE INSURANCE COMPANY	86052.90	$4,240,327	$4,540,096	8902.30	$3,586,299	$1,913,439	10352.98	$2,268,507	$1,274,123	105308.18	$10,095,133	$7,727,658
AMERICAN AND FOREIGN INSURANCE	1.00	$74	$0	0.25	$152	$0	1.00	$308	$0	2.25	$534	$0
AMERICAN FELLOWSHIP MUTUAL	2366.95	$143,505	$4,650	338.17	$91,783	$78,886	338.17	$30,796	$60,527	3043.29	$266,084	$144,063
AMERICAN INSURANCE COMPANY, THE	98.47	$7,081	$1,090	15.73	$6,399	$0	20.40	$3,151	$4,978	134.60	$16,631	$6,068
AMERICAN INTERNATIONAL INSURANCE	8072.78	$344,033	$121,702	1243.83	$323,921	$234,285	1385.54	$200,351	$99,181	10702.15	$868,305	$455,168
AMERICAN PROTECTION INSURANCE	0.00	($6)	$0	NA	NA	NA	NA	NA	NA	0.00	($6)	$0
AMEX ASSURANCE COMPANY	772.73	$63,971	$1,622	231.90	$61,162	$51,923	243.06	$22,389	$12,875	1247.69	$147,522	$66,420
AMICA MUTUAL INSURANCE COMPANY	1121.43	$81,167	$2,561	195.56	$79,992	$25,222	224.32	$32,377	$15,561	1541.31	$193,536	$43,344
ARGONAUT INSURANCE COMPANY	12.14	$1,884	$0	1.33	$1,296	$0	1.66	$744	$0	15.13	$3,924	$0
AUTO CLUB GROUP INSURANCE	84566.89	$4,845,827	$5,195,054	14086.63	$4,350,646	$3,258,273	15486.81	$1,793,944	$1,294,881	114140.33	$10,990,417	$9,748,208

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB INSURANCE ASSOCIATION	72575.80	$4,422,780	$2,695,343	11340.56	$3,606,281	$2,369,329	12793.65	$1,470,410	$1,115,309	96710.01	$9,499,471	$6,179,981
AUTO-OWNERS INSURANCE COMPANY	262645.48	$8,597,984	$10,815,246	27805.40	$8,755,906	$6,336,216	32489.30	$3,520,562	$1,343,274	322940.18	$20,874,452	$18,494,736
BRISTOL WEST INSURANCE COMPANY	6079.06	$374,933	$34,202	519.39	$260,472	$225,647	537.90	$119,543	$51,599	7136.35	$754,948	$311,448
CINCINNATI INSURANCE COMPANY, THE	3395.04	$122,483	$81,807	439.62	$140,736	$51,105	490.36	$45,721	$27,029	4325.02	$308,940	$159,941
CITIZENS INSURANCE COMPANY OF	210352.04	$7,725,175	$5,905,559	23740.30	$6,970,839	$4,517,922	26341.82	$3,058,677	$2,293,632	260434.16	$17,754,691	$12,717,113
CONTINENTAL INSURANCE COMPANY, THE	0.33	$825	$4,484	0.75	($467)	$11,833	0.00	($298)	$5,775	1.08	$60	$22,092
DAIRYLAND INSURANCE COMPANY	354.30	$41,805	$5,806	14.73	$11,704	$4,571	16.99	$6,707	$14,494	386.02	$60,216	$24,871
EMCASCO INSURANCE COMPANY	397.20	$24,413	$182	37.63	$17,244	$19,911	39.54	$8,200	$7,229	474.37	$49,857	$27,322
EMPLOYERS MUTUAL CASUALTY	269.15	$17,616	$0	25.92	$13,373	($1,261)	28.59	$6,879	$2,071	323.66	$37,868	$810
FARM BUREAU GENERAL INSURANCE	105447.10	$3,261,664	$1,915,353	9466.30	$2,685,589	$2,224,571	10512.70	$1,315,356	$1,126,620	125426.10	$7,262,609	$5,266,544
FARM BUREAU MUTUAL INSURANCE	42217.60	$1,036,187	$130,797	4217.20	$810,564	$617,360	4728.70	$500,241	$416,860	51163.50	$2,346,992	$1,165,017
FARMERS INSURANCE EXCHANGE	22707.30	$1,157,311	$932,961	2264.96	$893,031	$690,790	2463.81	$610,370	$482,519	27436.07	$2,660,712	$2,106,270

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TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	252.02	$26,012	$0	64.20	$26,546	$12,793	76.68	$14,709	$8,198	392.90	$67,267	$20,991
FIDELITY AND CASUALTY COMPANY OF	0.00	$2	$1,148	0.00	$16	$1,494	0.00	$4	$324	0.00	$22	$2,966
FOREMOST PROPERTY AND CASUALTY	4140.98	$72,811	$1,337	98.75	$11,305	$570	554.82	$33,894	$2,654	4794.55	$118,010	$4,561
FOREMOST SIGNATURE INSURANCE	0.00	($398)	$0	0.00	($259)	$0	0.00	($120)	$0	0.00	($777)	$0
FOUNDERS INSURANCE COMPANY	1889.00	$221,908	$27,452	18.49	$16,120	$15,330	20.15	$10,160	$2,874	1927.64	$248,188	$45,656
FRANKENMUTH MUTUAL INSURANCE	28629.00	$1,088,803	$293,175	3311.00	$899,492	$677,576	3566.00	$385,827	$309,878	35506.00	$2,374,122	$1,280,629
FREMONT MUTUAL INSURANCE	7869.13	$159,742	$293,038	510.51	$124,683	$97,083	569.27	$53,166	$64,114	8948.91	$337,591	$454,235
GE PROPERTY & CASUALTY INSURANCE	0.00	($1,077)	$2,250	0.00	($516)	($3,046)	0.08	($162)	$254	0.08	($1,755)	($542)
GEICO INDEMNITY COMPANY	4107.81	$310,440	$588,421	302.98	$149,986	$120,088	328.65	$91,475	$65,263	4739.44	$551,901	$773,772
GLENS FALLS INSURANCE COMPANY, THE	1057.16	$64,490	$2,009	176.74	$59,493	$6,256	194.67	$30,624	$2,202	1428.57	$154,607	$10,467
GOVERNMENT EMPLOYEES INSURANCE	0.00	($55)	$0	0.00	($57)	($2,620)	0.00	$0	($1,455)	0.00	($112)	($4,075)
GREAT AMERICAN INSURANCE	25.12	$2,275	$0	3.03	$501	$0	6.01	$527	$684	34.16	$3,303	$684

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TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT LAKES CASUALTY INSURANCE	1275.26	$67,933	$7,064	165.45	$52,484	$55,624	185.59	$28,893	$18,732	1626.30	$149,310	$81,420
GREAT NORTHERN INSURANCE	82.64	$7,330	$0	23.32	$10,804	$0	28.08	$5,875	$4,001	134.04	$24,009	$4,001
GUARANTY NATIONAL INSURANCE	3.16	$169	$0	NA	NA	NA	NA	NA	NA	3.16	$169	$0
HARLEYSVILLE LAKE STATES INSURANCE	20476.97	$1,279,225	$385,075	1931.51	$728,691	$418,651	2116.31	$354,167	$182,838	24524.79	$2,362,083	$986,564
HARTFORD ACCIDENT AND INDEMNITY	1161.46	$57,640	$885	192.67	$59,270	$29,618	212.19	$26,041	$11,455	1566.32	$142,951	$41,958
HARTFORD CASUALTY INSURANCE	17.00	$1,416	$0	3.00	$1,462	$2,500	3.00	$406	$0	23.00	$3,284	$2,500
HARTFORD INSURANCE COMPANY OF	11943.76	$580,675	$248,231	1968.26	$471,812	$284,527	2304.68	$210,843	$162,499	16216.70	$1,263,330	$695,257
HARTFORD UNDERWRITERS INSURANCE	899.18	$48,881	$45,810	151.67	$38,322	$54,769	166.06	$16,489	$11,669	1216.91	$103,692	$112,248
HASTINGS MUTUAL INSURANCE	14516.38	$758,042	$670,426	1706.50	$381,884	$297,956	1893.00	$212,978	$229,846	18115.88	$1,352,904	$1,198,228
HOME-OWNERS INSURANCE COMPANY	72522.15	$2,177,386	$1,050,257	7553.10	$2,229,999	$1,809,055	8526.30	$846,581	$383,117	88601.55	$5,253,966	$3,242,429
HORACE MANN INSURANCE COMPANY	1715.05	$89,400	$92,451	252.15	$71,405	$49,749	280.48	$32,508	$28,496	2247.68	$193,313	$170,696
INTEGON NATIONAL INSURANCE	510.15	$52,306	$71,168	55.15	$41,275	$31,739	57.73	$21,185	$23,933	623.03	$114,766	$126,840

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY INSURANCE CORPORATION	0.00	($542)	$250,648	0.45	($355)	$10,099	0.29	($134)	$59	0.74	($1,031)	$260,806
LIBERTY MUTUAL FIRE INSURANCE COMPANY	40983.77	$2,898,572	$3,402,443	8968.78	$2,891,663	$3,078,371	10160.85	$1,376,800	$1,434,784	60113.40	$7,167,035	$7,915,598
LUMBERMENS MUTUAL CASUALTY	752.27	$38,002	$80,235	121.41	$35,460	($24,101)	139.51	$15,673	$39,383	1013.19	$89,135	$95,517
MEEMIC INSURANCE COMPANY	33736.47	$1,501,494	$580,715	5424.04	$1,624,395	$1,246,044	5792.91	$692,022	$553,530	44953.42	$3,817,911	$2,380,289
MEMBERSELECT INSURANCE COMPANY	2298.41	$296,848	$94,974	232.97	$147,922	$114,475	260.57	$99,348	$54,086	2791.95	$544,118	$263,535
METROPOLITAN DIRECT PROPERTY AND	361.63	$16,918	$0	36.63	$10,718	$3,561	48.91	$5,711	$5,548	447.17	$33,347	$9,109
METROPOLITAN GROUP PROPERTY AND	1314.14	$61,009	$11,491	181.80	$59,627	$40,368	196.82	$23,675	$7,962	1692.76	$144,311	$59,821
METROPOLITAN PROPERTY AND CASUALTY	219.05	$10,117	$0	21.98	$5,226	$91	24.99	$3,070	$908	266.02	$18,413	$999
MIC GENERAL INSURANCE CORPORATION	11695.68	$512,542	$301,613	2082.69	$554,171	$480,345	2297.04	$286,971	$170,730	16075.41	$1,353,684	$952,688
MICHIGAN AUTOMOBILE INSURANCE	703.40	$97,636	$31,988	19.48	$17,585	$14,551	24.32	$5,735	$858	747.20	$120,956	$47,397
MICHIGAN INSURANCE COMPANY	24894.00	$304,807	$103,076	2091.00	$268,428	$147,849	2293.00	$107,724	$80,967	29278.00	$680,959	$331,892
MICHIGAN MILLERS MUTUAL INSURANCE	17645.49	$713,340	$1,254,707	1929.16	$497,021	$353,244	2297.99	$268,850	$186,368	21872.64	$1,479,211	$1,794,319

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	54.96	$2,002	$0	6.82	$3,524	$30	8.41	$1,717	$1,631	70.19	$7,243	$1,661
MODERN SERVICE INSURANCE	20103.15	$2,643,375	$1,181,236	657.64	$608,371	$588,342	721.15	$367,657	$238,597	21481.94	$3,619,403	$2,008,175
MUTUAL SERVICE CASUALTY INSURANCE	8186.49	$365,657	$213,649	961.86	$288,970	$198,530	1069.65	$133,869	$94,244	10218.00	$788,496	$506,423
NATIONAL BEN-FRANKLIN INSURANCE	219.91	$11,027	$0	37.67	$9,321	$0	37.66	$5,448	$50	295.24	$25,796	$50
NATIONAL GENERAL INSURANCE	1138.19	$92,937	$174,592	223.04	$48,864	$38,281	252.76	$24,013	$27,317	1613.99	$165,814	$240,190
NATIONWIDE INSURANCE COMPANY OF	10664.90	$552,962	$474,240	1953.32	$498,640	$535,192	2312.09	$269,815	$309,579	14930.31	$1,321,417	$1,319,011
NATIONWIDE MUTUAL FIRE INSURANCE	2101.63	$124,239	$61,425	391.83	$127,977	$63,530	419.14	$67,252	$29,193	2912.60	$319,468	$154,148
NORTH POINTE INSURANCE COMPANY	5512.00	$593,699	$460,604	106.00	$100,702	$49,196	134.00	$50,954	$25,569	5752.00	$745,355	$535,369
NORTHERN INSURANCE COMPANY OF	32.30	$1,672	$10,165	4.52	$1,348	$0	4.32	$671	$2,082	41.14	$3,691	$12,247
NORTHERN MUTUAL INSURANCE	5.27	$614	$0	0.16	$24	$0	0.16	$8	$0	5.59	$646	$0
PARTNERS MUTUAL INSURANCE	1554.66	$155,514	$257,220	399.26	$110,145	$87,167	211.15	$61,074	$49,112	2165.07	$326,733	$393,499
PHARMACISTS MUTUAL INSURANCE	38.25	$2,416	$0	12.50	$1,739	$4,428	6.25	$823	$0	57.00	$4,978	$4,428

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	31795.34	$1,271,991	$476,567	4425.32	$841,360	$761,708	4505.10	$358,557	$417,362	40725.76	$2,471,908	$1,655,637
PROGRESSIVE MICHIGAN INSURANCE	17867.00	$1,360,169	$392,092	2072.00	$999,364	$480,337	2225.00	$430,204	$272,239	22164.00	$2,789,737	$1,144,668
PRUDENTIAL GENERAL INSURANCE	146.98	$11,804	$1,427	16.65	$7,613	$4,501	13.32	$2,726	$744	176.95	$22,143	$6,672
PRUDENTIAL PROPERTY AND CASUALTY	6903.24	$316,453	$10,324	883.06	$238,978	$121,749	884.06	$137,488	$65,404	8670.36	$692,919	$197,477
RESPONSE WORLDWIDE INSURANCE	0.00	($22)	$0	NA	NA	NA	NA	NA	NA	0.00	($22)	$0
SAFECO INSURANCE COMPANY OF	1042.97	$81,111	$401,932	174.72	$66,408	$14,697	211.40	$22,399	$19,113	1429.09	$169,918	$435,742
SAFECO INSURANCE COMPANY OF	2276.14	$165,595	$203,449	406.45	$138,238	$41,450	477.29	$49,527	$10,525	3159.88	$353,360	$255,424
SECURA INSURANCE, A MUTUAL	430.98	$22,841	$13,690	50.99	$15,117	$8,199	55.98	$8,610	$10,632	537.95	$46,568	$32,521
SOUTHERN MICHIGAN INSURANCE	1507.04	$137,047	$11,817	76.89	$53,093	$73,751	76.90	$25,533	$14,433	1660.83	$215,673	$100,001
STATE AUTOMOBILE MUTUAL	360.34	$18,702	$219	53.44	$23,746	$13,676	59.90	$10,207	$2,148	473.68	$52,655	$16,043
STATE FARM FIRE AND CASUALTY	429.16	$36,292	$1,767	45.56	$31,146	$19,963	55.07	$10,154	$7,749	529.79	$77,592	$29,479
STATE FARM MUTUAL AUTOMOBILE	246249.80	$9,741,519	$9,708,909	30676.29	$9,745,144	$7,254,055	34741.16	$4,815,414	$4,166,657	311667.25	$24,302,077	$21,129,621

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TEACHERS INSURANCE COMPANY	664.21	$27,528	$0	102.99	$26,458	$27,106	109.23	$10,449	$12,088	876.43	$64,435	$39,194
TITAN INSURANCE COMPANY	10697.20	$1,278,800	$604,891	404.08	$348,960	$311,818	450.74	$182,833	$98,798	11552.02	$1,810,593	$1,015,507
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$180	NA	NA	NA	0.00	$0	$180
TRUMBULL INSURANCE COMPANY	108.14	$6,713	$3,451	10.50	$4,622	$9,602	10.83	$2,166	$0	129.47	$13,501	$13,053
UNITED SERVICES AUTOMOBILE	13723.28	$607,825	$355,589	2635.52	$826,980	$431,832	2941.01	$270,705	$163,829	19299.81	$1,705,510	$951,250
UNITRIN DIRECT INSURANCE COMPANY	106.90	$7,380	$0	13.00	$6,230	$0	13.00	$2,569	$0	132.90	$16,179	$0
USAA CASUALTY INSURANCE COMPANY	6471.96	$327,840	$117,637	1190.82	$444,253	$265,964	1272.87	$144,059	$105,943	8935.65	$916,152	$489,544
VIGILANT INSURANCE COMPANY	3.00	$314	$0	1.00	$470	$0	1.00	$313	$0	5.00	$1,097	$0
WARNER INSURANCE COMPANY	11.48	($223)	$0	1.19	$129	$0	1.97	$44	$35	14.64	($50)	$35
WEST AMERICAN INSURANCE COMPANY	5812.43	$349,882	$44,431	836.13	$222,375	$166,304	943.01	$156,588	$153,480	7591.57	$728,845	$364,215
WESTFIELD INSURANCE COMPANY	8224.83	$314,800	$37,725	910.67	$272,631	$101,133	983.17	$131,714	$60,653	10118.67	$719,145	$199,511
WOLVERINE MUTUAL INSURANCE	10157.56	$413,252	$108,142	1136.65	$317,604	$305,579	1231.56	$133,411	$130,365	12525.77	$864,267	$544,086

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	17389.07	$758,080	$607,394	2136.86	$661,023	$477,590	2428.44	$311,384	$222,217	21605.27	$1,688,958	$1,276,690
StDev:	45209.94	$1,735,350	$1,755,124	5339.78	$1,667,575	$1,213,198	6089.02	$766,679	$569,109	56126.78	$4,108,784	$3,438,264
Min:	0.00	($1,077)	$0	0.00	($516)	($24,101)	0.00	($298)	$0	0.00	($1,755)	($4,075)
Max:	262645.48	$9,741,519	$10,815,246	30676.29	$9,745,144	$7,254,055	34741.16	$4,815,414	$4,166,657	322940.18	$24,302,077	$21,129,621

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	3337.52	$125,446	$3,580	550.74	$139,287	$92,945	609.23	$79,489	$84,924	4497.49	$344,222	$181,449
ALLIED PROPERTY AND CASUALTY	5188.57	$318,404	$15,499	774.50	$227,945	$75,911	954.07	$146,213	$73,975	6917.14	$692,562	$165,385
ALLSTATE INSURANCE COMPANY	23400.47	$1,247,841	$553,028	2299.05	$959,975	$421,726	2872.90	$631,602	$454,192	28572.42	$2,839,418	$1,428,946
AMERICAN FELLOWSHIP MUTUAL	2798.30	$167,469	$72,217	369.80	$119,904	$147,306	369.80	$38,627	$69,378	3537.90	$326,000	$288,901
AMERICAN INSURANCE COMPANY, THE	1.16	($55)	$0	0.58	($90)	$0	0.29	($45)	$0	2.03	($190)	$0
AMERICAN INTERNATIONAL INSURANCE	4542.93	$215,561	$398,849	670.09	$167,377	$139,330	769.11	$122,279	$144,844	5982.13	$505,217	$683,023
AMEX ASSURANCE COMPANY	260.48	$22,360	$4,477	74.32	$18,330	$22,000	83.22	$7,697	$11,412	418.02	$48,387	$37,889
AMICA MUTUAL INSURANCE COMPANY	261.44	$18,098	$20,854	37.05	$13,814	$6,314	46.67	$5,667	$6,105	345.16	$37,579	$33,273
ARGONAUT INSURANCE COMPANY	6.05	$1,165	$0	1.25	$1,332	$0	1.41	$537	$0	8.71	$3,034	$0
AUTO CLUB GROUP INSURANCE	24584.48	$1,398,773	$757,360	4051.14	$1,292,404	$736,998	4548.23	$605,281	$501,184	33183.85	$3,296,458	$1,995,542
AUTO CLUB INSURANCE ASSOCIATION	26183.06	$1,661,027	$1,006,522	3806.31	$1,292,212	$687,588	4485.57	$600,702	$406,242	34474.94	$3,553,941	$2,100,352
AUTO-OWNERS INSURANCE COMPANY	151275.39	$4,966,268	$3,756,605	15244.50	$4,906,016	$3,307,630	18452.80	$2,040,662	$1,124,010	184972.69	$11,912,946	$8,188,245

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	2998.16	$202,811	$8,642	196.24	$119,683	$109,645	213.24	$55,417	$38,550	3407.64	$377,911	$156,837
CINCINNATI INSURANCE COMPANY, THE	6836.40	$248,413	$110,094	777.47	$249,998	$151,726	901.27	$99,467	$96,902	8515.14	$597,878	$358,722
CITIZENS INSURANCE COMPANY OF	61195.23	$2,286,035	$1,801,426	6648.13	$1,923,226	$959,757	7737.49	$903,645	$895,928	75580.85	$5,112,906	$3,657,111
CONTINENTAL INSURANCE COMPANY, THE	0.91	($265)	$549	0.33	$323	$1,848	0.08	($50)	$723	1.32	$8	$3,120
DAIRYLAND INSURANCE COMPANY	188.16	$20,412	$1,975	14.40	$10,688	$2,043	14.57	$5,926	$1,162	217.13	$37,026	$5,180
EMCASCO INSURANCE COMPANY	425.11	$28,410	$0	25.24	$12,137	$8,409	28.24	$6,422	$8,271	478.59	$46,969	$16,680
EMPLOYERS MUTUAL CASUALTY	293.84	$18,961	$0	23.17	$9,075	$495	25.84	$4,588	$7,476	342.85	$32,624	$7,971
FARM BUREAU GENERAL INSURANCE	24304.40	$931,502	$473,461	2001.30	$559,528	$406,893	2339.20	$431,182	$389,403	28644.90	$1,922,212	$1,269,757
FARM BUREAU MUTUAL INSURANCE	18833.60	$604,637	$613,639	1842.40	$374,501	$288,837	2092.20	$327,919	$303,103	22768.20	$1,307,057	$1,205,579
FARMERS INSURANCE EXCHANGE	22919.40	$1,167,929	$687,424	2197.40	$938,058	$761,513	2579.65	$654,047	$549,091	27696.45	$2,760,034	$1,998,028
FIDELITY AND CASUALTY COMPANY OF	4.42	$212	$0	1.08	$369	$0	1.66	$127	$263	7.16	$708	$263
FOREMOST PROPERTY AND CASUALTY	981.14	$23,106	$0	33.74	$3,258	$0	132.66	$8,518	$3,770	1147.54	$34,882	$3,770

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	441.31	$57,753	$944	3.65	$3,535	$0	3.50	$1,415	$5,858	448.46	$62,703	$6,802
FRANKENMUTH MUTUAL INSURANCE	16411.00	$550,742	$239,709	1786.00	$455,378	$272,117	2107.00	$212,133	$303,524	20304.00	$1,218,253	$815,350
FREMONT MUTUAL INSURANCE	7036.38	$144,230	$644,100	440.05	$108,493	$78,296	517.70	$47,208	$61,308	7994.13	$299,931	$783,704
GE PROPERTY & CASUALTY INSURANCE	0.00	($174)	$0	0.00	$73	$40	0.00	$15	$487	0.00	($86)	$527
GEICO INDEMNITY COMPANY	1860.25	$145,950	$193,951	103.22	$55,609	$41,230	114.23	$33,851	$19,360	2077.70	$235,410	$254,541
GLENS FALLS INSURANCE COMPANY, THE	382.85	$24,041	$0	63.42	$21,630	$7,456	77.59	$12,741	$278	523.86	$58,412	$7,734
GREAT AMERICAN INSURANCE	115.29	$11,715	$0	24.37	$9,190	$5,011	29.15	$5,070	$0	168.81	$25,975	$5,011
GREAT LAKES CASUALTY INSURANCE	554.05	$41,856	$1,983	70.41	$21,198	$19,095	77.72	$13,119	$3,275	702.18	$76,173	$24,353
GREAT NORTHERN INSURANCE	NA	NA	NA	NA	NA	NA	1.00	$395	$0	1.00	$395	$0
GUARANTY NATIONAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$6,025	0.00	$0	$6,025
HARLEYSVILLE LAKE STATES INSURANCE	1641.06	$126,577	$308,305	92.00	$50,484	$34,666	123.89	$38,462	$31,834	1856.95	$215,523	$374,805
HARTFORD CASUALTY INSURANCE	7.00	$820	$0	2.00	$911	$0	2.00	$283	$0	11.00	$2,014	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HARTFORD INSURANCE COMPANY OF	6559.70	$321,543	$414,830	1026.95	$255,891	$171,345	1211.77	$107,958	$59,229	8798.42	$685,392	$645,404
HARTFORD UNDERWRITERS INSURANCE	161.16	$9,458	$3,699	21.48	$6,218	$18,989	24.44	$2,804	$5,479	207.08	$18,480	$28,167
HASTINGS MUTUAL INSURANCE	3893.80	$216,962	$139,834	373.50	$93,945	$94,326	442.50	$47,876	$67,112	4709.80	$358,783	$301,272
HOME-OWNERS INSURANCE COMPANY	55200.80	$1,659,878	$1,644,778	5531.20	$1,658,646	$1,290,522	6462.80	$661,181	$405,189	67194.80	$3,979,705	$3,340,489
HORACE MANN INSURANCE COMPANY	415.30	$21,550	$0	62.41	$16,247	$32,445	71.73	$9,577	$12,392	549.44	$47,374	$44,837
INTEGON NATIONAL INSURANCE	211.14	$19,287	$0	18.15	$13,120	$22,025	18.66	$6,576	$3,786	247.95	$38,983	$25,811
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3305.47	$211,409	$236,526	740.97	$221,234	$157,925	877.15	$112,430	$152,240	4923.59	$545,073	$546,691
LUMBERMENS MUTUAL CASUALTY	77.87	$3,990	$0	7.02	$1,496	$0	12.61	$1,539	($1,961)	97.50	$7,025	($1,961)
MEEMIC INSURANCE COMPANY	15375.55	$733,787	$322,287	2410.96	$777,039	$384,223	2667.74	$346,227	$314,744	20454.25	$1,857,053	$1,021,254
MEMBERSELECT INSURANCE COMPANY	537.49	$69,754	$13,696	43.81	$30,894	$25,161	51.31	$22,270	$17,326	632.61	$122,918	$56,183
METROPOLITAN DIRECT PROPERTY AND	487.80	$23,799	$0	53.40	$15,596	$4,723	69.56	$9,392	$11,936	610.76	$48,787	$16,659
METROPOLITAN GENERAL INSURANCE	18.00	$854	$0	1.00	$362	$0	1.00	$162	$0	20.00	$1,378	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	1133.46	$40,256	$500	151.80	$42,953	$30,634	167.64	$17,554	$11,995	1452.90	$100,763	$43,129
METROPOLITAN PROPERTY AND CASUALTY	188.58	$8,189	$0	23.82	$5,982	$3,232	24.58	$3,492	$5,700	236.98	$17,663	$8,932
MIC GENERAL INSURANCE CORPORATION	12325.86	$670,663	$651,258	2198.05	$587,500	$393,162	2418.59	$281,471	$261,898	16942.50	$1,539,634	$1,306,318
MICHIGAN AUTOMOBILE INSURANCE	326.89	$41,503	$500	11.89	$10,070	$6,968	13.82	$3,197	$392	352.60	$54,770	$7,860
MICHIGAN INSURANCE COMPANY	10215.00	$115,782	$62,461	772.00	$92,594	$43,239	902.00	$42,150	$30,138	11889.00	$250,526	$135,838
MICHIGAN MILLERS MUTUAL INSURANCE	12553.57	$480,599	$243,297	1359.49	$354,102	$279,167	1665.50	$196,418	$176,127	15578.56	$1,031,119	$698,591
MID-CENTURY INSURANCE COMPANY	60.48	$3,016	$767	3.82	$2,041	$0	5.65	$1,138	$324	69.95	$6,195	$1,091
MODERN SERVICE INSURANCE	5375.50	$641,361	$308,437	159.39	$149,889	$135,432	182.91	$88,889	$46,214	5717.80	$880,139	$490,083
MUTUAL SERVICE CASUALTY INSURANCE	2004.99	$87,637	$180,397	207.14	$66,969	$20,385	242.48	$34,475	$23,894	2454.61	$189,081	$224,676
NATIONAL BEN-FRANKLIN INSURANCE	86.33	$3,543	$0	13.17	$4,092	$685	16.75	$2,093	$0	116.25	$9,728	$685
NATIONAL GENERAL INSURANCE	637.03	$53,789	$4,857	119.48	$30,537	$22,424	143.56	$15,674	$9,906	900.07	$100,000	$37,187
NATIONWIDE INSURANCE COMPANY OF	4520.94	$250,445	$265,623	746.73	$208,427	$249,345	907.19	$129,129	$172,572	6174.86	$588,001	$687,540

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE MUTUAL FIRE INSURANCE	680.43	$45,039	$110,144	126.81	$42,240	$24,356	137.33	$24,019	$15,897	944.57	$111,298	$150,397
NORTH POINTE INSURANCE COMPANY	2538.00	$312,306	$147,634	69.00	$66,733	$38,535	93.00	$37,050	$24,594	2700.00	$416,089	$210,763
PARTNERS MUTUAL INSURANCE	492.89	$50,197	($25,962)	99.41	$32,387	$33,063	60.30	$17,314	$14,245	652.60	$99,898	$21,346
PIONEER STATE MUTUAL INSURANCE	27598.96	$1,082,681	$79,130	3630.18	$694,756	$524,761	3777.58	$319,924	$430,536	35006.72	$2,097,361	$1,034,427
PROGRESSIVE MICHIGAN INSURANCE	6445.00	$554,875	$162,656	770.00	$366,563	$142,624	844.00	$176,699	$92,898	8059.00	$1,098,137	$398,178
PRUDENTIAL GENERAL INSURANCE	4.98	$375	$0	0.41	$140	$0	0.41	$54	$0	5.80	$569	$0
PRUDENTIAL PROPERTY AND CASUALTY	228.08	$11,544	$0	23.07	$6,175	$4,673	25.66	$3,920	$2,158	276.81	$21,639	$6,831
ROYAL INSURANCE COMPANY OF	2.50	$229	$0	1.00	$400	$0	1.00	$115	$0	4.50	$744	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$830	NA	NA	NA	NA	NA	NA	0.00	$0	$830
SECURA INSURANCE, A MUTUAL	651.83	$38,004	$13,263	76.49	$22,320	$31,456	84.57	$11,516	$24,977	812.89	$71,840	$69,696
SOUTHERN MICHIGAN INSURANCE	1186.78	$90,698	$88,072	46.87	$27,062	$8,779	45.21	$13,023	$24,927	1278.86	$130,783	$121,778
STATE AUTOMOBILE MUTUAL	46.15	$2,058	$0	3.93	$1,574	$5,079	5.13	$611	$0	55.21	$4,243	$5,079

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	127.73	$13,333	$990	15.57	$11,164	($1,382)	17.65	$4,037	$589	160.95	$28,534	$197
STATE FARM MUTUAL AUTOMOBILE	101031.41	$4,396,649	$2,989,216	11946.89	$3,694,497	$2,281,000	14100.73	$2,180,666	$2,141,257	127079.03	$10,271,812	$7,411,473
TEACHERS INSURANCE COMPANY	94.30	$3,523	$172	16.66	$4,011	$1,597	17.16	$2,036	$573	128.12	$9,570	$2,342
TITAN INDEMNITY COMPANY	18.00	$1,731	$0	2.00	$1,183	$0	2.00	$312	$0	22.00	$3,226	$0
TITAN INSURANCE COMPANY	9138.39	$1,073,355	$220,156	225.57	$212,024	$119,144	300.01	$118,793	$98,758	9663.97	$1,404,172	$438,058
TRUMBULL INSURANCE COMPANY	45.90	$4,302	$0	4.74	$1,951	$0	5.33	$1,268	$17,510	55.97	$7,521	$17,510
UNITED SERVICES AUTOMOBILE	2620.06	$117,300	$92,756	482.84	$139,104	$129,556	548.10	$51,928	$59,339	3651.00	$308,332	$281,651
UNITRIN DIRECT INSURANCE COMPANY	43.00	$2,410	$0	4.00	$1,928	$0	4.00	$1,004	$0	51.00	$5,342	$0
USAA CASUALTY INSURANCE COMPANY	1051.40	$55,430	$10,193	191.00	$65,725	$71,533	205.96	$23,740	$31,522	1448.36	$144,895	$113,248
WARNER INSURANCE COMPANY	8.64	($20)	$0	NA	NA	NA	NA	NA	NA	8.64	($20)	$0
WEST AMERICAN INSURANCE COMPANY	1579.70	$97,073	$166,533	215.63	$63,617	$41,576	247.21	$39,201	$34,248	2042.54	$199,891	$242,357
WESTFIELD INSURANCE COMPANY	373.50	$18,227	$0	35.67	$13,306	$13,334	37.08	$6,389	$8,808	446.25	$37,922	$22,142

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	203.23	$8,071	$0	19.49	$5,511	$3,061	23.91	$2,811	$1,363	246.63	$16,393	$4,424
Mean:	8447.63	$366,825	$243,671	966.55	$298,593	$193,160	1102.39	$148,442	$125,466	10246.38	$787,685	$544,522
StDev:	21919.99	$819,241	$594,846	2392.42	$749,487	$484,425	2812.86	$362,034	$298,360	26787.58	$1,894,244	$1,325,339
Min:	0.00	($265)	($25,962)	0.00	($90)	($1,382)	0.00	($50)	($25,962)	0.00	($190)	($1,961)
Max:	151275.39	$4,966,268	$3,756,605	15244.50	$4,906,016	$3,307,630	18452.80	$2,180,666	$2,141,257	184972.69	$11,912,946	$8,188,245

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2705.26	$92,265	$81,488	448.92	$114,437	$66,405	496.21	$64,910	$94,417	3650.39	$271,612	$242,310
ALLIED PROPERTY AND CASUALTY	2817.93	$169,108	$179,955	461.84	$124,648	$20,700	563.33	$64,915	$47,601	3843.10	$358,671	$248,256
ALLSTATE INSURANCE COMPANY	29408.24	$1,503,426	$1,259,222	2807.38	$1,163,691	$619,502	3706.32	$750,869	$609,257	35921.94	$3,417,986	$2,487,981
AMERICAN FELLOWSHIP MUTUAL	1713.15	$104,368	$6,618	210.45	$53,191	$64,092	210.45	$15,691	$31,722	2134.05	$173,250	$102,432
AMERICAN INSURANCE COMPANY, THE	7.60	$864	$0	1.90	$611	$0	2.65	$321	$265	12.15	$1,796	$265
AMERICAN INTERNATIONAL INSURANCE	3135.70	$146,548	$56,643	446.10	$121,689	$69,391	525.31	$82,890	$65,741	4107.11	$351,127	$191,775
AMEX ASSURANCE COMPANY	157.07	$13,496	$99,881	42.57	$10,444	$6,003	46.97	$3,880	$15,067	246.61	$27,820	$120,951
AMICA MUTUAL INSURANCE COMPANY	214.48	$15,632	$0	32.73	$15,116	$8,740	34.06	$5,126	$11,308	281.27	$35,874	$20,048
ARGONAUT INSURANCE COMPANY	10.65	$994	$13,358	1.33	$631	$4,647	1.33	$286	$900	13.31	$1,911	$18,905
AUTO CLUB GROUP INSURANCE	12875.40	$744,851	$519,724	2097.39	$701,732	$591,887	2366.56	$323,633	$286,994	17339.35	$1,770,216	$1,398,605
AUTO CLUB INSURANCE ASSOCIATION	15782.40	$1,054,873	$652,956	2208.91	$767,194	$423,860	2618.74	$370,145	$331,974	20610.05	$2,192,212	$1,408,790
AUTO-OWNERS INSURANCE COMPANY	119133.27	$3,991,333	$5,230,453	12050.90	$3,746,483	$2,891,583	14934.39	$1,602,943	$771,843	146118.56	$9,340,759	$8,893,879

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TERRITORY 60 North West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
BRISTOL WEST INSURANCE COMPANY	1506.23	$97,213	$38,139	113.23	$61,513	$29,340	125.16	$29,841	$26,273	1744.62	$188,567	$93,752
CINCINNATI INSURANCE COMPANY, THE	1337.98	$54,987	$2,510	149.80	$49,174	$15,763	176.42	$21,191	$15,549	1664.20	$125,352	$33,822
CITIZENS INSURANCE COMPANY OF	77991.72	$2,889,132	$1,498,402	8270.13	$2,435,494	$1,541,283	9444.56	$1,113,294	$1,227,188	95706.41	$6,437,920	$4,266,873
CONTINENTAL INSURANCE COMPANY, THE	0.00	($813)	$500	1.42	($1,118)	$16,044	0.42	($75)	$1,618	1.84	($2,006)	$18,162
DAIRYLAND INSURANCE COMPANY	171.80	$19,216	$169,931	4.64	$2,270	($1,625)	6.08	$1,713	$0	182.52	$23,199	$168,306
EMCASCO INSURANCE COMPANY	1430.12	$89,953	$150,780	128.93	$47,046	$46,596	145.36	$22,467	$31,697	1704.41	$159,466	$229,073
EMPLOYERS MUTUAL CASUALTY	205.37	$14,927	$500	23.01	$9,038	$17,035	23.93	$3,839	$5,334	252.31	$27,804	$22,869
FARM BUREAU GENERAL INSURANCE	20785.70	$852,700	$154,001	1591.60	$491,905	$348,185	1876.20	$382,299	$297,898	24253.50	$1,726,904	$800,084
FARM BUREAU MUTUAL INSURANCE	14074.10	$454,995	$172,526	1405.20	$309,040	$231,182	1601.30	$270,570	$202,578	17080.60	$1,034,605	$606,286
FARMERS INSURANCE EXCHANGE	19082.63	$1,024,897	$934,333	1440.64	$634,545	$398,481	1772.24	$435,980	$497,447	22295.51	$2,095,422	$1,830,261
FEDERAL INSURANCE COMPANY	3.00	$511	$0	1.00	$506	$0	2.00	$260	$0	6.00	$1,277	$0
FIDELITY AND CASUALTY COMPANY OF	0.00	($47)	$0	0.00	($78)	$0	0.00	($4)	$0	0.00	($129)	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOREMOST PROPERTY AND CASUALTY	1905.33	$43,014	$2,615	55.16	$6,369	$0	309.41	$20,362	$20,916	2269.90	$69,745	$23,531
FOREMOST SIGNATURE INSURANCE	6.00	$259	$0	NA	NA	NA	1.00	$240	$0	7.00	$499	$0
FOUNDERS INSURANCE COMPANY	412.14	$52,570	$522	1.08	$143	$0	0.91	$86	$0	414.13	$52,799	$522
FRANKENMUTH MUTUAL INSURANCE	21259.00	$780,271	$633,921	2311.00	$585,863	$424,034	2623.00	$262,042	$338,647	26193.00	$1,628,176	$1,396,602
FREMONT MUTUAL INSURANCE	4063.40	$81,644	$263,834	255.36	$58,146	$64,853	299.91	$25,533	$40,956	4618.67	$165,323	$369,643
GEICO INDEMNITY COMPANY	1558.32	$121,438	$4,181	95.48	$49,898	$32,927	107.81	$34,676	$24,629	1761.61	$206,012	$61,737
GLENS FALLS INSURANCE COMPANY, THE	179.90	$9,891	$0	29.75	$10,754	$5,042	35.00	$6,054	$0	244.65	$26,699	$5,042
GLOBE INDEMNITY COMPANY	18.00	$549	$0	3.00	$878	$0	3.00	$288	$0	24.00	$1,715	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($514)	0.00	$0	$160	0.00	$0	($354)
GREAT AMERICAN INSURANCE	4.00	$560	$0	1.00	$219	$0	1.00	$159	$0	6.00	$938	$0
GREAT LAKES CASUALTY INSURANCE	701.12	$37,532	$150,907	77.50	$18,465	$20,329	90.20	$17,477	$18,535	868.82	$73,474	$189,771
GREAT NORTHERN INSURANCE	6.00	$541	$0	2.00	$1,172	$0	2.00	$428	$0	10.00	$2,141	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GUARANTY NATIONAL INSURANCE	4.06	$360	$0	0.50	$417	$2,998	0.50	$403	$0	5.06	$1,180	$2,998
HARLEYSVILLE LAKE STATES INSURANCE	3821.13	$258,196	$25,899	290.99	$113,902	$112,523	335.90	$62,271	$44,483	4448.02	$434,369	$182,905
HARTFORD ACCIDENT AND INDEMNITY	670.10	$37,999	$7,373	112.26	$33,268	$13,665	118.94	$14,890	$13,629	901.30	$86,157	$34,667
HASTINGS MUTUAL INSURANCE	1310.04	$73,965	$107,574	115.00	$36,846	$72,147	146.50	$17,864	$18,617	1571.54	$128,675	$198,338
HOME-OWNERS INSURANCE COMPANY	35227.19	$1,070,062	$1,178,594	3460.40	$996,646	$949,871	4067.80	$407,466	$250,890	42755.39	$2,474,174	$2,379,355
HORACE MANN INSURANCE COMPANY	249.25	$13,517	$0	41.58	$11,238	$8,353	45.75	$4,870	$1,393	336.58	$29,625	$9,746
INTEGON NATIONAL INSURANCE	85.31	$6,428	$1,420	8.24	$3,157	$6,232	7.58	$1,629	$7,746	101.13	$11,214	$15,398
LIBERTY INSURANCE CORPORATION	0.00	($124)	$0	0.00	($207)	$0	0.00	($60)	$0	0.00	($391)	$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	11668.55	$815,040	$600,033	2582.14	$911,771	$334,292	2980.91	$385,001	$328,456	17231.60	$2,111,812	$1,262,781
LUMBERMENS MUTUAL CASUALTY	226.10	$10,832	$6,899	31.95	$10,437	($83,664)	39.70	$4,849	$9,466	297.75	$26,118	($67,299)
MEEMIC INSURANCE COMPANY	13975.39	$670,505	$357,914	2070.38	$656,997	$487,313	2357.90	$301,142	$329,098	18403.67	$1,628,644	$1,174,325
MEMBERSELECT INSURANCE COMPANY	336.13	$46,523	$125,515	24.57	$15,870	$11,115	27.16	$12,782	$2,724	387.86	$75,175	$139,354

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN DIRECT PROPERTY AND	445.65	$22,122	$1,045	55.48	$18,331	$17,910	66.65	$10,060	$15,579	567.78	$50,513	$34,534
METROPOLITAN GENERAL INSURANCE	5.00	$192	$0	1.00	$397	$0	1.00	$263	$0	7.00	$852	$0
METROPOLITAN GROUP PROPERTY AND	2448.58	$151,171	$26,359	293.54	$116,245	$58,122	338.16	$49,403	$65,569	3080.28	$316,819	$150,050
METROPOLITAN PROPERTY AND CASUALTY	163.88	$7,556	$0	19.07	$4,460	$5,968	21.08	$2,104	$1,940	204.03	$14,120	$7,908
MIC GENERAL INSURANCE CORPORATION	2837.11	$122,774	$45,682	482.44	$149,922	$81,791	535.66	$63,872	$40,442	3855.21	$336,568	$167,915
MICHIGAN AUTOMOBILE INSURANCE	258.80	$35,523	$16,608	5.48	$4,733	$0	6.74	$1,923	$2,581	271.02	$42,179	$19,189
MICHIGAN INSURANCE COMPANY	25334.00	$278,557	$44,952	1832.00	$212,008	$138,048	2108.00	$92,978	$82,207	29274.00	$583,543	$265,207
MICHIGAN MILLERS MUTUAL INSURANCE	5899.68	$233,186	$159,137	624.43	$161,314	$134,737	759.34	$90,381	$108,856	7283.45	$484,881	$402,730
MID-CENTURY INSURANCE COMPANY	66.48	$2,888	$0	8.16	$5,235	$0	7.57	$2,966	$0	82.21	$11,089	$0
MODERN SERVICE INSURANCE	5091.83	$620,886	$96,017	118.29	$100,914	$59,294	149.99	$76,966	$57,246	5360.11	$798,766	$212,557
MUTUAL SERVICE CASUALTY INSURANCE	587.08	$28,691	$1,808	60.41	$18,696	$13,213	67.40	$9,097	$12,658	714.89	$56,484	$27,679
NATIONAL BEN-FRANKLIN INSURANCE	20.25	$1,624	$1,117	3.50	$1,074	$0	3.50	$468	$0	27.25	$3,166	$1,117

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	798.87	$56,748	$112,057	138.54	$30,460	$26,744	158.38	$16,568	$16,488	1095.79	$103,776	$155,289
NATIONWIDE INSURANCE COMPANY OF	2526.73	$146,122	$76,462	441.78	$119,393	$99,231	539.44	$58,625	$102,220	3507.95	$324,140	$277,913
NATIONWIDE MUTUAL FIRE INSURANCE	1468.20	$98,121	$3,250	258.53	$89,174	$36,264	298.78	$49,442	$44,810	2025.51	$236,737	$84,324
NORTH POINTE INSURANCE COMPANY	1710.00	$204,940	$50,004	41.00	$40,159	$11,386	52.00	$23,315	$5,322	1803.00	$268,414	$66,712
NORTHERN INSURANCE COMPANY OF	1.25	$65	$0	0.25	$78	$0	0.25	$48	$0	1.75	$191	$0
PARTNERS MUTUAL INSURANCE	66.54	$6,003	$0	14.72	$3,860	$5,355	9.33	$2,097	$6,597	90.59	$11,960	$11,952
PIONEER STATE MUTUAL INSURANCE	16156.65	$629,865	$389,377	2158.11	$402,538	$327,085	2231.85	$183,484	$289,854	20546.61	$1,215,887	$1,006,316
PROGRESSIVE MICHIGAN INSURANCE	6080.00	$509,943	$336,026	715.00	$339,392	$200,923	806.00	$172,568	$109,291	7601.00	$1,021,903	$646,240
PRUDENTIAL GENERAL INSURANCE	23.48	$2,546	$0	2.00	$849	($834)	2.16	$1,006	$0	27.64	$4,401	($834)
PRUDENTIAL PROPERTY AND CASUALTY	1724.49	$95,405	$126,708	190.73	$46,774	$34,597	188.15	$33,620	$48,564	2103.37	$175,799	$209,869
RESPONSE WORLDWIDE INSURANCE	8.00	$443	$0	NA	NA	NA	NA	NA	NA	8.00	$443	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$313	NA	NA	NA	NA	NA	NA	0.00	$0	$313

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 60 North West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	2.00	$281	$19,992	0.50	$418	$0	0.50	$79	$0	3.00	$778	$19,992
SECURA INSURANCE, A MUTUAL	2681.66	$149,757	$100,153	345.40	$93,328	$63,446	376.56	$52,264	$52,623	3403.62	$295,349	$216,222
SOUTHERN MICHIGAN INSURANCE	649.01	$47,049	$60,228	18.09	$14,401	$15,613	18.10	$6,306	$17,140	685.20	$67,756	$92,981
STATE AUTOMOBILE MUTUAL	126.10	$6,322	$0	19.82	$7,293	$1,770	22.25	$3,209	$15,241	168.17	$16,824	$17,011
STATE FARM FIRE AND CASUALTY	132.80	$11,608	$0	11.64	$7,053	$0	16.48	$3,879	$1,092	160.92	$22,540	$1,092
STATE FARM MUTUAL AUTOMOBILE	89271.64	$3,959,040	$3,035,825	10782.05	$3,438,506	$2,154,135	12706.74	$2,076,184	$2,086,045	112760.43	$9,473,730	$7,276,005
TEACHERS INSURANCE COMPANY	39.90	$2,037	$0	6.08	$1,586	$0	6.08	$826	$2,558	52.06	$4,449	$2,558
TITAN INDEMNITY COMPANY	3.00	$177	$0	NA	NA	NA	NA	NA	NA	3.00	$177	$0
TITAN INSURANCE COMPANY	4287.10	$521,693	$113,005	79.61	$78,353	$43,993	117.63	$52,627	$27,887	4484.34	$652,673	$184,885
TRUMBULL INSURANCE COMPANY	26.05	$2,194	$0	3.08	$2,013	$5,650	5.16	$1,019	$1,621	34.29	$5,226	$7,271
UNITED SERVICES AUTOMOBILE	2892.52	$132,437	$44,266	563.04	$169,140	$86,834	650.23	$57,685	$39,090	4105.79	$359,262	$170,190
UNITRIN DIRECT INSURANCE COMPANY	40.00	$4,004	$0	3.00	$1,165	$0	3.00	$805	$0	46.00	$5,974	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 60 North West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	1382.40	$71,227	$6,691	246.23	$87,552	$67,197	265.54	$30,505	$28,345	1894.17	$189,284	$102,233
WARNER INSURANCE COMPANY	13.20	$105	$0	3.54	$313	$0	3.30	$133	$0	20.04	$551	$0
WEST AMERICAN INSURANCE COMPANY	161.61	$8,672	$884	21.56	$6,585	$3,707	24.51	$3,218	$1,399	207.68	$18,475	$5,990
WESTFIELD INSURANCE COMPANY	1360.93	$58,536	$5,424	119.59	$39,574	$27,786	132.01	$23,930	$26,626	1612.53	$122,040	$59,836
WOLVERINE MUTUAL INSURANCE	6381.56	$263,595	$47,422	732.16	$181,330	$120,440	841.82	$95,146	$123,301	7955.54	$540,071	$291,163
Mean:	6879.66	$295,013	$222,840	775.64	$239,718	$161,306	904.92	$122,052	$109,956	8417.56	$638,581	$480,642
StDev:	18433.46	$702,708	$682,584	2018.63	$629,312	$438,317	2402.91	$319,407	$285,629	22654.05	$1,623,927	$1,337,600
Min:	0.00	($813)	$0	0.00	($1,118)	($83,664)	0.00	($75)	$0	0.00	($2,006)	($67,299)
Max:	119133.27	$3,991,333	$5,230,453	12050.90	$3,746,483	$2,891,583	14934.39	$2,076,184	$2,086,045	146118.56	$9,473,730	$8,893,879

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	8117.52	$288,181	$292,370	1355.71	$371,725	$385,869	1473.29	$206,125	$188,178	10946.52	$866,031	$866,417
ALLIED PROPERTY AND CASUALTY	11192.72	$698,330	$59,048	1773.28	$527,361	$149,884	2054.48	$269,212	$202,744	15020.48	$1,494,903	$411,676
ALLSTATE INSURANCE COMPANY	125536.63	$5,972,685	$8,254,352	12890.20	$5,435,157	$3,004,301	15729.23	$3,321,421	$2,300,442	154156.06	$14,729,263	$13,559,095
AMERICAN FELLOWSHIP MUTUAL	861.00	$50,820	$234,688	109.99	$28,125	$17,143	109.99	$8,640	$14,824	1080.98	$87,585	$266,655
AMERICAN INSURANCE COMPANY, THE	10.76	$508	$0	1.13	$461	$0	1.26	$136	$0	13.15	$1,105	$0
AMERICAN INTERNATIONAL INSURANCE	8457.62	$366,385	$643,799	1328.74	$372,120	$241,619	1484.27	$228,440	$220,212	11270.63	$966,945	$1,105,630
AMERICAN PROTECTION INSURANCE	4.62	$177	$0	1.18	$346	$0	1.18	$95	$0	6.98	$618	$0
AMEX ASSURANCE COMPANY	766.00	$61,387	$24,503	214.98	$53,534	$58,762	234.32	$23,173	$27,965	1215.30	$138,094	$111,230
AMICA MUTUAL INSURANCE COMPANY	507.95	$40,024	$80,202	94.91	$44,053	$17,650	103.48	$15,919	$18,427	706.34	$99,996	$116,279
ARGONAUT INSURANCE COMPANY	8.75	$1,315	$0	0.50	$152	$0	1.25	$387	$0	10.50	$1,854	$0
AUTO CLUB GROUP INSURANCE	31108.56	$2,106,905	$1,137,829	5189.47	$1,838,544	$1,074,676	5810.58	$905,415	$757,901	42108.61	$4,850,864	$2,970,406
AUTO CLUB INSURANCE ASSOCIATION	61082.64	$4,485,820	$3,235,662	9162.65	$3,339,666	$2,138,754	10563.48	$1,625,982	$1,471,079	80808.77	$9,451,468	$6,845,495

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 61 West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	258350.87	$9,026,922	$8,207,903	26022.70	$8,658,001	$6,611,273	31837.60	$3,701,168	$2,296,054	316211.17	$21,386,091	$17,115,230
BRISTOL WEST INSURANCE COMPANY	21525.97	$1,153,679	$620,629	1615.54	$852,282	$531,274	1783.24	$357,147	$278,625	24924.75	$2,363,108	$1,430,528
CINCINNATI INSURANCE COMPANY, THE	3118.73	$124,513	$5,333	373.42	$123,241	$71,246	430.52	$54,477	$45,544	3922.67	$302,231	$122,123
CITIZENS INSURANCE COMPANY OF	144212.65	$5,973,269	$4,974,367	16073.96	$5,283,346	$3,174,660	18484.32	$2,460,933	$2,390,254	178770.93	$13,717,548	$10,539,281
CONTINENTAL INSURANCE COMPANY, THE	9.00	$843	$0	0.83	$820	$9,967	2.08	$370	$13,593	11.91	$2,033	$23,560
DAIRYLAND INSURANCE COMPANY	1392.66	$171,490	$7,219	40.30	$42,574	$9,696	49.74	$22,021	$9,598	1482.70	$236,085	$26,513
EMCASCO INSURANCE COMPANY	1126.88	$77,867	$1,849	76.91	$37,587	$17,941	100.59	$19,032	$14,790	1304.38	$134,486	$34,580
EMPLOYERS MUTUAL CASUALTY	936.05	$56,984	$2,005	67.12	$29,196	$12,725	83.55	$15,152	$10,052	1086.72	$101,332	$24,782
FARM BUREAU GENERAL INSURANCE	92317.90	$2,794,442	$1,676,720	8259.50	$2,157,193	$1,635,673	9320.90	$1,353,153	$1,424,770	109898.30	$6,304,788	$4,737,163
FARM BUREAU MUTUAL INSURANCE	77391.80	$1,781,648	$1,672,756	7878.00	$1,342,876	$1,144,700	8931.80	$987,659	$924,736	94201.60	$4,112,183	$3,742,192
FARMERS INSURANCE EXCHANGE	45903.81	$2,623,508	$1,799,862	4263.13	$1,866,457	$1,321,087	5065.49	$1,190,413	$1,075,570	55232.43	$5,680,378	$4,196,519
FEDERAL INSURANCE COMPANY	11.37	$1,198	$0	3.79	$1,467	$0	3.79	$461	$323	18.95	$3,126	$323

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	0.00	($11)	$0	0.00	($42)	$0	0.00	($16)	$0	0.00	($69)	$0
FOREMOST PROPERTY AND CASUALTY	11855.72	$235,880	$38,544	297.66	$36,853	$10,558	1698.41	$100,071	$11,337	13851.79	$372,804	$60,439
FOREMOST SIGNATURE INSURANCE	0.00	($613)	$0	0.00	($131)	$0	0.50	($177)	$0	0.50	($921)	$0
FOUNDERS INSURANCE COMPANY	471.39	$63,647	$6,540	2.15	$3,006	$0	4.15	$1,941	$0	477.69	$68,594	$6,540
FRANKENMUTH MUTUAL INSURANCE	15352.00	$606,132	$271,306	1715.00	$504,608	$324,749	1892.00	$220,958	$212,445	18959.00	$1,331,698	$808,500
FREMONT MUTUAL INSURANCE	13516.52	$293,153	$160,430	895.40	$234,173	$147,319	1026.65	$101,315	$117,959	15438.57	$628,641	$425,708
GEICO INDEMNITY COMPANY	5700.64	$442,099	$381,079	383.46	$211,413	$134,815	446.07	$127,223	$88,078	6530.17	$780,735	$603,972
GLENS FALLS INSURANCE COMPANY, THE	538.49	$34,367	$3	88.25	$33,322	$4,330	107.91	$17,870	$1,871	734.65	$85,559	$6,204
GLOBE INDEMNITY COMPANY	5.00	$226	$0	1.00	$379	$0	1.00	$267	$0	7.00	$872	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($1,200)	0.00	$0	($58)	0.00	$0	($1,258)
GREAT AMERICAN INSURANCE	182.43	$14,790	$0	42.70	$12,710	$2,591	47.04	$8,506	$0	272.17	$36,006	$2,591
GREAT LAKES CASUALTY INSURANCE	1599.02	$93,388	$5,788	234.22	$72,987	$58,951	258.81	$43,177	$63,632	2092.05	$209,552	$128,371

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT NORTHERN INSURANCE	3.00	$298	$0	1.00	$551	$0	1.00	$173	$0	5.00	$1,022	$0
GUARANTY NATIONAL INSURANCE	83.89	$5,506	$0	7.65	$5,654	$1,370	7.49	$2,375	$0	99.03	$13,535	$1,370
HARLEYSVILLE LAKE STATES INSURANCE	10187.76	$646,380	$733,105	1028.97	$502,633	$264,501	1090.99	$204,470	$158,142	12307.72	$1,353,483	$1,155,748
HARTFORD ACCIDENT AND INDEMNITY	1304.97	$76,688	$70,435	233.64	$80,616	$80,586	245.72	$31,544	$34,113	1784.33	$188,848	$185,134
HASTINGS MUTUAL INSURANCE	11414.63	$613,374	$326,788	1176.50	$323,786	$261,602	1335.00	$149,229	$210,740	13926.13	$1,086,389	$799,130
HOME-OWNERS INSURANCE COMPANY	82329.89	$2,602,740	$8,368,452	8304.60	$2,596,653	$1,991,829	9682.00	$1,046,187	$716,113	100316.49	$6,245,580	$11,076,394
HORACE MANN INSURANCE COMPANY	1561.56	$85,544	$11,063	219.81	$60,754	$69,915	253.40	$35,128	$11,537	2034.77	$181,426	$92,515
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	0.00	$0	$18,317	NA	NA	NA	0.00	$0	$18,317
INTEGON NATIONAL INSURANCE	1140.63	$94,181	$47,559	80.39	$51,064	$37,897	96.83	$23,138	$48,689	1317.85	$168,383	$134,145
LIBERTY INSURANCE CORPORATION	0.00	($122)	$47,632	0.00	$0	$2,315	0.00	($18)	$0	0.00	($140)	$49,947
LIBERTY MUTUAL FIRE INSURANCE COMPANY	4201.59	$292,330	$703,086	911.37	$306,951	$332,126	1030.92	$167,460	$229,910	6143.88	$766,741	$1,265,122
LUMBERMENS MUTUAL CASUALTY	570.81	$25,678	$12,987	81.94	$23,962	$11,089	108.19	$11,585	$15,215	760.94	$61,225	$39,291

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	30821.48	$1,479,245	$483,912	4761.55	$1,559,006	$1,078,309	5215.82	$678,084	$767,548	40798.85	$3,716,335	$2,329,769
MEMBERSELECT INSURANCE COMPANY	1453.15	$203,374	$133,861	127.23	$85,495	$103,294	151.48	$72,840	$36,674	1731.86	$361,709	$273,829
METROPOLITAN DIRECT PROPERTY AND	665.83	$32,463	$355	95.82	$33,189	$7,727	102.31	$14,802	$18,388	863.96	$80,454	$26,470
METROPOLITAN GENERAL INSURANCE	11.00	$673	$0	2.00	$472	$0	2.00	$160	$402	15.00	$1,305	$402
METROPOLITAN GROUP PROPERTY AND	1946.98	$127,333	$89,337	247.14	$103,737	$87,492	280.40	$45,177	$37,685	2474.52	$276,247	$214,514
METROPOLITAN PROPERTY AND CASUALTY	162.56	$8,088	$0	20.57	$5,466	$2,406	23.57	$2,582	$1,670	206.70	$16,136	$4,076
MIC GENERAL INSURANCE CORPORATION	10229.41	$583,621	$542,019	1770.02	$602,012	$453,465	1943.68	$221,004	$221,761	13943.11	$1,406,637	$1,217,245
MICHIGAN AUTOMOBILE INSURANCE	1098.96	$157,067	$749,250	45.73	$38,776	$17,378	51.41	$13,371	($2,217)	1196.10	$209,214	$764,411
MICHIGAN INSURANCE COMPANY	13412.00	$162,630	$5,668	1114.00	$144,444	$110,832	1251.00	$61,701	$50,378	15777.00	$368,775	$166,878
MICHIGAN MILLERS MUTUAL INSURANCE	35796.49	$1,463,080	$706,603	4209.84	$1,159,304	$943,092	4967.83	$624,826	$591,967	44974.16	$3,247,210	$2,241,662
MID-CENTURY INSURANCE COMPANY	473.40	$22,682	$250	48.07	$31,312	$4,140	53.32	$14,197	$1,859	574.79	$68,191	$6,249
MODERN SERVICE INSURANCE	561.41	$66,147	$29,502	14.40	$15,426	$13,519	17.24	$8,700	$2,100	593.05	$90,273	$45,121

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MUTUAL SERVICE CASUALTY INSURANCE	1456.63	$68,467	$326	167.89	$53,497	$12,541	199.65	$19,807	$44,061	1824.17	$141,771	$56,928
NATIONAL BEN-FRANKLIN INSURANCE	37.57	$2,232	$210,045	8.17	$2,500	$18,778	7.50	$1,179	$302	53.24	$5,911	$229,125
NATIONAL GENERAL INSURANCE	1598.46	$129,674	$7,439	312.42	$72,157	$104,311	352.36	$32,339	$38,590	2263.24	$234,170	$150,340
NATIONWIDE INSURANCE COMPANY OF	7017.79	$403,817	$507,600	1230.58	$338,314	$310,960	1422.47	$168,337	$288,439	9670.84	$910,468	$1,106,999
NATIONWIDE MUTUAL FIRE INSURANCE	9654.89	$643,688	$576,346	1806.11	$598,467	$456,058	1980.92	$293,918	$274,538	13441.92	$1,536,073	$1,306,942
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$623	0.00	$0	$678	0.00	$0	$1,301
NORTH POINTE INSURANCE COMPANY	2592.00	$312,118	$500,308	70.00	$73,490	$37,327	79.00	$32,815	$15,219	2741.00	$418,423	$552,854
NORTHERN INSURANCE COMPANY OF	17.50	$983	$0	3.50	$1,332	($1,956)	3.50	$562	$0	24.50	$2,877	($1,956)
PARTNERS MUTUAL INSURANCE	1032.02	$90,066	$317,211	223.08	$54,037	$32,623	131.09	$28,608	$27,770	1386.19	$172,711	$377,604
PHARMACISTS MUTUAL INSURANCE	0.00	$5	$0	0.00	$6	$0	0.00	$3	$0	0.00	$14	$0
PIONEER STATE MUTUAL INSURANCE	34211.41	$1,346,261	$708,003	4649.12	$923,069	$725,407	4783.77	$428,155	$604,256	43644.30	$2,697,485	$2,037,666
PROGRESSIVE MICHIGAN INSURANCE	40292.00	$2,742,466	$1,695,296	4337.00	$2,103,284	$1,143,535	4786.00	$893,435	$773,330	49415.00	$5,739,185	$3,612,161

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL GENERAL INSURANCE	72.41	$5,385	$0	11.08	$5,247	$0	11.08	$2,775	$3,518	94.57	$13,407	$3,518
PRUDENTIAL PROPERTY AND CASUALTY	1850.25	$80,204	$48,241	232.74	$69,281	$53,484	245.14	$40,830	$23,301	2328.13	$190,315	$125,026
RESPONSE WORLDWIDE INSURANCE	9.08	$630	$0	0.50	$314	$0	1.00	$243	$0	10.58	$1,187	$0
SAFECO INSURANCE COMPANY OF	1025.00	$93,960	$33,945	158.34	$70,947	$40,557	199.36	$28,350	$26,707	1382.70	$193,257	$101,209
SAFECO INSURANCE COMPANY OF	2073.56	$165,805	$73,247	341.33	$122,895	$52,109	438.19	$52,551	$82,380	2853.08	$341,251	$207,736
SECURA INSURANCE, A MUTUAL	10143.40	$537,801	$394,061	1356.47	$375,746	$300,804	1479.89	$209,875	$206,457	12979.76	$1,123,422	$901,322
SOUTHERN MICHIGAN INSURANCE	4041.83	$365,948	$397,312	206.26	$161,840	$95,362	206.43	$70,747	$64,074	4454.52	$598,535	$556,748
STATE AUTOMOBILE MUTUAL	3975.52	$220,863	$32,186	535.91	$223,655	$121,903	575.58	$88,328	$52,434	5087.01	$532,846	$206,523
STATE FARM FIRE AND CASUALTY	488.55	$43,258	$850	50.15	$34,499	$29,184	61.23	$14,631	$17,090	599.93	$92,388	$47,124
STATE FARM MUTUAL AUTOMOBILE	290879.08	$12,735,773	$9,772,210	36769.63	$12,085,999	$8,072,704	42776.40	$6,855,386	$7,179,647	370425.11	$31,677,158	$25,024,561
TEACHERS INSURANCE COMPANY	403.71	$16,614	$29,163	67.99	$19,109	$18,590	68.74	$9,079	$10,034	540.44	$44,802	$57,787
TITAN INDEMNITY COMPANY	3.00	$298	$0	0.50	$232	$0	0.50	$118	$0	4.00	$648	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 61 West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INSURANCE COMPANY	14111.47	$1,723,493	$593,447	394.52	$410,226	$234,559	466.98	$188,874	$164,502	14972.97	$2,322,593	$992,508
TRANSPORT INSURANCE COMPANY	0.00	($6)	$500	0.00	$9	$0	0.00	$5	$0	0.00	$8	$500
TRUMBULL INSURANCE COMPANY	106.91	$7,605	$0	13.07	$8,633	$1,580	12.66	$2,662	$3,244	132.64	$18,900	$4,824
UNITED SERVICES AUTOMOBILE	6494.10	$327,032	$55,919	1265.59	$416,671	$261,719	1378.49	$125,152	$123,602	9138.18	$868,855	$441,240
UNITRIN DIRECT INSURANCE COMPANY	177.92	$15,617	$0	19.42	$11,113	$0	21.21	$5,147	$0	218.55	$31,877	$0
USAA CASUALTY INSURANCE COMPANY	3508.34	$195,525	$90,063	636.42	$241,156	$232,898	691.46	$77,345	$91,837	4836.22	$514,026	$414,798
WARNER INSURANCE COMPANY	14.00	$1	$0	3.50	$286	$0	4.30	$27	$0	21.80	$314	$0
WEST AMERICAN INSURANCE COMPANY	713.73	$45,472	$26,629	103.82	$29,898	$45,412	117.73	$16,836	$23,517	935.28	$92,206	$95,558
WESTFIELD INSURANCE COMPANY	3619.08	$169,207	$40,183	347.34	$122,778	$73,419	388.08	$61,465	$58,559	4354.50	$353,450	$172,161
WOLVERINE MUTUAL INSURANCE	5200.89	$229,082	$507,910	567.82	$173,344	$85,488	632.40	$75,193	$47,799	6401.11	$477,619	$641,197
Mean:	17576.12	$781,432	$697,528	1923.94	$638,839	$433,662	2264.28	$329,479	$296,554	21179.31	$1,721,305	$1,402,328
StDev:	46595.41	$1,917,548	$1,860,052	5232.57	$1,747,837	$1,188,751	6191.21	$927,192	$869,647	57256.50	$4,548,319	$3,749,113
Min:	0.00	($613)	$0	0.00	($131)	($1,956)	0.00	($177)	$0	0.00	($921)	($1,956)
Max:	290879.08	$12,735,773	$9,772,210	36769.63	$12,085,999	$8,072,704	42776.40	$6,855,386	$7,179,647	370425.11	$31,677,158	$25,024,561

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	16966.85	$666,642	$46,133	2976.43	$894,601	$695,628	3129.09	$417,317	$337,179	23072.37	$1,978,560	$1,078,940
ALLIED PROPERTY AND CASUALTY	13798.63	$813,950	$56,550	2423.12	$748,526	$248,134	2988.26	$337,948	$131,310	19210.01	$1,900,424	$435,994
ALLSTATE INSURANCE COMPANY	182336.65	$8,468,146	$6,309,587	20473.04	$9,194,631	$5,255,325	23502.65	$4,996,502	$2,984,702	226312.34	$22,659,279	$14,549,614
AMERICAN AND FOREIGN INSURANCE	8.00	$397	$0	2.00	$1,100	$0	2.00	$262	$0	12.00	$1,759	$0
AMERICAN FELLOWSHIP MUTUAL	1482.90	$86,726	$19,375	225.37	$69,305	$77,998	225.37	$22,806	$38,593	1933.64	$178,837	$135,966
AMERICAN INSURANCE COMPANY, THE	67.04	$2,262	$22,379	17.29	$3,544	$6,486	16.76	$1,539	$0	101.09	$7,345	$28,865
AMERICAN INTERNATIONAL INSURANCE	13555.46	$660,759	$261,658	2258.22	$664,320	$576,114	2430.86	$300,908	$261,662	18244.54	$1,625,987	$1,099,434
AMERICAN PROTECTION INSURANCE	22.76	$653	$0	6.01	$2,191	$428	7.01	$796	($9,851)	35.78	$3,640	($9,423)
AMEX ASSURANCE COMPANY	1945.41	$177,810	$22,574	569.90	$163,610	$117,395	590.14	$56,385	$47,445	3105.45	$397,805	$187,414
AMICA MUTUAL INSURANCE COMPANY	2385.25	$183,424	$156,104	441.59	$202,367	$116,999	474.78	$59,923	$46,044	3301.62	$445,714	$319,147
ARGONAUT INSURANCE COMPANY	17.65	$2,540	$2,600	3.66	$2,805	$6,669	3.66	$1,084	$0	24.97	$6,429	$9,269
AUTO CLUB GROUP INSURANCE	168677.82	$10,648,685	$10,527,974	28511.73	$10,944,921	$7,049,764	30618.82	$4,379,135	$3,485,987	227808.37	$25,972,741	$21,063,725

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB INSURANCE ASSOCIATION	106843.50	$7,388,804	$4,202,073	16444.73	$6,478,026	$3,897,223	18210.33	$2,656,542	$1,992,262	141498.56	$16,523,372	$10,091,558
AUTO-OWNERS INSURANCE COMPANY	276729.10	$9,776,870	$12,861,850	29245.25	$10,067,160	$6,959,231	33623.05	$4,065,379	$1,999,118	339597.40	$23,909,409	$21,820,199
BRISTOL WEST INSURANCE COMPANY	14718.96	$752,076	$396,793	1251.13	$723,466	$421,057	1328.08	$262,839	$196,864	17298.17	$1,738,381	$1,014,714
CINCINNATI INSURANCE COMPANY, THE	10902.40	$398,440	$20,331	1307.50	$410,319	$261,512	1475.15	$170,939	$121,355	13685.05	$979,698	$403,198
CITIZENS INSURANCE COMPANY OF	309443.89	$12,196,803	$8,231,685	36528.23	$11,963,069	$7,520,918	39710.41	$5,127,890	$3,966,754	385682.53	$29,287,762	$19,719,357
CONTINENTAL INSURANCE COMPANY, THE	0.00	$3,592	$5,394	5.84	$3,062	$111,906	2.50	$1,326	$36,518	8.34	$7,980	$153,818
DAIRYLAND INSURANCE COMPANY	650.30	$72,558	$500	43.49	$38,817	$20,475	45.49	$17,544	$14,297	739.28	$128,919	$35,272
EMCASCO INSURANCE COMPANY	827.06	$59,665	$5,030	88.07	$42,922	$21,932	95.40	$16,533	$13,207	1010.53	$119,120	$40,169
EMPLOYERS MUTUAL CASUALTY	293.16	$20,295	$0	39.25	$18,382	$5,762	46.25	$7,290	$6,801	378.66	$45,967	$12,563
FARM BUREAU GENERAL INSURANCE	163131.10	$5,034,425	$3,314,381	15094.80	$4,212,043	$3,455,088	16362.50	$2,121,538	$1,925,753	194588.40	$11,368,006	$8,695,222
FARM BUREAU MUTUAL INSURANCE	108768.80	$2,534,606	$668,004	11327.00	$1,959,179	$1,581,234	12495.30	$1,208,810	$1,011,539	132591.10	$5,702,595	$3,260,777
FARMERS INSURANCE EXCHANGE	118249.80	$6,515,452	$3,703,322	13617.97	$6,063,791	$4,867,977	14536.82	$2,879,753	$2,463,194	146404.59	$15,458,996	$11,034,493

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	85.66	$12,219	$27,178	22.78	$12,974	$10,737	23.29	$4,780	$1,725	131.73	$29,973	$39,640
FIDELITY AND CASUALTY COMPANY OF	3.84	$2,274	$3,000	5.25	$1,921	$22,327	4.76	$789	$5,991	13.85	$4,984	$31,318
FOREMOST PROPERTY AND CASUALTY	5608.88	$129,966	$4,674	188.58	$26,289	$2,992	810.91	$52,170	$21,444	6608.37	$208,425	$29,110
FOREMOST SIGNATURE INSURANCE	0.00	($189)	$0	0.00	($431)	$0	0.00	($148)	$0	0.00	($768)	$0
FOUNDERS INSURANCE COMPANY	499.46	$60,248	$109,088	1.82	$1,326	$0	2.91	$521	$2,238	504.19	$62,095	$111,326
FRANKENMUTH MUTUAL INSURANCE	51720.00	$2,061,264	$978,660	6078.00	$1,708,201	$1,437,911	6402.00	$736,125	$661,491	64200.00	$4,505,590	$3,078,062
FREMONT MUTUAL INSURANCE	9131.94	$196,987	$346,461	656.47	$166,856	$79,710	714.38	$69,844	$69,490	10502.79	$433,687	$495,661
GE PROPERTY & CASUALTY INSURANCE	0.00	($1,249)	$0	0.00	($597)	$864	0.00	($320)	$14,215	0.00	($2,166)	$15,079
GEICO INDEMNITY COMPANY	12349.65	$955,226	$473,262	1018.88	$600,421	$337,468	1065.57	$309,924	$146,699	14434.10	$1,865,571	$957,429
GLENS FALLS INSURANCE COMPANY, THE	3235.17	$200,018	$31,104	550.82	$199,777	$40,830	606.00	$106,584	$17,749	4391.99	$506,379	$89,683
GLOBE INDEMNITY COMPANY	8.32	$285	$0	2.08	$584	$0	2.08	$219	$0	12.48	$1,088	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($294)	0.00	$0	($58)	0.00	$0	($352)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GRANGE INSURANCE COMPANY OF	3.00	$341	$0	0.50	$491	$0	0.50	$104	$0	4.00	$936	$0
GREAT AMERICAN INSURANCE	788.97	$68,538	$590	180.43	$61,103	$34,994	201.16	$35,961	$12,802	1170.56	$165,602	$48,386
GREAT LAKES CASUALTY INSURANCE	3465.27	$212,742	$18,955	546.05	$197,417	$131,271	576.49	$92,737	$106,016	4587.81	$502,896	$256,242
GREAT NORTHERN INSURANCE	38.27	$3,474	$0	13.81	$6,046	$10,222	12.09	$2,615	$0	64.17	$12,135	$10,222
GUARANTY NATIONAL INSURANCE	238.31	$15,708	$3,500	28.82	$19,349	$14,421	28.49	$7,126	$2,251	295.62	$42,183	$20,172
HARLEYSVILLE LAKE STATES INSURANCE	25012.40	$1,486,564	$730,950	2410.36	$1,083,407	$451,924	2602.55	$436,149	$323,772	30025.31	$3,006,120	$1,506,646
HARTFORD ACCIDENT AND INDEMNITY	3516.63	$185,855	$47,555	639.77	$218,362	$159,042	673.63	$81,087	$43,036	4830.03	$485,304	$249,633
HARTFORD CASUALTY INSURANCE	43.95	$3,488	$28,846	8.97	$4,011	$0	9.58	$1,351	$3,527	62.50	$8,850	$32,373
HARTFORD INSURANCE COMPANY OF	8273.77	$422,611	$551,026	1352.55	$349,450	$243,869	1538.30	$131,835	$79,926	11164.62	$903,896	$874,821
HARTFORD UNDERWRITERS INSURANCE	680.78	$42,237	$1,664	103.73	$31,207	$25,701	112.82	$11,889	$10,154	897.33	$85,333	$37,519
HASTINGS MUTUAL INSURANCE	15256.55	$832,025	$141,904	1880.50	$508,848	$422,464	2069.00	$216,396	$226,173	19206.05	$1,557,269	$790,541
HOME-OWNERS INSURANCE COMPANY	103593.02	$3,299,698	$4,493,461	10783.55	$3,465,031	$2,631,714	11923.45	$1,315,605	$782,346	126300.02	$8,080,334	$7,907,521

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HORACE MANN INSURANCE COMPANY	1791.04	$102,076	$4,267	263.82	$81,834	$66,873	290.73	$40,829	$31,222	2345.59	$224,739	$102,362
INTEGON NATIONAL INSURANCE	1122.56	$80,044	$102,621	118.81	$76,892	$42,781	129.24	$28,502	$26,406	1370.61	$185,438	$171,808
LIBERTY INSURANCE CORPORATION	0.35	$57	$15,032	0.67	$410	$5,054	0.56	$79	$1,375	1.58	$546	$21,461
LIBERTY MUTUAL FIRE INSURANCE COMPANY	35312.19	$2,454,658	$3,419,377	8487.95	$3,155,220	$2,092,474	9335.92	$1,139,386	$1,058,692	53136.06	$6,749,264	$6,570,543
LUMBERMENS MUTUAL CASUALTY	882.20	$39,710	$71,564	133.58	$50,665	$88,909	143.83	$19,130	$31,234	1159.61	$109,505	$191,707
MEEMIC INSURANCE COMPANY	61410.15	$3,073,637	$836,335	10477.97	$3,616,736	$2,023,356	11115.32	$1,521,607	$1,110,101	83003.44	$8,211,980	$3,969,792
MEMBERSELECT INSURANCE COMPANY	4125.81	$585,956	$644,636	403.06	$292,334	$284,047	429.15	$193,608	$103,510	4958.02	$1,071,898	$1,032,193
MERCHANTS MUTUAL INSURANCE	0.00	$278	$0	2.00	$489	$1,924	0.00	$212	$263	2.00	$979	$2,187
METROPOLITAN DIRECT PROPERTY AND	865.22	$42,535	$1,547	126.31	$42,214	$9,937	132.56	$16,577	$12,708	1124.09	$101,326	$24,192
METROPOLITAN GENERAL INSURANCE	27.32	$1,361	$0	3.91	$1,456	$3,333	3.91	$507	$50	35.14	$3,324	$3,383
METROPOLITAN GROUP PROPERTY AND	6573.05	$288,223	$166,521	959.73	$335,889	$302,589	1003.48	$148,707	$96,981	8536.26	$772,819	$566,091
METROPOLITAN PROPERTY AND CASUALTY	335.14	$16,592	$265	46.65	$13,365	$2,618	51.82	$5,290	$6,295	433.61	$35,247	$9,178

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	24383.16	$1,491,134	$447,829	4266.15	$1,518,055	$898,887	4585.36	$568,283	$450,215	33234.67	$3,577,472	$1,796,931
MICHIGAN AUTOMOBILE INSURANCE	1087.07	$161,331	$83,459	53.31	$56,301	$26,286	58.49	$17,638	$8,617	1198.87	$235,270	$118,362
MICHIGAN INSURANCE COMPANY	23758.00	$308,554	$178,653	2058.00	$284,445	$169,851	2206.00	$111,929	$98,710	28022.00	$704,928	$447,214
MICHIGAN MILLERS MUTUAL INSURANCE	36313.65	$1,491,273	$1,220,484	4431.60	$1,231,289	$766,241	5098.16	$637,575	$531,350	45843.41	$3,360,137	$2,518,075
MID-CENTURY INSURANCE COMPANY	121.98	$5,821	$0	14.32	$8,090	$0	14.57	$4,653	$353	150.87	$18,564	$353
MODERN SERVICE INSURANCE	465.80	$49,901	$153,636	20.33	$18,512	$15,037	21.82	$9,943	($40)	507.95	$78,356	$168,633
MUTUAL SERVICE CASUALTY INSURANCE	2172.99	$92,242	$9,695	271.48	$96,006	$97,978	288.32	$35,331	$20,854	2732.79	$223,579	$128,527
NATIONAL BEN-FRANKLIN INSURANCE	1662.42	$93,267	$0	290.84	$96,182	$7,274	303.16	$47,506	$8,657	2256.42	$236,955	$15,931
NATIONAL GENERAL INSURANCE	1026.84	$94,614	$3,934	215.28	$52,393	$19,354	239.58	$26,107	$16,114	1481.70	$173,114	$39,402
NATIONWIDE INSURANCE COMPANY OF	11494.61	$650,989	$460,561	2158.79	$627,065	$691,934	2678.60	$280,903	$387,375	16332.00	$1,558,957	$1,539,870
NATIONWIDE MUTUAL FIRE INSURANCE	16498.93	$1,280,002	$1,482,835	3366.02	$1,255,499	$892,003	3583.18	$513,300	$353,605	23448.13	$3,048,801	$2,728,443
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$1,470	0.00	$0	$404	NA	NA	NA	0.00	$0	$1,874

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTH POINTE INSURANCE COMPANY	4949.00	$566,746	$337,218	167.00	$174,637	$89,824	177.00	$75,158	$28,469	5293.00	$816,541	$455,511
NORTHERN INSURANCE COMPANY OF	28.68	$1,705	$950	5.91	$2,552	$6,918	5.91	$1,052	$0	40.50	$5,309	$7,868
PACIFIC INDEMNITY COMPANY	NA	NA	NA	0.00	$0	$1,961	NA	NA	NA	0.00	$0	$1,961
PARTNERS MUTUAL INSURANCE	616.44	$65,136	$240,924	135.16	$41,142	$46,438	77.21	$20,159	$10,843	828.81	$126,437	$298,205
PHARMACISTS MUTUAL INSURANCE	10.00	$641	$3,457	2.00	$521	$3,000	1.00	$261	$0	13.00	$1,423	$6,457
PIONEER STATE MUTUAL INSURANCE	29072.97	$1,140,957	$755,245	4031.52	$806,718	$603,662	4088.02	$350,379	$367,327	37192.51	$2,298,054	$1,726,234
PROGRESSIVE MICHIGAN INSURANCE	43932.00	$3,140,254	$1,154,460	5575.00	$2,917,335	$1,430,904	5900.00	$941,299	$569,209	55407.00	$6,998,888	$3,154,573
PRUDENTIAL GENERAL INSURANCE	673.98	$63,744	$20,382	82.48	$47,878	$32,542	83.57	$23,265	$17,448	840.03	$134,887	$70,372
PRUDENTIAL PROPERTY AND CASUALTY	18444.33	$1,068,764	$602,349	2451.64	$955,057	$534,817	2494.91	$523,076	$479,262	23390.88	$2,546,897	$1,616,428
ROYAL INSURANCE COMPANY OF	0.00	($151)	$0	0.00	($56)	$0	0.00	($2)	$0	0.00	($209)	$0
SAFECO INSURANCE COMPANY OF	1731.36	$151,872	$12,734	313.67	$139,418	$115,931	348.56	$52,111	$40,874	2393.59	$343,401	$169,539
SAFECO INSURANCE COMPANY OF	3307.94	$254,671	$118,082	666.11	$255,559	$93,672	708.31	$94,267	$62,481	4682.36	$604,497	$274,235

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA INSURANCE, A MUTUAL	16960.08	$939,731	$244,016	2242.98	$620,429	$400,357	2393.82	$353,061	$261,343	21596.88	$1,913,221	$905,716
SOUTHERN MICHIGAN INSURANCE	5030.12	$356,333	$351,647	261.54	$196,864	$172,626	261.67	$80,791	$71,957	5553.33	$633,988	$596,230
STATE AUTOMOBILE MUTUAL	961.89	$53,657	$701	135.98	$58,302	$26,466	148.91	$22,672	$22,367	1246.78	$134,631	$49,534
STATE FARM FIRE AND CASUALTY	654.49	$67,824	$125,450	62.89	$50,573	$69,946	80.15	$17,401	$13,384	797.53	$135,798	$208,780
STATE FARM MUTUAL AUTOMOBILE	329676.23	$14,490,258	$9,741,005	43205.21	$15,374,687	$11,135,178	47607.75	$7,008,203	$5,817,603	420489.19	$36,873,148	$26,693,786
TEACHERS INSURANCE COMPANY	476.91	$21,598	$3,565	77.00	$22,559	$9,589	79.66	$9,835	$5,626	633.57	$53,992	$18,780
TITAN INSURANCE COMPANY	24624.79	$2,893,672	$2,181,768	828.68	$901,540	$608,119	914.80	$363,253	$172,433	26368.27	$4,158,465	$2,962,320
TOKIO MARINE AND FIRE INSURANCE	4.00	$472	$0	1.00	$494	$0	1.00	$130	$0	6.00	$1,096	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$1,773	NA	NA	NA	0.00	$0	$1,773
TRUMBULL INSURANCE COMPANY	250.90	$17,650	$502	23.83	$11,873	$7,195	25.82	$5,446	$0	300.55	$34,969	$7,697
UNITED SERVICES AUTOMOBILE	11192.16	$610,616	$675,459	2204.22	$802,901	$555,147	2368.16	$233,558	$169,338	15764.54	$1,647,075	$1,399,944
UNITRIN DIRECT INSURANCE COMPANY	232.26	$17,662	$0	34.89	$15,934	$0	35.89	$6,776	$0	303.04	$40,372	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 62 East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	6715.02	$399,668	$502,243	1240.45	$494,727	$343,821	1310.42	$147,382	$88,830	9265.89	$1,041,777	$934,894
WARNER INSURANCE COMPANY	23.01	$476	$0	4.25	$250	$0	3.73	$84	$0	30.99	$810	$0
WEST AMERICAN INSURANCE COMPANY	1525.39	$100,017	$17,834	256.64	$90,100	$104,613	269.52	$43,857	$39,119	2051.55	$233,974	$161,566
WESTFIELD INSURANCE COMPANY	2716.26	$121,986	$27,669	319.92	$121,873	$31,838	338.58	$54,287	$47,655	3374.76	$298,146	$107,162
WOLVERINE MUTUAL INSURANCE	6979.24	$295,148	$56,896	811.90	$225,614	$148,475	878.00	$101,387	$88,458	8669.14	$622,149	$293,829
Mean:	25485.68	$1,182,666	$870,464	3095.92	$1,096,782	$736,806	3506.29	$496,133	$370,718	31226.74	$2,725,717	$1,941,121
StDev:	61830.84	$2,682,835	$2,259,086	7504.18	$2,692,789	$1,818,505	8380.53	$1,213,474	$916,314	76641.00	$6,524,123	$4,849,792
Min:	0.00	($1,249)	$0	0.00	($597)	($294)	0.00	($320)	$0	0.00	($2,166)	($9,423)
Max:	329676.23	$14,490,258	$12,861,850	43205.21	$15,374,687	$11,135,178	47607.75	$7,008,203	$5,817,603	420489.19	$36,873,148	$26,693,786

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	20707.33	$750,942	$3,082,180	3543.41	$977,691	$790,117	3760.63	$399,588	$312,241	28011.37	$2,128,221	$4,184,538
ALLIED PROPERTY AND CASUALTY	19875.84	$1,223,306	$408,092	3508.58	$993,494	$326,888	3925.46	$450,998	$180,751	27309.88	$2,667,798	$915,731
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	0.00	($114)	$0	NA	NA	NA	0.00	($114)	$0
ALLSTATE INSURANCE COMPANY	251105.14	$12,154,774	$13,859,189	26912.05	$11,585,348	$6,589,827	31022.98	$5,749,338	$3,174,600	309040.17	$29,489,460	$23,623,616
AMERICAN AND FOREIGN INSURANCE	11.00	$367	$0	2.00	$642	$0	2.00	$147	$0	15.00	$1,156	$0
AMERICAN FELLOWSHIP MUTUAL	1499.00	$93,028	$70,656	198.01	$52,676	$42,199	198.01	$15,311	$36,706	1895.02	$161,015	$149,561
AMERICAN INSURANCE COMPANY, THE	171.64	$13,732	$3,339	41.26	$17,084	$0	41.62	$7,135	$1,268	254.52	$37,951	$4,607
AMERICAN INTERNATIONAL INSURANCE	19260.25	$830,973	$179,568	3136.96	$858,715	$737,949	3334.99	$394,933	$270,443	25732.20	$2,084,621	$1,187,960
AMERICAN PROTECTION INSURANCE	148.66	$7,635	$0	23.71	$6,260	($2,431)	24.81	$2,249	($2,636)	197.18	$16,144	($5,067)
AMEX ASSURANCE COMPANY	3911.82	$330,218	$146,989	1127.90	$293,713	$253,938	1184.65	$98,878	$97,897	6224.37	$722,809	$498,824
AMICA MUTUAL INSURANCE COMPANY	2768.46	$195,604	$44,991	476.50	$223,712	$89,198	511.78	$62,828	$40,520	3756.74	$482,144	$174,709
ARGONAUT INSURANCE COMPANY	52.05	$6,675	$413	4.83	$3,302	$0	4.83	$1,244	$2,969	61.71	$11,221	$3,382

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB GROUP INSURANCE	98322.58	$6,168,314	$3,325,423	16330.56	$5,609,567	$3,688,671	17532.16	$2,055,449	$1,447,722	132185.30	$13,833,330	$8,461,816
AUTO CLUB INSURANCE ASSOCIATION	94361.57	$6,420,608	$3,450,071	14372.39	$5,168,666	$3,480,184	15754.74	$1,934,544	$1,428,224	124488.70	$13,523,818	$8,358,479
AUTO-OWNERS INSURANCE COMPANY	458457.10	$15,814,922	$14,696,371	47599.90	$15,221,513	$11,034,699	54540.90	$6,127,894	$3,095,378	560597.90	$37,164,329	$28,826,448
BRISTOL WEST INSURANCE COMPANY	64752.39	$2,759,965	$1,294,686	4391.05	$2,161,553	$1,507,328	4846.32	$773,765	$458,130	73989.76	$5,695,283	$3,260,144
CINCINNATI INSURANCE COMPANY, THE	9442.14	$349,066	$363,805	1181.95	$389,311	$183,408	1318.48	$156,253	$95,002	11942.57	$894,630	$642,215
CITIZENS INSURANCE COMPANY OF	444529.88	$16,979,203	$11,268,207	50555.14	$15,501,575	$10,619,585	55124.41	$6,704,445	$4,723,608	550209.43	$39,185,223	$26,611,400
CONTINENTAL INSURANCE COMPANY, THE	0.00	($8,874)	$21,384	1.84	($1,503)	$159,040	0.42	($2,220)	$38,972	2.26	($12,597)	$219,396
DAIRYLAND INSURANCE COMPANY	1926.31	$224,705	$200,931	79.23	$67,522	$93,709	85.65	$32,938	$27,307	2091.19	$325,165	$321,947
EMCASCO INSURANCE COMPANY	1990.25	$124,168	$55,157	229.40	$91,618	$76,706	257.09	$38,034	$25,479	2476.74	$253,820	$157,342
EMPLOYERS MUTUAL CASUALTY	357.94	$22,494	$3,213	41.07	$17,734	$8,187	44.57	$7,337	$7,613	443.58	$47,565	$19,013
FARM BUREAU GENERAL INSURANCE	209677.30	$7,307,658	$6,664,542	19304.10	$5,558,709	$4,698,611	20932.70	$2,399,987	$2,094,252	249914.10	$15,266,354	$13,457,405
FARM BUREAU MUTUAL INSURANCE	137213.50	$3,935,587	$3,318,975	14003.00	$2,782,836	$2,341,460	15609.20	$1,461,907	$1,196,930	166825.70	$8,180,330	$6,857,365

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARMERS INSURANCE EXCHANGE	121035.71	$6,549,229	$4,505,477	11019.21	$5,133,208	$3,871,468	12471.15	$2,551,775	$1,794,577	144526.07	$14,234,212	$10,171,522
FEDERAL INSURANCE COMPANY	299.46	$32,026	$4,750	91.38	$45,259	$25,607	107.57	$22,365	$5,390	498.41	$99,650	$35,747
FIDELITY AND CASUALTY COMPANY OF	0.00	$165	$0	0.08	$162	$8,676	0.00	$68	$1,487	0.08	$395	$10,163
FOREMOST PROPERTY AND CASUALTY	113309.30	$2,142,545	$1,477,827	2236.90	$270,313	$194,766	15160.40	$928,121	$390,114	130706.60	$3,340,979	$2,062,707
FOREMOST SIGNATURE INSURANCE	170.05	$4,498	$145,731	3.00	$12	$0	21.91	$2,325	$9,124	194.96	$6,835	$154,855
FOUNDERS INSURANCE COMPANY	143.49	$18,243	$96,038	2.74	$1,986	$2,915	2.75	$900	$0	148.98	$21,129	$98,953
FRANKENMUTH MUTUAL INSURANCE	56708.00	$2,114,970	$1,197,207	6968.00	$1,822,960	$1,502,939	7190.00	$766,449	$614,350	70866.00	$4,704,379	$3,314,496
FREMONT MUTUAL INSURANCE	31151.76	$665,258	$137,940	2123.39	$522,901	$414,270	2405.34	$223,360	$197,969	35680.49	$1,411,519	$750,179
GE PROPERTY & CASUALTY INSURANCE	0.00	$0	$958	NA	NA	NA	NA	NA	NA	0.00	$0	$958
GEICO INDEMNITY COMPANY	14177.25	$1,093,031	$427,332	1044.29	$596,128	$397,455	1122.32	$300,227	$107,912	16343.86	$1,989,386	$932,699
GLENS FALLS INSURANCE COMPANY, THE	4607.41	$279,637	$73,947	669.00	$230,689	$57,659	765.25	$117,596	$28,089	6041.66	$627,922	$159,695
GLOBE INDEMNITY COMPANY	16.00	$776	$0	3.00	$993	$0	3.00	$275	$0	22.00	$2,044	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GOVERNMENT EMPLOYEES INSURANCE	0.00	($51)	$0	0.00	$0	($952)	0.00	$0	($323)	0.00	($51)	($1,275)
GRANGE INSURANCE COMPANY OF	36.50	$1,915	$0	5.50	$2,119	$0	5.50	$763	$0	47.50	$4,797	$0
GREAT AMERICAN INSURANCE	427.80	$35,849	$11,804	85.74	$30,126	$21,121	103.14	$17,735	$2,174	616.68	$83,710	$35,099
GREAT LAKES CASUALTY INSURANCE	5632.24	$308,916	$127,131	796.63	$289,802	$288,105	850.04	$120,690	$72,411	7278.91	$719,408	$487,647
GREAT NORTHERN INSURANCE	164.79	$14,537	$722	52.81	$24,737	$0	59.61	$9,813	$0	277.21	$49,087	$722
GUARANTY NATIONAL INSURANCE	88.74	$6,113	$1,015	11.66	$5,895	$39,544	11.50	$2,530	$149	111.90	$14,538	$40,708
HARLEYSVILLE LAKE STATES INSURANCE	27946.00	$1,607,304	$846,904	2841.08	$1,189,453	$849,323	3007.87	$455,667	$320,382	33794.95	$3,252,424	$2,016,609
HARTFORD ACCIDENT AND INDEMNITY	3020.76	$165,339	$138,856	514.09	$166,125	$100,420	549.30	$60,245	$34,460	4084.15	$391,709	$273,736
HARTFORD CASUALTY INSURANCE	48.05	$3,550	$0	8.30	$3,618	$2,195	8.30	$1,006	$4,425	64.65	$8,174	$6,620
HARTFORD INSURANCE COMPANY OF	21077.92	$1,068,443	$141,425	3495.79	$924,757	$561,871	4013.70	$356,387	$214,935	28587.41	$2,349,587	$918,231
HARTFORD UNDERWRITERS INSURANCE	1661.97	$102,053	$136,540	258.23	$71,059	$75,637	291.38	$28,785	$48,853	2211.58	$201,897	$261,030
HASTINGS MUTUAL INSURANCE	53839.47	$2,843,296	$2,437,714	6548.00	$1,566,319	$1,556,307	7135.00	$760,421	$754,867	67522.47	$5,170,036	$4,748,888

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	154558.77	$4,801,696	$3,175,970	15976.50	$4,784,482	$3,177,136	17672.00	$1,826,722	$891,297	188207.27	$11,412,900	$7,244,403
HORACE MANN INSURANCE COMPANY	9540.81	$521,000	$225,511	1466.82	$430,070	$349,278	1669.41	$216,570	$148,869	12677.04	$1,167,640	$723,658
INTEGON NATIONAL INSURANCE	6170.40	$450,157	$339,066	426.48	$283,390	$250,730	476.33	$97,471	$131,146	7073.21	$831,018	$720,942
LIBERTY INSURANCE CORPORATION	4.00	($592)	$0	0.48	$46	$6,398	0.03	($48)	($2,701)	4.51	($594)	$3,697
LIBERTY MUTUAL FIRE INSURANCE COMPANY	56628.71	$3,893,523	$1,966,080	12739.07	$4,653,175	$3,083,397	14025.64	$1,799,012	$1,230,924	83393.42	$10,345,710	$6,280,401
LUMBERMENS MUTUAL CASUALTY	641.32	$32,145	$84,147	85.67	$32,011	$95,176	84.07	$11,084	$5,449	811.06	$75,240	$184,772
MEEMIC INSURANCE COMPANY	94378.72	$4,332,824	$2,388,787	15108.79	$4,617,208	$3,113,930	16005.32	$2,021,521	$1,510,984	125492.83	$10,971,553	$7,013,701
MEMBERSELECT INSURANCE COMPANY	3331.40	$428,013	$198,539	302.64	$197,494	$180,919	314.74	$118,686	$30,199	3948.78	$744,193	$409,657
METROPOLITAN DIRECT PROPERTY AND	2351.99	$114,543	$10,665	302.80	$100,365	$57,080	325.33	$35,738	$20,765	2980.12	$250,646	$88,510
METROPOLITAN GENERAL INSURANCE	45.30	$1,732	$0	4.74	$1,792	$0	4.74	$607	$0	54.78	$4,131	$0
METROPOLITAN GROUP PROPERTY AND	11120.97	$659,795	$190,190	1456.79	$520,451	$331,714	1572.64	$224,798	$142,661	14150.40	$1,405,044	$664,565
METROPOLITAN PROPERTY AND CASUALTY	1251.88	$62,708	$2,523	164.39	$44,507	$15,169	172.74	$14,478	$5,255	1589.01	$121,693	$22,947

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MIC GENERAL INSURANCE CORPORATION	7997.96	$449,852	$351,251	1446.05	$479,688	$375,264	1562.90	$153,343	$106,158	11006.91	$1,082,883	$832,673
MICHIGAN AUTOMOBILE INSURANCE	2696.80	$387,392	$120,016	107.40	$93,153	$32,569	121.16	$33,093	$4,910	2925.36	$513,638	$157,495
MICHIGAN INSURANCE COMPANY	149385.00	$1,607,768	$3,419,202	13428.00	$1,503,204	$1,037,488	14251.00	$611,544	$476,502	177064.00	$3,722,516	$4,933,192
MICHIGAN MILLERS MUTUAL INSURANCE	40076.66	$1,589,115	$737,551	4544.34	$1,186,346	$850,271	5254.50	$629,003	$437,645	49875.50	$3,404,464	$2,025,467
MID-CENTURY INSURANCE COMPANY	2023.83	$83,165	$4,527	219.49	$124,365	$24,835	230.72	$41,359	$5,731	2474.04	$248,889	$35,093
MODERN SERVICE INSURANCE	5117.58	$593,647	$308,228	125.39	$106,104	$24,253	126.83	$53,742	($30,653)	5369.80	$753,493	$301,828
MUTUAL SERVICE CASUALTY INSURANCE	4686.63	$303,616	$115,688	557.36	$307,612	$259,306	589.29	$127,669	$178,626	5833.28	$738,897	$553,620
NATIONAL BEN-FRANKLIN INSURANCE	581.91	$30,399	$480	89.51	$29,242	$0	89.50	$12,389	$3,929	760.92	$72,030	$4,409
NATIONAL GENERAL INSURANCE	3479.36	$267,213	$489,834	690.27	$173,408	$136,879	752.73	$64,829	$68,730	4922.36	$505,450	$695,443
NATIONWIDE INSURANCE COMPANY OF	16052.01	$918,884	$819,019	3123.91	$823,897	$984,652	3500.16	$350,474	$475,507	22676.08	$2,093,255	$2,279,178
NATIONWIDE MUTUAL FIRE INSURANCE	23851.11	$1,545,716	$1,152,056	4617.21	$1,473,467	$1,069,470	4929.44	$612,087	$434,136	33397.76	$3,631,270	$2,655,662
NATIONWIDE MUTUAL INSURANCE	0.00	$0	($255)	0.00	$0	$486	0.00	$0	($483)	0.00	$0	($252)

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TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTH POINTE INSURANCE COMPANY	9287.00	$1,115,788	$661,217	190.00	$188,108	$92,253	211.00	$78,607	$25,621	9688.00	$1,382,503	$779,091
NORTHERN INSURANCE COMPANY OF	644.30	$33,612	$1,466	102.90	$31,131	$43,141	108.15	$14,428	$4,341	855.35	$79,171	$48,948
PACIFIC INDEMNITY COMPANY	0.00	($401)	$0	1.00	$655	$1,044	0.43	$137	$2,600	1.43	$391	$3,644
PARTNERS MUTUAL INSURANCE	2518.17	$265,675	$321,117	572.72	$163,451	$101,682	327.79	$82,737	$51,182	3418.68	$511,863	$473,981
PHARMACISTS MUTUAL INSURANCE	35.68	$1,436	$110,696	11.50	$1,928	$1,478	5.59	$925	$315	52.77	$4,289	$112,489
PIONEER STATE MUTUAL INSURANCE	36194.85	$1,425,092	$245,806	5009.00	$982,086	$794,891	5107.68	$429,641	$642,609	46311.53	$2,836,819	$1,683,306
PROGRESSIVE MICHIGAN INSURANCE	160492.00	$10,687,950	$5,181,480	18101.00	$8,997,446	$4,961,717	19320.00	$2,878,312	$1,746,074	197913.00	$22,563,708	$11,889,271
PRUDENTIAL GENERAL INSURANCE	200.56	$14,984	$270	21.99	$10,682	$3,060	19.74	$5,150	$4,433	242.29	$30,816	$7,763
PRUDENTIAL PROPERTY AND CASUALTY	11363.14	$534,051	$411,975	1412.73	$426,016	$335,559	1430.89	$229,811	$143,392	14206.76	$1,189,878	$890,926
RESPONSE WORLDWIDE INSURANCE	1.89	$147	$180	0.00	($666)	$17,483	0.00	($347)	$0	1.89	($866)	$17,663
ROYAL INSURANCE COMPANY OF	18.24	$1,742	$0	4.00	$2,630	$0	4.00	$779	$0	26.24	$5,151	$0
SAFECO INSURANCE COMPANY OF	17741.95	$1,483,990	$720,378	3048.69	$1,153,148	$993,152	3724.62	$379,770	$453,184	24515.26	$3,016,908	$2,166,714

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	31105.01	$2,208,917	$1,509,438	5846.78	$1,785,618	$1,188,101	6979.84	$618,329	$449,453	43931.63	$4,612,864	$3,146,992
SECURA INSURANCE, A MUTUAL	26001.80	$1,361,433	$790,877	3578.05	$917,016	$911,885	3774.57	$528,509	$377,509	33354.42	$2,806,958	$2,080,271
SOUTHERN MICHIGAN INSURANCE	7825.51	$633,156	$343,328	357.01	$277,220	$242,215	356.13	$120,475	$115,401	8538.65	$1,030,851	$700,944
STATE AUTOMOBILE MUTUAL	7365.76	$361,696	$115,900	1024.31	$366,122	$173,886	1120.15	$157,482	$64,240	9510.22	$885,300	$354,026
STATE FARM FIRE AND CASUALTY	1319.97	$140,140	$92,407	127.90	$94,593	$40,725	156.82	$29,353	$25,865	1604.69	$264,086	$158,997
STATE FARM MUTUAL AUTOMOBILE	774576.49	$31,786,664	$57,236,787	100320.97	$33,054,459	$23,830,378	112000.82	$13,703,629	$11,280,536	986898.28	$78,544,752	$92,347,701
TEACHERS INSURANCE COMPANY	8109.54	$337,153	$31,003	1288.64	$353,063	$275,976	1335.40	$147,088	$110,604	10733.58	$837,304	$417,583
TITAN INDEMNITY COMPANY	21.08	$3,141	$0	1.68	$1,099	$3,873	1.68	$420	$0	24.44	$4,660	$3,873
TITAN INSURANCE COMPANY	26030.78	$3,309,492	$2,872,289	846.56	$748,024	$525,543	892.17	$329,968	$132,185	27769.51	$4,387,484	$3,530,017
TRANSPORT INSURANCE COMPANY	0.00	$43	$0	0.00	$0	($621)	NA	NA	NA	0.00	$43	($621)
TRUMBULL INSURANCE COMPANY	460.13	$29,525	$11,422	43.99	$25,749	$4,107	47.32	$9,266	$585	551.44	$64,540	$16,114
UNITED SERVICES AUTOMOBILE	17724.97	$887,490	$148,059	3486.36	$1,164,678	$723,933	3812.93	$339,660	$270,475	25024.26	$2,391,828	$1,142,467

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITRIN DIRECT INSURANCE COMPANY	882.51	$58,331	$1,799	111.19	$48,900	$0	112.20	$19,257	$0	1105.90	$126,488	$1,799
USAA CASUALTY INSURANCE COMPANY	10623.65	$576,474	$358,955	2007.64	$747,911	$392,332	2142.76	$225,887	$191,146	14774.05	$1,550,272	$942,433
VIGILANT INSURANCE COMPANY	6.00	$454	$0	NA	NA	NA	2.00	$526	$0	8.00	$980	$0
WARNER INSURANCE COMPANY	75.80	$952	$0	15.44	$625	$0	15.28	$281	$0	106.52	$1,858	$0
WEST AMERICAN INSURANCE COMPANY	14046.75	$854,732	$674,803	2082.91	$627,047	$618,856	2273.27	$329,067	$287,874	18402.93	$1,810,846	$1,581,533
WESTFIELD INSURANCE COMPANY	4912.00	$218,756	$52,047	438.26	$136,898	$82,132	488.49	$67,632	$20,122	5838.75	$423,286	$154,301
WOLVERINE MUTUAL INSURANCE	45715.57	$1,936,435	$1,299,833	5271.23	$1,494,812	$1,196,159	5666.06	$684,271	$443,922	56652.86	$4,115,518	$2,939,914
Mean:	40268.42	$1,746,138	$1,604,511	4734.18	$1,546,992	$1,086,138	5405.12	$660,677	$464,740	49767.41	$3,887,572	$3,105,185
StDev:	105415.72	$4,246,631	$6,089,854	12664.75	$4,199,052	$2,949,899	14215.56	$1,764,193	$1,320,219	131308.16	$10,110,560	$10,173,767
Min:	0.00	($8,874)	($255)	0.00	($1,503)	($2,431)	0.00	($2,220)	($255)	0.00	($12,597)	($5,067)
Max:	774576.49	$31,786,664	$57,236,787	100320.97	$33,054,459	$23,830,378	112000.82	$13,703,629	$11,280,536	986898.28	$78,544,752	$92,347,701

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	2611.71	$118,065	$517	457.21	$187,293	$162,905	469.79	$63,359	$34,892	3538.71	$368,717	$198,314
ALLIED PROPERTY AND CASUALTY	2749.48	$187,997	$25,210	498.36	$212,935	$75,015	526.51	$74,822	$28,730	3774.35	$475,754	$128,955
ALLSTATE INSURANCE COMPANY	61642.91	$2,913,984	$2,753,520	7835.63	$4,058,187	$2,843,327	8243.48	$1,732,970	$846,925	77722.02	$8,705,141	$6,443,772
AMERICAN AND FOREIGN INSURANCE	13.75	$446	$0	2.75	$869	$0	2.75	$263	$0	19.25	$1,578	$0
AMERICAN FELLOWSHIP MUTUAL	502.45	$35,400	$327	80.81	$27,243	$18,666	80.81	$8,777	$23,659	664.07	$71,420	$42,652
AMERICAN INSURANCE COMPANY, THE	57.04	$5,849	$0	15.61	$10,191	$0	17.00	$2,771	$0	89.65	$18,811	$0
AMERICAN INTERNATIONAL INSURANCE	1369.24	$72,114	$38,876	241.79	$97,804	$109,710	251.30	$44,285	$20,554	1862.33	$214,203	$169,140
AMERICAN PROTECTION INSURANCE	0.00	($257)	$0	0.00	($365)	$0	0.00	($117)	$0	0.00	($739)	$0
AMEX ASSURANCE COMPANY	939.15	$84,207	$3,814	285.41	$89,173	$74,797	289.81	$27,154	$11,591	1514.37	$200,534	$90,202
AMICA MUTUAL INSURANCE COMPANY	3233.99	$224,116	$20,399	575.86	$275,769	$119,589	595.14	$61,736	$22,228	4404.99	$561,621	$162,216
ARGONAUT INSURANCE COMPANY	4.00	$1,242	$0	0.00	$507	$0	0.00	$147	$0	4.00	$1,896	$0
AUTO CLUB GROUP INSURANCE	93467.49	$5,776,505	$3,089,980	16405.39	$6,485,342	$4,810,835	16874.74	$2,024,122	$1,333,529	126747.62	$14,285,969	$9,234,344

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO CLUB INSURANCE ASSOCIATION	50137.89	$3,320,350	$3,533,275	8413.81	$3,484,700	$2,203,470	8737.39	$1,072,842	$708,836	67289.09	$7,877,892	$6,445,581
AUTO-OWNERS INSURANCE COMPANY	17588.60	$630,862	$81,895	2002.30	$782,301	$496,842	2164.90	$281,354	$160,703	21755.80	$1,694,517	$739,440
BRISTOL WEST INSURANCE COMPANY	322.80	$19,350	$2,830	33.91	$29,051	$15,090	33.90	$7,066	$0	390.61	$55,467	$17,920
CINCINNATI INSURANCE COMPANY, THE	3199.31	$158,700	$57,298	470.32	$170,123	$194,822	485.34	$68,552	$20,548	4154.97	$397,375	$272,668
CITIZENS INSURANCE COMPANY OF	81281.39	$3,061,396	$1,833,526	9739.47	$3,463,894	$2,520,236	10167.25	$1,307,728	$586,305	101188.11	$7,833,018	$4,940,067
CONTINENTAL INSURANCE COMPANY, THE	0.00	($3,974)	$1,025,946	0.00	$3,229	$253,990	0.08	$264	$38,889	0.08	($481)	$1,318,825
DAIRYLAND INSURANCE COMPANY	272.08	$29,815	$1,500	35.90	$39,841	$18,408	35.57	$15,354	$30,063	343.55	$85,010	$49,971
EMCASCO INSURANCE COMPANY	311.68	$22,716	$519	33.10	$19,754	($685)	35.10	$7,184	$1,848	379.88	$49,654	$1,682
EMPLOYERS MUTUAL CASUALTY	138.39	$9,946	$0	14.33	$9,119	$3,894	18.33	$3,695	$7,401	171.05	$22,760	$11,295
FARM BUREAU GENERAL INSURANCE	4123.80	$124,371	$68,138	421.70	$156,022	$123,212	434.10	$61,913	$55,797	4979.60	$342,306	$247,147
FARM BUREAU MUTUAL INSURANCE	670.40	$20,937	$2,926	70.20	$20,976	$7,431	73.00	$8,959	$1,608	813.60	$50,872	$11,965
FARMERS INSURANCE EXCHANGE	14916.56	$847,302	$356,823	1709.15	$926,436	$601,952	1752.40	$364,859	$309,532	18378.11	$2,138,597	$1,268,307

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	177.86	$23,460	$876	50.71	$41,286	$6,438	55.39	$15,524	$4,950	283.96	$80,270	$12,264
FIDELITY AND CASUALTY COMPANY OF	1.17	$285	$23,245	1.50	$2,335	$23,924	0.50	$673	$649	3.17	$3,293	$47,818
FOUNDERS INSURANCE COMPANY	528.74	$69,618	$10,977	2.41	$1,356	$1,901	2.00	$366	$998	533.15	$71,340	$13,876
FRANKENMUTH MUTUAL INSURANCE	4178.00	$200,814	$39,960	572.00	$201,053	$137,406	533.00	$74,915	$60,430	5283.00	$476,782	$237,796
FREMONT MUTUAL INSURANCE	89.83	$2,272	$0	6.73	$2,245	$1,762	7.73	$963	$877	104.29	$5,480	$2,639
GE PROPERTY & CASUALTY INSURANCE	0.00	($84)	$1,773	0.00	($152)	$2,446	0.00	($33)	$1,053	0.00	($269)	$5,272
GEICO INDEMNITY COMPANY	8428.24	$657,124	$376,738	890.30	$546,786	$330,675	908.73	$278,596	$96,250	10227.27	$1,482,506	$803,663
GLENS FALLS INSURANCE COMPANY, THE	5933.83	$386,364	$266,424	1252.99	$504,893	$135,254	1331.00	$212,834	$19,145	8517.82	$1,104,091	$420,823
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$739	0.00	$0	($381)	0.00	$0	$358
GREAT AMERICAN INSURANCE	301.80	$24,134	$25	65.36	$22,929	$10,977	76.23	$12,043	$23,593	443.39	$59,106	$34,595
GREAT LAKES CASUALTY INSURANCE	277.43	$17,976	$609	44.64	$21,457	$26,899	46.21	$7,920	$15,719	368.28	$47,353	$43,227
GREAT NORTHERN INSURANCE	65.63	$6,507	$0	19.00	$12,291	$4,013	20.00	$4,076	$0	104.63	$22,874	$4,013

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GUARANTY NATIONAL INSURANCE	92.31	$5,432	$500	11.49	$8,479	$19,691	11.41	$3,227	($688)	115.21	$17,138	$19,503
HARTFORD ACCIDENT AND INDEMNITY	1949.87	$108,794	$69,554	379.90	$161,478	$65,316	394.94	$48,943	$17,864	2724.71	$319,215	$152,734
HARTFORD CASUALTY INSURANCE	14.04	$788	$0	2.21	$809	$0	3.21	$257	$0	19.46	$1,854	$0
HARTFORD INSURANCE COMPANY OF	2417.69	$144,049	$57,513	412.25	$133,448	$97,445	463.54	$43,589	$36,091	3293.48	$321,086	$191,049
HARTFORD UNDERWRITERS INSURANCE	66.07	$5,555	$0	12.40	$6,554	$270	13.40	$2,096	$0	91.87	$14,205	$270
HASTINGS MUTUAL INSURANCE	367.71	$28,296	$0	52.00	$16,391	$16,711	54.00	$7,839	$5,407	473.71	$52,526	$22,118
HOME-OWNERS INSURANCE COMPANY	7140.90	$222,956	$40,803	819.30	$290,160	$199,329	851.90	$98,323	$36,995	8812.10	$611,439	$277,127
HORACE MANN INSURANCE COMPANY	785.57	$43,709	$4,481	110.83	$37,817	$35,800	113.57	$20,110	$3,320	1009.97	$101,636	$43,601
INTEGON NATIONAL INSURANCE	180.82	$14,133	$1,000	21.89	$14,997	$23,009	21.24	$4,204	$4,990	223.95	$33,334	$28,999
LIBERTY INSURANCE CORPORATION	0.00	($12)	$0	NA	NA	NA	NA	NA	NA	0.00	($12)	$0
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2400.32	$138,588	$22,190	568.32	$246,170	$193,140	598.49	$71,638	$29,825	3567.13	$456,396	$245,155
LUMBERMENS MUTUAL CASUALTY	247.40	$17,240	$1,690	42.16	$18,393	$31,793	41.32	$6,585	$15,240	330.88	$42,218	$48,723

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	3572.65	$176,075	$60,583	610.65	$221,586	$142,053	629.74	$86,801	$53,708	4813.04	$484,462	$256,344
MEMBERSELECT INSURANCE COMPANY	2150.30	$272,136	$213,826	256.74	$199,671	$255,215	266.32	$103,275	$62,474	2673.36	$575,082	$531,515
MERASTAR INSURANCE COMPANY	0.00	($116)	$372	NA	NA	NA	NA	NA	NA	0.00	($116)	$372
MERCHANTS MUTUAL INSURANCE	8.00	$366	$0	2.00	$898	$2,617	3.00	$432	$0	13.00	$1,696	$2,617
METROPOLITAN DIRECT PROPERTY AND	327.64	$16,214	$1,687	50.73	$21,689	$7,807	55.23	$6,661	$4,374	433.60	$44,564	$13,868
METROPOLITAN GENERAL INSURANCE	11.00	$668	$0	2.00	$1,099	$0	2.00	$399	$0	15.00	$2,166	$0
METROPOLITAN GROUP PROPERTY AND	6442.31	$260,771	$67,908	1006.81	$305,298	$253,566	1033.23	$125,431	$54,514	8482.35	$691,500	$375,988
METROPOLITAN PROPERTY AND CASUALTY	71.83	$3,373	$0	12.66	$4,113	$0	12.66	$1,279	$0	97.15	$8,765	$0
MIC GENERAL INSURANCE CORPORATION	5588.07	$401,473	$126,144	1046.99	$437,989	$349,965	1080.44	$148,694	$117,994	7715.50	$988,156	$594,103
MICHIGAN AUTOMOBILE INSURANCE	322.05	$49,034	$6,990	24.91	$26,181	$4,912	25.65	$6,991	$11,977	372.61	$82,206	$23,879
MICHIGAN INSURANCE COMPANY	20459.00	$245,808	$23,718	2243.00	$301,638	$266,353	2280.00	$104,073	$37,874	24982.00	$651,519	$327,945
MICHIGAN MILLERS MUTUAL INSURANCE	164.79	$7,608	$500	23.33	$8,191	$1,910	26.08	$3,972	$75	214.20	$19,771	$2,485

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	29.46	$3,521	$0	3.24	$3,203	$0	3.83	$1,042	$0	36.53	$7,766	$0
MODERN SERVICE INSURANCE	884.91	$115,652	$17,947	34.64	$33,470	$20,868	36.08	$18,058	$3,300	955.63	$167,180	$42,115
MUTUAL SERVICE CASUALTY INSURANCE	324.55	$19,995	$2,420	47.31	$21,787	$18,145	49.15	$6,227	$7,360	421.01	$48,009	$27,925
NATIONAL BEN-FRANKLIN INSURANCE	1313.15	$77,470	$156	283.08	$102,961	$22,188	268.92	$38,791	$11,336	1865.15	$219,222	$33,680
NATIONAL GENERAL INSURANCE	114.24	$13,046	$0	28.26	$9,504	$3,208	29.03	$4,329	$158	171.53	$26,879	$3,366
NATIONWIDE INSURANCE COMPANY OF	2189.97	$142,246	$107,992	405.11	$155,786	$240,008	427.64	$50,900	$47,910	3022.72	$348,932	$395,910
NATIONWIDE MUTUAL FIRE INSURANCE	10691.30	$864,302	$1,091,936	2346.23	$1,064,313	$703,738	2420.23	$315,424	$179,307	15457.76	$2,244,039	$1,974,981
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$3,152	0.00	$0	$3,152
NORTH POINTE INSURANCE COMPANY	1063.00	$123,409	$2,255	52.00	$52,010	$20,990	54.00	$23,688	$5,737	1169.00	$199,107	$28,982
NORTHERN INSURANCE COMPANY OF	7.50	$508	$0	1.50	$796	($2,600)	1.50	$194	$0	10.50	$1,498	($2,600)
PHARMACISTS MUTUAL INSURANCE	16.00	$973	$0	6.00	$1,145	$0	3.00	$216	$0	25.00	$2,334	$0
PIONEER STATE MUTUAL INSURANCE	737.23	$37,985	$1,000	105.85	$30,214	$37,401	106.58	$10,462	$2,697	949.66	$78,661	$41,098

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	18601.00	$1,435,449	$508,806	2440.00	$1,567,514	$796,245	2514.00	$403,314	$174,181	23555.00	$3,406,277	$1,479,232
PRUDENTIAL GENERAL INSURANCE	292.90	$26,355	$4,220	40.83	$29,283	$27,697	40.07	$17,074	$15,557	373.80	$72,712	$47,474
PRUDENTIAL PROPERTY AND CASUALTY	5869.99	$300,221	$409,592	805.82	$345,867	$286,014	824.97	$204,437	$195,069	7500.78	$850,525	$890,675
RESPONSE WORLDWIDE INSURANCE	2.79	$246	$0	0.51	$603	$0	0.51	$391	$0	3.81	$1,240	$0
ROYAL INSURANCE COMPANY OF	4.00	$515	$0	1.00	$1,164	$0	1.00	$580	$0	6.00	$2,259	$0
SAFECO INSURANCE COMPANY OF	190.97	$15,311	$842	40.93	$17,974	$16,025	45.57	$9,477	$87	277.47	$42,762	$16,954
SAFECO INSURANCE COMPANY OF	190.48	$15,456	$4,473	35.25	$16,297	$7,047	37.44	$7,473	$1,919	263.17	$39,226	$13,439
SECURA INSURANCE, A MUTUAL	457.46	$25,929	$270,474	59.83	$16,246	$29,814	64.73	$8,816	$10,650	582.02	$50,991	$310,938
SOUTHERN MICHIGAN INSURANCE	1620.92	$26,142	$1,476	19.50	$21,229	$6,834	19.54	$7,721	$13,662	1659.96	$55,092	$21,972
STATE AUTOMOBILE MUTUAL	505.14	$29,624	$0	90.03	$38,514	$17,173	91.26	$13,784	$3,218	686.43	$81,922	$20,391
STATE FARM FIRE AND CASUALTY	208.81	$19,337	$0	28.48	$25,213	$4,156	30.57	$4,669	$891	267.86	$49,219	$5,047
STATE FARM MUTUAL AUTOMOBILE	129677.46	$5,526,051	$2,753,730	18424.30	$7,529,466	$5,188,594	19222.99	$2,215,482	$1,503,604	167324.75	$15,270,999	$9,445,928

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TEACHERS INSURANCE COMPANY	67.25	$2,366	$0	10.25	$3,182	$4,382	10.25	$1,531	$3,678	87.75	$7,079	$8,060
TITAN INSURANCE COMPANY	7403.37	$860,816	$519,708	347.47	$364,997	$273,527	354.41	$162,075	$74,184	8105.25	$1,387,888	$867,419
TOKIO MARINE AND FIRE INSURANCE	57.00	$7,438	$0	13.00	$8,526	$2,573	13.00	$2,081	$1,872	83.00	$18,045	$4,445
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$796	NA	NA	NA	0.00	$0	$796
UNITED SERVICES AUTOMOBILE	11206.07	$603,030	$304,978	2321.15	$881,099	$444,012	2411.19	$227,150	$111,175	15938.41	$1,711,279	$860,165
UNITRIN DIRECT INSURANCE COMPANY	17.00	$1,129	$0	2.00	$1,095	$0	2.00	$562	$0	21.00	$2,786	$0
USAA CASUALTY INSURANCE COMPANY	12043.19	$678,802	$245,146	2348.88	$926,140	$602,885	2425.73	$248,315	$96,792	16817.80	$1,853,257	$944,823
WARNER INSURANCE COMPANY	47.80	$631	$0	11.57	$825	$0	11.39	$255	$8,402	70.76	$1,711	$8,402
WEST AMERICAN INSURANCE COMPANY	177.05	$12,704	$9,142	33.42	$14,814	$19,877	34.26	$6,731	$8,338	244.73	$34,249	$37,357
WESTFIELD INSURANCE COMPANY	9042.43	$361,447	$404,305	1174.16	$434,143	$294,013	1222.26	$155,720	$93,105	11438.85	$951,310	$791,423
WOLVERINE MUTUAL INSURANCE	708.90	$36,143	$32,080	98.65	$34,573	$19,222	100.99	$12,628	$2,539	908.54	$83,344	$53,841

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 64 Ann Arbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
Mean:	6848.70	$354,316	$228,370	995.89	$414,390	$287,040	1034.01	$140,460	$81,944	8598.22	$880,456	$578,490
StDev:	19989.14	$985,062	$659,218	2944.69	$1,205,447	$846,136	3059.01	$391,975	$241,320	25570.06	$2,537,179	$1,683,881
Min:	0.00	($3,974)	$0	0.00	($365)	($2,600)	0.00	($117)	$0	0.00	($739)	($2,600)
Max:	129677.46	$5,776,505	$3,533,275	18424.30	$7,529,466	$5,188,594	19222.99	$2,215,482	$1,503,604	167324.75	$15,270,999	$9,445,928

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	4930.07	$216,539	$3,537	880.22	$352,929	$289,536	923.29	$116,329	$97,458	6733.58	$685,797	$390,531
ALLIED PROPERTY AND CASUALTY	74.64	$4,452	$392	15.33	$5,693	$3,825	17.33	$2,180	$0	107.30	$12,325	$4,217
ALLSTATE INSURANCE COMPANY	26032.07	$1,300,659	$444,263	3253.47	$1,776,608	$1,181,755	3471.99	$780,727	$618,488	32757.53	$3,857,994	$2,244,506
AMERICAN FELLOWSHIP MUTUAL	297.55	$19,785	$0	43.55	$17,108	$22,790	43.55	$5,897	$5,192	384.65	$42,790	$27,982
AMERICAN INTERNATIONAL INSURANCE	2188.80	$113,068	$50,418	354.87	$134,918	$96,832	376.31	$55,866	$35,062	2919.98	$303,852	$182,312
AMEX ASSURANCE COMPANY	1631.08	$151,294	$35,246	492.40	$153,042	$210,947	503.15	$45,787	($1,405)	2626.63	$350,123	$244,788
AMICA MUTUAL INSURANCE COMPANY	2130.22	$170,440	$33,856	397.94	$202,929	$122,257	411.13	$58,137	$15,846	2939.29	$431,506	$171,959
AUTO CLUB GROUP INSURANCE	37888.31	$2,569,018	$768,174	6618.39	$2,884,214	$2,160,631	6895.15	$885,345	$768,628	51401.85	$6,338,577	$3,697,433
AUTO CLUB INSURANCE ASSOCIATION	18305.72	$1,355,479	$865,229	2936.80	$1,383,653	$1,011,278	3111.16	$426,791	$388,457	24353.68	$3,165,923	$2,264,964
AUTO-OWNERS INSURANCE COMPANY	7311.50	$300,869	$104,289	778.60	$359,844	$258,364	848.80	$124,427	$47,506	8938.90	$785,140	$410,159
BRISTOL WEST INSURANCE COMPANY	1027.97	$66,291	$3,055	120.15	$78,514	$30,967	121.65	$23,082	$26,832	1269.77	$167,887	$60,854
CINCINNATI INSURANCE COMPANY, THE	581.60	$28,564	$500	66.07	$27,294	$9,878	71.07	$11,353	$4,518	718.74	$67,211	$14,896

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	8574.13	$279,039	$137,056	1040.71	$297,823	$202,888	1105.57	$120,413	$124,501	10720.41	$697,275	$464,445
CONTINENTAL INSURANCE COMPANY, THE	0.33	($52)	$0	2.00	$800	$76,518	0.59	$274	$20,443	2.92	$1,022	$96,961
DAIRYLAND INSURANCE COMPANY	132.23	$14,769	$0	13.49	$13,017	$13,500	13.16	$5,012	$1,884	158.88	$32,798	$15,384
EMCASCO INSURANCE COMPANY	176.90	$15,260	$250	20.01	$11,004	$15,491	21.51	$4,419	$320	218.42	$30,683	$16,061
EMPLOYERS MUTUAL CASUALTY	34.20	$2,250	$500	4.92	$1,937	$0	4.92	$700	$0	44.04	$4,887	$500
FARM BUREAU GENERAL INSURANCE	11284.40	$301,292	$248,510	1190.20	$341,217	$320,557	1233.90	$138,244	$113,164	13708.50	$780,753	$682,231
FARM BUREAU MUTUAL INSURANCE	4382.20	$102,918	$84,101	486.40	$96,687	$92,030	521.60	$46,657	$19,008	5390.20	$246,262	$195,139
FEDERAL INSURANCE COMPANY	10.17	$1,316	$0	3.39	$2,615	$0	3.39	$741	$0	16.95	$4,672	$0
FIDELITY AND CASUALTY COMPANY OF	0.00	($24)	$0	0.00	($27)	$3,924	0.00	($9)	$541	0.00	($60)	$4,465
FOUNDERS INSURANCE COMPANY	743.55	$95,079	$15,347	3.66	$3,855	$742	3.75	$1,451	$0	750.96	$100,385	$16,089
FRANKENMUTH MUTUAL INSURANCE	3634.00	$153,991	$146,310	474.00	$153,200	$165,222	465.00	$58,427	$38,489	4573.00	$365,618	$350,021
FREMONT MUTUAL INSURANCE	11.00	$231	$0	1.00	$328	$0	1.00	$112	$0	13.00	$671	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GE PROPERTY & CASUALTY INSURANCE	0.00	($41)	$0	0.00	$19	$0	0.00	($11)	$0	0.00	($33)	$0
GLENS FALLS INSURANCE COMPANY, THE	280.42	$16,600	$6,932	47.17	$20,111	$7,960	50.75	$8,210	$375	378.34	$44,921	$15,267
GREAT LAKES CASUALTY INSURANCE	149.62	$11,334	$0	26.30	$10,078	$3,791	26.29	$4,420	$3,403	202.21	$25,832	$7,194
GREAT NORTHERN INSURANCE	3.00	$260	$0	2.00	$618	$0	1.00	$216	$0	6.00	$1,094	$0
GUARANTY NATIONAL INSURANCE	6.22	$550	$0	0.91	$1,197	$15,440	0.91	$336	$4,950	8.04	$2,083	$20,390
HARLEYSVILLE LAKE STATES INSURANCE	61.00	$5,053	$0	7.50	$3,854	$0	7.50	$1,410	$0	76.00	$10,317	$0
HASTINGS MUTUAL INSURANCE	422.48	$23,496	$1,198	67.50	$15,546	$19,867	71.50	$7,591	($6,464)	561.48	$46,633	$14,601
HOME-OWNERS INSURANCE COMPANY	5063.30	$187,470	$196,673	539.20	$219,660	$98,832	575.40	$74,250	$52,329	6177.90	$481,380	$347,834
HORACE MANN INSURANCE COMPANY	399.91	$24,547	$1,529	62.58	$23,790	$18,747	63.49	$9,395	$7,247	525.98	$57,732	$27,523
INTEGON NATIONAL INSURANCE	146.48	$11,128	$0	15.40	$11,175	$7,138	17.00	$3,710	$1,017	178.88	$26,013	$8,155
LUMBERMENS MUTUAL CASUALTY	581.51	$25,591	$4,954	89.70	$36,089	($408)	89.52	$13,117	$66,264	760.73	$74,797	$70,810
MEEMIC INSURANCE COMPANY	34164.33	$1,734,735	$458,629	5719.97	$2,234,944	$1,626,020	5914.33	$894,784	$595,153	45798.63	$4,864,463	$2,679,802

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEMBERSELECT INSURANCE COMPANY	957.73	$134,744	$13,065	128.65	$107,672	$88,407	132.49	$53,449	$14,119	1218.87	$295,865	$115,591
MERCHANTS MUTUAL INSURANCE	3.00	$36	$2,537	1.00	$9	$0	1.00	$3	$0	5.00	$48	$2,537
METROPOLITAN DIRECT PROPERTY AND	415.64	$22,149	$1,614	67.90	$26,089	$10,998	71.41	$8,572	$4,554	554.95	$56,810	$17,166
METROPOLITAN GROUP PROPERTY AND	6415.88	$293,245	$46,348	948.89	$360,423	$298,254	978.82	$140,423	$96,938	8343.59	$794,091	$441,540
METROPOLITAN PROPERTY AND CASUALTY	94.08	$4,262	$8	12.50	$4,670	$4,482	12.50	$1,618	$60	119.08	$10,550	$4,550
MIC GENERAL INSURANCE CORPORATION	1998.98	$107,100	$30,643	374.51	$144,015	$68,957	392.63	$53,951	$26,167	2766.12	$305,066	$125,767
MICHIGAN AUTOMOBILE INSURANCE	167.33	$23,753	$28,724	11.16	$11,695	$28,405	12.15	$3,378	$0	190.64	$38,826	$57,129
MICHIGAN INSURANCE COMPANY	4278.00	$59,999	$18,996	436.00	$70,039	$41,575	452.00	$24,441	$22,571	5166.00	$154,479	$83,142
MICHIGAN MILLERS MUTUAL INSURANCE	3856.97	$172,455	$125,106	509.00	$171,093	$135,726	537.29	$75,879	$34,291	4903.26	$419,427	$295,123
MODERN SERVICE INSURANCE	732.24	$83,764	$3,286	31.55	$31,809	$2,823	31.91	$15,603	$4,575	795.70	$131,176	$10,684
MUTUAL SERVICE CASUALTY INSURANCE	1963.21	$93,184	$123,291	233.39	$83,530	$89,678	236.49	$22,420	$13,204	2433.09	$199,134	$226,173
NATIONAL BEN-FRANKLIN INSURANCE	44.25	$2,122	$0	10.00	$3,513	$9,927	10.00	$1,315	$0	64.25	$6,950	$9,927

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	48.08	$4,705	$0	9.53	$3,544	$0	11.03	$1,504	$0	68.64	$9,753	$0
NATIONWIDE INSURANCE COMPANY OF	89.79	$5,981	$0	18.86	$6,804	$3,225	20.64	$2,356	$5,856	129.29	$15,141	$9,081
NATIONWIDE MUTUAL FIRE INSURANCE	1378.73	$116,241	$35,057	288.60	$114,826	$60,093	311.44	$43,964	$19,998	1978.77	$275,031	$115,148
NATIONWIDE MUTUAL INSURANCE	0.00	$0	$4,306	NA	NA	NA	0.00	$0	$348	0.00	$0	$4,654
NORTHERN INSURANCE COMPANY OF	4.50	$300	$0	0.90	$662	$0	0.90	$206	$27,000	6.30	$1,168	$27,000
PIONEER STATE MUTUAL INSURANCE	141.51	$5,205	$0	21.74	$4,552	$0	21.74	$1,434	$8,497	184.99	$11,191	$8,497
PROGRESSIVE MICHIGAN INSURANCE	562.00	$43,726	$5,194	65.00	$37,550	$9,518	69.00	$12,814	$4,834	696.00	$94,090	$19,546
PRUDENTIAL GENERAL INSURANCE	30.06	$2,535	$0	4.16	$2,931	$0	3.57	$820	$440	37.79	$6,286	$440
PRUDENTIAL PROPERTY AND CASUALTY	791.73	$36,048	$0	107.82	$48,112	$16,268	93.99	$18,250	$3,759	993.54	$102,410	$20,027
ROYAL INSURANCE COMPANY OF	3.00	$205	$0	0.50	$274	$0	0.50	$108	$0	4.00	$587	$0
SECURA INSURANCE, A MUTUAL	1932.74	$114,803	$8,013	247.14	$80,108	$104,477	258.65	$42,417	$35,845	2438.53	$237,328	$148,335
SOUTHERN MICHIGAN INSURANCE	1811.70	$133,053	$23,102	138.45	$134,625	$98,429	138.58	$51,091	$17,653	2088.73	$318,769	$139,184

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	132.25	$7,588	$0	14.82	$6,006	$0	17.38	$2,382	$0	164.45	$15,976	$0
STATE FARM FIRE AND CASUALTY	61.73	$6,033	$500	6.74	$4,854	$3,063	8.08	$1,207	$721	76.55	$12,094	$4,284
STATE FARM MUTUAL AUTOMOBILE	29601.98	$1,580,805	$814,762	4177.38	$1,611,246	$1,222,627	4353.65	$450,415	$406,166	38133.01	$3,642,466	$2,443,555
TEACHERS INSURANCE COMPANY	64.00	$2,553	$0	8.00	$1,833	$0	8.50	$823	$1,559	80.50	$5,209	$1,559
TITAN INDEMNITY COMPANY	3.97	$524	$0	0.91	$1,061	$0	0.92	$335	$0	5.80	$1,920	$0
TITAN INSURANCE COMPANY	5125.74	$598,302	$193,186	210.60	$250,853	$122,472	220.78	$87,207	$26,322	5557.12	$936,362	$341,980
TRUMBULL INSURANCE COMPANY	7.39	$1,625	$0	0.75	$756	$0	1.08	$126	$173	9.22	$2,507	$173
UNITED SERVICES AUTOMOBILE	879.53	$50,358	$2,857	170.28	$66,563	$63,486	196.89	$18,613	$19,119	1246.70	$135,534	$85,462
UNITRIN DIRECT INSURANCE COMPANY	21.00	$4,336	$0	1.00	$1,371	$0	1.00	$478	$0	23.00	$6,185	$0
USAA CASUALTY INSURANCE COMPANY	863.61	$47,521	$11,445	167.82	$62,945	$30,603	176.32	$18,281	$52,138	1207.75	$128,747	$94,186
WEST AMERICAN INSURANCE COMPANY	233.22	$14,106	$3,917	41.05	$13,974	$25,136	43.63	$6,775	$1,952	317.90	$34,855	$31,005
WESTFIELD INSURANCE COMPANY	1451.25	$58,175	$1,523	177.75	$69,906	$36,363	185.16	$23,098	$10,875	1814.16	$151,179	$48,761

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 65 Ann Arbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	24.50	$1,207	$0	3.75	$1,079	$0	3.75	$375	$0	32.00	$2,661	$0
Mean:	3271.95	$179,945	$69,978	478.11	$200,240	$148,088	493.19	$70,081	$53,547	4236.69	$447,523	$269,585
StDev:	7624.46	$445,829	$178,391	1209.16	$517,991	$379,816	1254.09	$180,755	$144,572	10057.97	$1,134,855	$683,939
Min:	0.00	($52)	$0	0.00	($27)	($408)	0.00	($11)	$0	0.00	($60)	$0
Max:	37888.31	$2,569,018	$865,229	6618.39	$2,884,214	$2,160,631	6895.15	$894,784	$768,628	51401.85	$6,338,577	$3,697,433

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	873.38	$36,431	$125,149	163.88	$44,144	$43,494	168.67	$15,079	$1,901	1205.93	$95,654	$170,544
ALLIED PROPERTY AND CASUALTY	65.37	$4,350	$0	9.20	$3,231	$2,066	9.70	$1,162	$0	84.27	$8,743	$2,066
ALLSTATE INSURANCE COMPANY	34969.82	$2,127,563	$2,670,377	4045.81	$1,745,281	$1,124,159	4548.49	$797,910	$353,942	43564.12	$4,670,754	$4,148,478
AMERICAN INTERNATIONAL INSURANCE	502.63	$24,644	$85	76.23	$23,596	$23,950	84.46	$9,661	$7,064	663.32	$57,901	$31,099
AMEX ASSURANCE COMPANY	24.00	$2,371	$0	7.49	$1,509	$0	7.49	$509	$0	38.98	$4,389	$0
AMICA MUTUAL INSURANCE COMPANY	142.84	$12,060	$0	26.58	$13,064	$6,211	29.84	$2,830	$27	199.26	$27,954	$6,238
AUTO CLUB GROUP INSURANCE	7713.66	$596,687	$254,211	1185.16	$492,892	$389,278	1230.24	$149,209	$159,811	10129.06	$1,238,788	$803,300
AUTO CLUB INSURANCE ASSOCIATION	5009.89	$414,193	$711,988	680.65	$289,527	$154,834	740.74	$87,211	$46,024	6431.28	$790,931	$912,846
AUTO-OWNERS INSURANCE COMPANY	7844.55	$281,575	$324,940	816.40	$284,023	$159,189	914.40	$104,638	$33,614	9575.35	$670,236	$517,743
BRISTOL WEST INSURANCE COMPANY	156.31	$9,354	$0	16.16	$10,330	$15,484	17.33	$3,651	$4,303	189.80	$23,335	$19,787
CINCINNATI INSURANCE COMPANY, THE	61.98	$2,803	$0	8.98	$3,404	$0	8.98	$1,394	$714	79.94	$7,601	$714
CITIZENS INSURANCE COMPANY OF	16420.88	$686,748	$234,378	1881.05	$610,906	$401,715	2036.66	$246,317	$109,014	20338.59	$1,543,971	$745,107

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONTINENTAL INSURANCE COMPANY, THE	1.00	$63	$0	0.50	$172	$5,988	0.00	$70	$503	1.50	$305	$6,491
DAIRYLAND INSURANCE COMPANY	109.31	$10,962	$823	8.99	$9,045	$0	8.99	$3,512	$57	127.29	$23,519	$880
EMCASCO INSURANCE COMPANY	6.00	$445	$0	1.00	$519	$0	1.00	$199	$0	8.00	$1,163	$0
FARM BUREAU GENERAL INSURANCE	2210.50	$59,229	$21,292	211.90	$55,490	$40,093	220.00	$19,064	$4,104	2642.40	$133,783	$65,489
FARM BUREAU MUTUAL INSURANCE	173.20	$5,560	$0	15.10	$5,415	$649	17.90	$2,295	$2,956	206.20	$13,270	$3,605
FARMERS INSURANCE EXCHANGE	6620.56	$408,698	$501,295	721.05	$324,641	$289,239	734.16	$137,401	$58,633	8075.77	$870,740	$849,167
FEDERAL INSURANCE COMPANY	6.75	$752	$0	1.25	$2,555	$17,721	2.25	$2,669	$0	10.25	$5,976	$17,721
FIDELITY AND CASUALTY COMPANY OF	1.00	$52	$0	0.25	$53	$4,534	0.25	$18	$0	1.50	$123	$4,534
FOUNDERS INSURANCE COMPANY	1.32	$222	$0	NA	NA	NA	NA	NA	NA	1.32	$222	$0
FRANKENMUTH MUTUAL INSURANCE	1078.00	$56,598	$16,632	128.00	$52,848	$29,138	127.00	$20,217	$6,756	1333.00	$129,663	$52,526
GLENS FALLS INSURANCE COMPANY, THE	70.43	$3,941	$0	8.75	$2,892	$0	10.75	$1,534	$0	89.93	$8,367	$0
GRANGE INSURANCE COMPANY OF	2.50	$275	$0	0.50	$264	$0	0.50	$62	$0	3.50	$601	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT AMERICAN INSURANCE	70.71	$5,706	$0	15.52	$4,945	$571	15.51	$3,019	$0	101.74	$13,670	$571
GREAT LAKES CASUALTY INSURANCE	31.22	$2,272	$0	4.94	$1,731	$6,833	5.19	$831	($1,899)	41.35	$4,834	$4,934
GUARANTY NATIONAL INSURANCE	0.89	$71	$0	0.16	$191	$1,207	0.16	$36	$0	1.21	$298	$1,207
HARTFORD UNDERWRITERS INSURANCE	0.00	$0	$942	NA	NA	NA	NA	NA	NA	0.00	$0	$942
HASTINGS MUTUAL INSURANCE	58.88	$5,802	$0	7.00	$2,407	$0	8.50	$1,332	$0	74.38	$9,541	$0
HOME-OWNERS INSURANCE COMPANY	5489.15	$172,598	$117,096	583.35	$182,749	$108,841	630.30	$65,577	$23,215	6702.80	$420,924	$249,152
HORACE MANN INSURANCE COMPANY	2.50	$169	$500	NA	NA	NA	NA	NA	NA	2.50	$169	$500
INTEGON NATIONAL INSURANCE	33.00	$2,969	$0	3.00	$2,039	$0	3.00	$662	$0	39.00	$5,670	$0
MEEMIC INSURANCE COMPANY	2304.90	$110,511	$6,411	392.40	$131,653	$74,365	404.99	$58,055	$24,251	3102.29	$300,219	$105,027
MEMBERSELECT INSURANCE COMPANY	192.23	$28,638	$7,321	16.99	$12,553	$40,968	18.65	$6,572	$27,150	227.87	$47,763	$75,439
METROPOLITAN DIRECT PROPERTY AND	190.49	$10,988	$0	28.24	$7,952	$7,588	32.82	$3,027	$377	251.55	$21,967	$7,965
METROPOLITAN GENERAL INSURANCE	36.48	$1,568	$0	4.00	$925	$1,466	4.00	$372	$0	44.48	$2,865	$1,466

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN GROUP PROPERTY AND	146.90	$7,374	$500	21.66	$8,094	($529)	23.16	$3,096	$144	191.72	$18,564	$115
METROPOLITAN PROPERTY AND CASUALTY	544.55	$26,378	$18,472	52.49	$13,478	$7,659	55.49	$5,422	$751	652.53	$45,278	$26,882
MIC GENERAL INSURANCE CORPORATION	245.49	$15,476	$1,901	45.84	$19,606	$6,869	45.94	$6,083	$1,262	337.27	$41,165	$10,032
MICHIGAN AUTOMOBILE INSURANCE	66.00	$11,175	$0	4.57	$6,136	$0	4.58	$1,330	$0	75.15	$18,641	$0
MICHIGAN MILLERS MUTUAL INSURANCE	322.64	$14,847	$735	33.51	$11,939	$10,142	42.00	$6,024	$2,083	398.15	$32,810	$12,960
MODERN SERVICE INSURANCE	415.00	$46,296	$31,522	15.82	$12,878	$6,571	16.32	$7,318	$0	447.14	$66,492	$38,093
MUTUAL SERVICE CASUALTY INSURANCE	674.66	$32,059	$114,466	74.32	$27,261	$17,387	75.48	$8,928	$2,499	824.46	$68,248	$134,352
NATIONAL BEN-FRANKLIN INSURANCE	82.25	$3,327	$0	15.58	$4,604	$0	15.58	$1,882	$239	113.41	$9,813	$239
NATIONAL GENERAL INSURANCE	13.12	$1,598	$0	2.08	$754	$0	2.08	$205	$0	17.28	$2,557	$0
NATIONWIDE INSURANCE COMPANY OF	67.26	$4,368	$0	13.54	$3,614	$12,400	14.36	$1,231	$3,874	95.16	$9,213	$16,274
NATIONWIDE MUTUAL FIRE INSURANCE	2356.89	$199,149	$133,669	419.81	$150,383	$77,947	435.63	$54,622	$26,349	3212.33	$404,154	$237,965
NORTH POINTE INSURANCE COMPANY	851.00	$94,771	$4,769	17.00	$16,280	$3,005	18.00	$6,940	$0	886.00	$117,991	$7,774

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PIONEER STATE MUTUAL INSURANCE	1881.82	$77,182	$9,555	257.28	$50,035	$68,312	259.71	$19,524	$13,352	2398.81	$146,741	$91,219
PROGRESSIVE MICHIGAN INSURANCE	1089.00	$87,830	$245,151	124.00	$69,167	$61,154	135.00	$21,869	$25,859	1348.00	$178,866	$332,164
PRUDENTIAL GENERAL INSURANCE	25.58	$2,233	$0	3.16	$1,200	$2,487	3.16	$591	$0	31.90	$4,024	$2,487
PRUDENTIAL PROPERTY AND CASUALTY	1042.38	$62,493	$1,641	139.49	$38,154	$10,219	144.90	$22,514	$8,944	1326.77	$123,161	$20,804
SAFECO INSURANCE COMPANY OF	0.00	$0	$17,082	NA	NA	NA	NA	NA	NA	0.00	$0	$17,082
SECURA INSURANCE, A MUTUAL	1579.63	$96,306	$12,428	206.81	$63,387	$41,462	211.74	$32,075	$9,553	1998.18	$191,768	$63,443
SOUTHERN MICHIGAN INSURANCE	544.97	$23,099	$862	16.22	$18,158	$3,602	15.27	$6,797	$60	576.46	$48,054	$4,524
STATE FARM FIRE AND CASUALTY	137.31	$16,707	$0	13.33	$11,640	$0	14.49	$2,299	$2,457	165.13	$30,646	$2,457
STATE FARM MUTUAL AUTOMOBILE	79609.63	$3,983,935	$2,131,368	10647.62	$3,732,208	$2,834,356	11344.07	$1,077,334	$889,321	101601.32	$8,793,477	$5,855,045
TEACHERS INSURANCE COMPANY	6.00	$231	$0	1.00	$438	$0	1.00	$269	$0	8.00	$938	$0
TITAN INDEMNITY COMPANY	6.00	$400	$0	0.50	$317	$0	0.50	$116	$0	7.00	$833	$0
TITAN INSURANCE COMPANY	5942.36	$669,702	$305,515	178.63	$170,206	$102,585	180.37	$68,670	$27,742	6301.36	$908,578	$435,842

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 66 Port Huron City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
UNITED SERVICES AUTOMOBILE	468.18	$24,237	$403	101.21	$33,189	$8,678	103.37	$8,292	$3,972	672.76	$65,718	$13,053
UNITRIN DIRECT INSURANCE COMPANY	5.00	$610	$0	0.00	$57	$0	0.00	$14	$0	5.00	$681	$0
USAA CASUALTY INSURANCE COMPANY	408.89	$26,889	$26,489	72.49	$28,169	$12,078	75.39	$7,803	$1,056	556.77	$62,861	$39,623
WEST AMERICAN INSURANCE COMPANY	54.73	$4,381	$0	8.44	$3,624	($1,497)	9.45	$1,773	($206)	72.62	$9,778	($1,703)
WESTFIELD INSURANCE COMPANY	1100.99	$43,809	$2,412	134.67	$45,165	$28,447	138.17	$15,035	$3,895	1373.83	$104,009	$34,754
Mean:	2956.38	$164,057	$123,883	388.39	$145,297	$102,671	416.85	$51,380	$30,913	3712.07	$348,630	$249,246
StDev:	10859.70	$565,672	$430,782	1461.29	$527,640	$390,587	1567.65	$172,063	$122,919	13791.88	$1,240,323	$892,564
Min:	0.00	$0	$0	0.00	$53	($1,497)	0.00	$14	$0	0.00	$0	($1,703)
Max:	79609.63	$3,983,935	$2,670,377	10647.62	$3,732,208	$2,834,356	11344.07	$1,077,334	$889,321	101601.32	$8,793,477	$5,855,045

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 67 Port Huron Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	648.22	$29,047	$115,711	113.17	$34,676	$19,651	117.36	$11,853	$7,431	878.75	$75,576	$142,793
ALLIED PROPERTY AND CASUALTY	93.06	$6,344	$0	13.58	$4,430	$0	13.58	$1,628	$649	120.22	$12,402	$649
ALLSTATE INSURANCE COMPANY	19694.32	$1,136,841	$291,639	2307.89	$978,641	$566,373	2616.64	$449,156	$241,943	24618.85	$2,564,638	$1,099,955
AMERICAN FELLOWSHIP MUTUAL	171.30	$11,080	$28,981	25.63	$8,553	$18,288	25.63	$2,660	$801	222.56	$22,293	$48,070
AMERICAN INTERNATIONAL INSURANCE	523.81	$24,407	$1,972	88.40	$27,102	$23,000	95.42	$12,143	$5,356	707.63	$63,652	$30,328
AMEX ASSURANCE COMPANY	29.23	$3,200	$0	9.99	$2,706	$2,249	9.99	$1,038	$0	49.21	$6,944	$2,249
AMICA MUTUAL INSURANCE COMPANY	221.53	$16,650	$0	43.12	$19,261	$16,955	45.57	$4,528	$4,335	310.22	$40,439	$21,290
AUTO CLUB GROUP INSURANCE	24321.98	$1,406,968	$696,559	4177.22	$1,475,376	$942,103	4403.15	$500,525	$304,648	32902.35	$3,382,869	$1,943,310
AUTO CLUB INSURANCE ASSOCIATION	12999.32	$794,031	$514,443	2113.31	$791,560	$441,468	2278.49	$263,898	$143,435	17391.12	$1,849,489	$1,099,346
AUTO-OWNERS INSURANCE COMPANY	7844.55	$281,575	$324,940	816.40	$284,023	$159,189	914.40	$104,638	$33,614	9575.35	$670,236	$517,743
BRISTOL WEST INSURANCE COMPANY	358.55	$21,871	$2,937	33.40	$21,638	$101,652	33.49	$7,012	$5,024	425.44	$50,521	$109,613
CINCINNATI INSURANCE COMPANY, THE	31.00	$1,340	$2,260	5.00	$1,568	$9,950	5.00	$523	$0	41.00	$3,431	$12,210

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 67 Port Huron Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	11380.72	$494,877	$128,998	1421.06	$506,061	$225,832	1534.57	$207,088	$66,513	14336.35	$1,208,026	$421,343
CONTINENTAL INSURANCE COMPANY, THE	0.00	($574)	$0	0.42	($460)	$1,257	0.33	($209)	($588)	0.75	($1,243)	$669
DAIRYLAND INSURANCE COMPANY	19.50	$2,224	$0	3.08	$3,381	$0	3.24	$1,503	$0	25.82	$7,108	$0
FARM BUREAU GENERAL INSURANCE	4739.20	$139,985	$43,702	471.90	$125,714	$101,847	495.30	$45,342	$24,577	5706.40	$311,041	$170,126
FARM BUREAU MUTUAL INSURANCE	1915.80	$54,936	$12,477	196.10	$45,497	$65,638	204.00	$17,873	$15,555	2315.90	$118,306	$93,670
FEDERAL INSURANCE COMPANY	5.25	$552	$381	1.75	$914	$7,349	1.75	$248	$0	8.75	$1,714	$7,730
FIDELITY AND CASUALTY COMPANY OF	2.50	$163	$0	0.00	$0	$8,558	NA	NA	NA	2.50	$163	$8,558
FRANKENMUTH MUTUAL INSURANCE	1964.00	$75,235	$71,226	245.00	$67,672	$33,788	253.00	$25,885	$20,252	2462.00	$168,792	$125,266
GE PROPERTY & CASUALTY INSURANCE	0.00	($65)	$0	0.00	($80)	$0	0.00	($34)	$2,396	0.00	($179)	$2,396
GEICO INDEMNITY COMPANY	819.41	$65,348	$6,097	54.15	$31,423	$31,063	52.48	$15,190	$314	926.04	$111,961	$37,474
GLENS FALLS INSURANCE COMPANY, THE	51.40	$2,541	$0	18.75	$6,065	$0	14.75	$1,932	$0	84.90	$10,538	$0
GLOBE INDEMNITY COMPANY	5.00	$299	$0	1.00	$228	$0	1.00	$117	$0	7.00	$644	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 67 Port Huron Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT AMERICAN INSURANCE	9.08	$879	$0	2.27	$1,116	$0	2.27	$525	$0	13.62	$2,520	$0
GREAT LAKES CASUALTY INSURANCE	40.79	$3,358	$1,796	8.09	$2,771	$0	8.09	$1,215	$0	56.97	$7,344	$1,796
GREAT NORTHERN INSURANCE	6.00	$512	$0	NA	NA	NA	1.00	$269	$0	7.00	$781	$0
HARLEYSVILLE LAKE STATES INSURANCE	921.23	$57,769	$126,334	78.74	$31,988	$23,482	82.15	$11,722	$625	1082.12	$101,479	$150,441
HARTFORD INSURANCE COMPANY OF	614.08	$34,385	$3,269	109.23	$30,737	$36,688	120.21	$11,116	$1,267	843.52	$76,238	$41,224
HARTFORD UNDERWRITERS INSURANCE	14.25	$974	$0	3.25	$1,391	$669	3.25	$496	$0	20.75	$2,861	$669
HASTINGS MUTUAL INSURANCE	2087.04	$103,972	$71,856	247.50	$71,787	$88,703	265.00	$29,733	$23,466	2599.54	$205,492	$184,025
HOME-OWNERS INSURANCE COMPANY	5489.15	$172,598	$117,096	583.35	$182,749	$108,841	630.30	$65,577	$23,215	6702.80	$420,924	$249,152
HORACE MANN INSURANCE COMPANY	45.08	$3,520	$0	8.41	$2,221	$0	8.57	$1,207	$0	62.06	$6,948	$0
INTEGON NATIONAL INSURANCE	18.56	$2,151	$0	1.91	$1,932	$979	1.91	$690	$1,484	22.38	$4,773	$2,463
LUMBERMENS MUTUAL CASUALTY	12.00	$562	$0	1.00	$225	$0	1.00	$70	$0	14.00	$857	$0
MEEMIC INSURANCE COMPANY	4867.41	$239,400	$57,311	792.39	$271,284	$224,280	849.07	$122,455	$53,966	6508.87	$633,139	$335,557

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 67 Port Huron Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEMBERSELECT INSURANCE COMPANY	412.25	$46,707	$7,778	41.24	$25,698	$27,913	45.41	$14,911	$9,056	498.90	$87,316	$44,747
MIC GENERAL INSURANCE CORPORATION	507.23	$29,166	$500	93.55	$35,965	$10,392	97.53	$11,720	$5,363	698.31	$76,851	$16,255
MICHIGAN AUTOMOBILE INSURANCE	83.31	$11,406	$0	6.16	$5,381	$1,529	6.15	$1,624	$0	95.62	$18,411	$1,529
MICHIGAN INSURANCE COMPANY	1801.00	$18,649	$0	139.00	$16,651	$10,786	158.00	$6,509	$500	2098.00	$41,809	$11,286
MICHIGAN MILLERS MUTUAL INSURANCE	485.06	$23,341	$294	55.41	$19,335	$13,775	63.50	$9,487	$4,902	603.97	$52,163	$18,971
NATIONAL BEN-FRANKLIN INSURANCE	88.42	$3,852	$0	15.00	$4,153	$0	14.00	$1,633	$0	117.42	$9,638	$0
NATIONAL GENERAL INSURANCE	84.32	$6,329	$0	18.75	$3,739	$0	20.95	$1,658	$0	124.02	$11,726	$0
NATIONWIDE INSURANCE COMPANY OF	78.91	$5,000	$0	17.56	$5,298	$5,370	18.77	$2,037	$684	115.24	$12,335	$6,054
NATIONWIDE MUTUAL FIRE INSURANCE	3540.40	$297,809	$115,675	685.58	$242,233	$94,520	724.47	$100,262	$37,768	4950.45	$640,304	$247,963
NORTHERN INSURANCE COMPANY OF	3.55	$381	$0	0.29	$184	$0	0.29	$53	$0	4.13	$618	$0
PIONEER STATE MUTUAL INSURANCE	2259.70	$89,235	$5,241	306.94	$63,191	$52,702	305.40	$24,963	$17,107	2872.04	$177,389	$75,050
PROGRESSIVE MICHIGAN INSURANCE	535.00	$39,368	$173,268	54.00	$33,780	$25,629	57.00	$8,986	($33)	646.00	$82,134	$198,864

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 67 Port Huron Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA INSURANCE, A MUTUAL	2564.25	$143,274	$337,298	327.06	$92,440	$74,820	339.73	$51,324	$31,132	3231.04	$287,038	$443,250
STATE FARM MUTUAL AUTOMOBILE	0.00	($1)	$0	0.00	($3)	$2,181	0.00	($1)	($234)	0.00	($5)	$1,947
TEACHERS INSURANCE COMPANY	5.00	$190	$0	1.00	$287	$0	1.00	$164	$0	7.00	$641	$0
TITAN INSURANCE COMPANY	2260.48	$252,706	$181,104	76.69	$79,762	$23,479	77.92	$32,858	$8,325	2415.09	$365,326	$212,908
UNITED SERVICES AUTOMOBILE	878.16	$50,683	$3,689	170.86	$67,037	$42,954	178.51	$18,215	$7,234	1227.53	$135,935	$53,877
USAA CASUALTY INSURANCE COMPANY	444.41	$27,652	$4,094	83.65	$34,538	$19,262	87.57	$9,023	$2,207	615.63	$71,213	$25,563
WARNER INSURANCE COMPANY	12.20	($18)	$0	2.00	$184	$0	2.00	$48	$0	16.20	$214	$0
WEST AMERICAN INSURANCE COMPANY	40.31	$3,424	$0	6.42	$2,198	$3,639	5.67	$1,120	$3,162	52.40	$6,742	$6,801
WESTFIELD INSURANCE COMPANY	588.48	$25,505	$1,611	79.33	$29,821	$19,945	82.33	$13,261	$7,707	750.14	$68,587	$29,263
Mean:	2081.35	$109,888	$60,536	288.87	$103,500	$65,871	310.32	$39,812	$19,914	2670.03	$250,686	$144,815
StDev:	4664.43	$262,762	$133,490	705.92	$260,294	$157,236	758.54	$97,854	$54,554	6097.17	$616,477	$330,717
Min:	0.00	($574)	$0	0.00	($460)	$0	0.00	($209)	$0	0.00	($1,243)	$0
Max:	24321.98	$1,406,968	$696,559	4177.22	$1,475,376	$942,103	4403.15	$500,525	$304,648	32902.35	$3,382,869	$1,943,310

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1429.78	$66,979	$12,957	260.19	$84,741	$86,110	266.96	$27,753	$8,084	1956.93	$179,473	$107,151
ALLIED PROPERTY AND CASUALTY	155.22	$12,121	$0	31.08	$9,599	$0	33.58	$3,371	$3,050	219.88	$25,091	$3,050
ALLSTATE INSURANCE COMPANY	11347.58	$690,543	$365,903	1306.05	$601,094	$398,573	1397.81	$278,875	$123,311	14051.44	$1,570,512	$887,787
AMERICAN FELLOWSHIP MUTUAL	153.65	$10,750	$0	22.87	$9,268	$9,030	22.87	$2,676	$1,268	199.39	$22,694	$10,298
AMERICAN INSURANCE COMPANY, THE	0.84	$69	$0	0.21	$83	$0	0.21	$24	$0	1.26	$176	$0
AMERICAN INTERNATIONAL INSURANCE	767.57	$46,489	$6,180	133.55	$47,265	$30,104	137.76	$16,574	$25,978	1038.88	$110,328	$62,262
AMEX ASSURANCE COMPANY	70.23	$8,793	$3,669	22.49	$6,154	$17,823	22.48	$1,562	$0	115.20	$16,509	$21,492
AMICA MUTUAL INSURANCE COMPANY	63.02	$4,883	$0	8.69	$4,766	$0	11.93	$1,381	$145	83.64	$11,030	$145
AUTO CLUB GROUP INSURANCE	29342.99	$2,137,902	$1,128,425	4672.98	$1,823,607	$1,259,524	4964.33	$554,903	$346,876	38980.30	$4,516,412	$2,734,825
AUTO CLUB INSURANCE ASSOCIATION	17510.06	$1,333,406	$787,530	2577.89	$1,033,166	$661,442	2713.41	$307,627	$167,695	22801.36	$2,674,199	$1,616,667
AUTO-OWNERS INSURANCE COMPANY	11862.30	$474,877	$187,635	1296.70	$511,292	$283,662	1433.65	$191,036	$59,660	14592.65	$1,177,205	$530,957
CINCINNATI INSURANCE COMPANY, THE	126.46	$5,865	$7,762	19.44	$7,489	$0	18.44	$2,136	$0	164.34	$15,490	$7,762

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CITIZENS INSURANCE COMPANY OF	44657.56	$1,843,873	$912,808	5153.96	$1,832,145	$962,525	5383.16	$704,369	$234,742	55194.68	$4,380,387	$2,110,075
CONTINENTAL INSURANCE COMPANY, THE	0.00	($332)	$14,291	0.00	($157)	$19,718	0.00	($99)	$1,747	0.00	($588)	$35,756
DAIRYLAND INSURANCE COMPANY	68.14	$7,438	$0	1.66	$1,178	$0	1.66	$421	$0	71.46	$9,037	$0
EMCASCO INSURANCE COMPANY	105.46	$6,760	$85	12.41	$6,631	$6,386	12.41	$2,871	$1,290	130.28	$16,262	$7,761
EMPLOYERS MUTUAL CASUALTY	234.10	$15,555	$0	17.98	$11,491	$9,347	17.98	$4,545	$1,832	270.06	$31,591	$11,179
FARM BUREAU GENERAL INSURANCE	9704.60	$355,473	$135,731	954.00	$351,308	$276,002	999.20	$92,025	$92,883	11657.80	$798,806	$504,616
FARM BUREAU MUTUAL INSURANCE	1507.80	$49,330	$7,694	167.10	$49,133	$30,990	182.90	$14,442	$9,048	1857.80	$112,905	$47,732
FARMERS INSURANCE EXCHANGE	17420.31	$1,023,823	$1,981,050	1895.70	$946,502	$658,129	1882.82	$332,110	$167,487	21198.83	$2,302,435	$2,806,666
FEDERAL INSURANCE COMPANY	12.00	$1,314	$0	3.00	$1,220	$0	3.00	$324	$0	18.00	$2,858	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$240	NA	NA	NA	0.00	$0	$240
FOUNDERS INSURANCE COMPANY	1092.38	$122,092	$29,656	1.33	$1,593	$0	1.33	$651	$0	1095.04	$124,336	$29,656
FRANKENMUTH MUTUAL INSURANCE	1840.00	$76,854	$142,186	209.00	$64,140	$30,927	197.00	$23,708	$9,397	2246.00	$164,702	$182,510

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FREMONT MUTUAL INSURANCE	387.21	$9,728	$0	27.80	$8,158	$945	31.80	$3,027	$237	446.81	$20,913	$1,182
GE PROPERTY & CASUALTY INSURANCE	0.00	$0	$2,449	0.00	$4	$0	0.00	$2	$4,131	0.00	$6	$6,580
GEICO INDEMNITY COMPANY	1374.39	$128,055	$451,335	109.31	$69,854	$46,358	111.90	$34,197	$17,742	1595.60	$232,106	$515,435
GLENS FALLS INSURANCE COMPANY, THE	185.75	$13,053	$0	30.66	$13,280	$8,127	33.75	$5,448	$0	250.16	$31,781	$8,127
GREAT AMERICAN INSURANCE	11.80	$1,289	$0	1.43	$561	$0	1.43	$273	$0	14.66	$2,123	$0
GREAT LAKES CASUALTY INSURANCE	4.75	$333	$0	1.15	$418	$0	1.15	$167	$0	7.05	$918	$0
GUARANTY NATIONAL INSURANCE	79.81	$6,177	$0	7.66	$7,604	$8,449	7.66	$1,943	$0	95.13	$15,724	$8,449
HARTFORD INSURANCE COMPANY OF	712.54	$40,674	$2,375	112.61	$35,328	$26,493	124.09	$11,297	$1,277	949.24	$87,299	$30,145
HARTFORD UNDERWRITERS INSURANCE	252.65	$16,644	$0	40.08	$15,691	$20,168	42.01	$5,522	$705	334.74	$37,857	$20,873
HASTINGS MUTUAL INSURANCE	631.21	$46,898	$500	79.00	$20,795	$5,551	82.00	$9,714	$2,904	792.21	$77,407	$8,955
HOME-OWNERS INSURANCE COMPANY	4640.70	$169,325	$108,313	490.25	$186,691	$102,996	535.65	$66,102	$14,830	5666.60	$422,118	$226,139
HORACE MANN INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($1,579)	0.00	$0	($1,579)

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
INTEGON NATIONAL INSURANCE	25.81	$2,435	$0	2.83	$1,669	($2,959)	2.83	$474	$819	31.47	$4,578	($2,140)
LUMBERMENS MUTUAL CASUALTY	1.50	$93	$0	0.25	$106	$0	0.25	$34	$0	2.00	$233	$0
MEEMIC INSURANCE COMPANY	4316.05	$232,122	$273,143	704.23	$275,277	$192,583	741.74	$106,216	$28,467	5762.02	$613,615	$494,193
MEMBERSELECT INSURANCE COMPANY	674.82	$99,543	$5,329	67.98	$54,492	$44,885	74.32	$28,846	$9,695	817.12	$182,881	$59,909
METROPOLITAN DIRECT PROPERTY AND	53.50	$3,872	$0	7.91	$3,183	$4,609	7.58	$903	$90	68.99	$7,958	$4,699
METROPOLITAN GENERAL INSURANCE	6.00	$440	$0	1.00	$195	$0	1.00	$59	$0	8.00	$694	$0
METROPOLITAN GROUP PROPERTY AND	1635.64	$82,988	$4,283	231.65	$96,525	$40,294	236.32	$39,538	$18,516	2103.61	$219,051	$63,093
METROPOLITAN PROPERTY AND CASUALTY	81.41	$4,316	$0	12.49	$3,623	$0	13.49	$1,433	$60	107.39	$9,372	$60
MIC GENERAL INSURANCE CORPORATION	662.16	$40,301	$2,325	126.75	$46,909	$4,092	132.44	$14,383	$4,344	921.35	$101,593	$10,761
MICHIGAN AUTOMOBILE INSURANCE	58.50	$9,244	$0	4.24	$5,008	$2,149	4.82	$1,602	$0	67.56	$15,854	$2,149
MICHIGAN INSURANCE COMPANY	1783.00	$24,980	$4,345	163.00	$24,071	$15,069	166.00	$8,967	$3,482	2112.00	$58,018	$22,896
MID-CENTURY INSURANCE COMPANY	0.00	($64)	$0	0.32	$368	$0	0.32	$136	$0	0.64	$440	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MODERN SERVICE INSURANCE	3162.80	$358,551	$31,259	114.14	$108,201	$61,365	114.08	$55,272	$7,902	3391.02	$522,024	$100,526
MUTUAL SERVICE CASUALTY INSURANCE	842.31	$50,841	$1,000	94.98	$51,606	$22,470	100.16	$12,712	$7,607	1037.45	$115,159	$31,077
NATIONAL BEN-FRANKLIN INSURANCE	8.00	$464	$0	2.00	$594	$0	2.00	$257	$0	12.00	$1,315	$0
NATIONAL GENERAL INSURANCE	67.40	$7,017	$0	13.63	$3,305	$0	14.13	$1,192	$297	95.16	$11,514	$297
NATIONWIDE INSURANCE COMPANY OF	166.01	$14,240	$5,008	36.40	$10,787	$6,699	40.41	$3,529	$434	242.82	$28,556	$12,141
NATIONWIDE MUTUAL FIRE INSURANCE	1245.49	$120,108	$46,234	226.52	$87,730	$54,873	235.33	$29,409	$15,322	1707.34	$237,247	$116,429
NORTH POINTE INSURANCE COMPANY	1284.00	$143,618	$298,842	40.00	$40,468	$9,282	42.00	$16,220	$12,162	1366.00	$200,306	$320,286
PIONEER STATE MUTUAL INSURANCE	1538.35	$66,646	$4,363	217.26	$46,999	$45,050	219.26	$17,776	$3,508	1974.87	$131,421	$52,921
PROGRESSIVE MICHIGAN INSURANCE	3217.00	$288,679	$74,142	483.00	$274,914	$207,262	506.00	$69,302	$31,825	4206.00	$632,895	$313,229
SAFECO INSURANCE COMPANY OF	10.00	$2,188	$0	0.50	$378	$0	0.50	$85	$0	11.00	$2,651	$0
SAFECO INSURANCE COMPANY OF	19.52	$2,778	$0	4.16	$2,397	$0	4.20	$804	$192	27.88	$5,979	$192
SECURA INSURANCE, A MUTUAL	8707.08	$449,891	$119,748	1235.22	$311,403	$263,648	1294.90	$174,082	$78,967	11237.20	$935,376	$462,363

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 68 Monroe City

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SOUTHERN MICHIGAN INSURANCE	295.59	$30,179	$2,036	18.16	$21,727	$17,145	18.06	$7,525	$5,741	331.81	$59,431	$24,922
STATE AUTOMOBILE MUTUAL	265.88	$15,982	$1,642	44.85	$16,646	$11,765	46.71	$5,695	$1,273	357.44	$38,323	$14,680
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	$361	0.00	$0	$1,079	0.00	$0	$1,440
TITAN INDEMNITY COMPANY	3.30	$533	$0	0.55	$609	$0	0.55	$150	$2,089	4.40	$1,292	$2,089
TITAN INSURANCE COMPANY	2391.43	$298,339	$138,708	97.64	$105,136	$70,528	99.11	$41,826	$39,316	2588.18	$445,301	$248,552
TRUMBULL INSURANCE COMPANY	41.00	$3,371	$0	2.75	$1,664	$0	2.75	$875	$0	46.50	$5,910	$0
UNITED SERVICES AUTOMOBILE	900.31	$52,285	$2,027	184.89	$70,093	$39,816	190.34	$17,839	$6,476	1275.54	$140,217	$48,319
USAA CASUALTY INSURANCE COMPANY	471.75	$29,639	$500	86.45	$37,660	$8,876	89.09	$9,652	$587	647.29	$76,951	$9,963
WEST AMERICAN INSURANCE COMPANY	56.19	$4,953	$20,500	6.50	$2,587	$14,938	9.50	$1,623	$1,226	72.19	$9,163	$36,664
WESTFIELD INSURANCE COMPANY	3208.77	$121,311	$18,672	417.91	$148,836	$87,109	441.83	$44,804	$8,764	4068.51	$314,951	$114,545
Mean:	2909.75	$168,491	$109,592	352.44	$139,381	$89,587	369.98	$49,481	$22,971	3497.15	$347,434	$215,845
StDev:	7220.62	$397,753	$313,297	919.63	$352,292	$221,897	966.77	$122,984	$58,765	8937.19	$858,941	$559,924
Min:	0.00	($332)	$0	0.00	($157)	($2,959)	0.00	($99)	$0	0.00	($588)	($2,140)
Max:	44657.56	$2,137,902	$1,981,050	5153.96	$1,832,145	$1,259,524	5383.16	$704,369	$346,876	55194.68	$4,516,412	$2,806,666

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	233.48	$11,455	$0	41.54	$11,028	$7,090	44.46	$4,288	$2,243	319.48	$26,771	$9,333
ALLIED PROPERTY AND CASUALTY	37.42	$3,198	$0	6.77	$2,266	$0	7.98	$975	$849	52.17	$6,439	$849
ALLSTATE INSURANCE COMPANY	2491.24	$154,002	$6,826	256.15	$120,485	$30,105	290.06	$55,732	$26,545	3037.45	$330,219	$63,476
AMERICAN FELLOWSHIP MUTUAL	13.30	$452	$0	2.16	$492	$0	2.16	$143	$2,141	17.62	$1,087	$2,141
AMERICAN INTERNATIONAL INSURANCE	141.19	$9,329	$0	24.61	$6,682	$4,723	26.72	$3,184	$700	192.52	$19,195	$5,423
AMEX ASSURANCE COMPANY	22.49	$2,959	$0	7.57	$2,238	$0	7.57	$660	$0	37.63	$5,857	$0
AMICA MUTUAL INSURANCE COMPANY	51.82	$4,778	$1,728	11.58	$6,054	$3,791	12.80	$1,410	$0	76.20	$12,242	$5,519
AUTO-OWNERS INSURANCE COMPANY	11862.30	$474,877	$187,635	1296.70	$511,292	$283,662	1433.65	$191,036	$59,660	14592.65	$1,177,205	$530,957
BRISTOL WEST INSURANCE COMPANY	224.37	$18,656	$0	24.49	$17,037	$6,378	24.57	$4,399	$0	273.43	$40,092	$6,378
CINCINNATI INSURANCE COMPANY, THE	214.47	$9,966	$1,449	27.53	$9,765	$6,092	28.53	$3,577	$0	270.53	$23,308	$7,541
CITIZENS INSURANCE COMPANY OF	7918.38	$325,393	$296,755	859.80	$290,857	$122,437	918.24	$116,058	$37,184	9696.42	$732,308	$456,376
CONTINENTAL INSURANCE COMPANY, THE	0.00	($1,033)	$0	0.00	($976)	$6,078	0.00	($343)	$1,914	0.00	($2,352)	$7,992

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
DAIRYLAND INSURANCE COMPANY	9.96	$1,218	$0	NA	NA	NA	NA	NA	NA	9.96	$1,218	$0
EMCASCO INSURANCE COMPANY	6.00	$486	$0	1.00	$600	$0	1.00	$265	$0	8.00	$1,351	$0
EMPLOYERS MUTUAL CASUALTY	61.40	$4,345	$0	6.32	$4,580	$0	6.32	$2,066	$789	74.04	$10,991	$789
FARM BUREAU GENERAL INSURANCE	17524.00	$635,838	$890,008	1716.80	$618,830	$361,562	1797.60	$165,132	$122,653	21038.40	$1,419,800	$1,374,223
FARM BUREAU MUTUAL INSURANCE	6191.50	$189,812	$32,395	655.40	$172,669	$126,318	721.60	$53,514	$21,851	7568.50	$415,995	$180,564
FOUNDERS INSURANCE COMPANY	196.99	$23,212	$22,961	0.49	$468	$2,500	0.49	$140	$0	197.97	$23,820	$25,461
FRANKENMUTH MUTUAL INSURANCE	1959.00	$91,168	$20,551	223.00	$64,755	$46,209	221.00	$23,005	$32,893	2403.00	$178,928	$99,653
FREMONT MUTUAL INSURANCE	63.14	$1,799	$0	5.74	$2,113	$1,632	6.24	$565	$0	75.12	$4,477	$1,632
GLENS FALLS INSURANCE COMPANY, THE	112.26	$7,764	$6,924	21.25	$8,118	$3,763	21.17	$3,578	$424	154.68	$19,460	$11,111
GREAT LAKES CASUALTY INSURANCE	4.25	$221	$0	0.85	$406	$0	0.85	$149	($1,282)	5.95	$776	($1,282)
HARLEYSVILLE LAKE STATES INSURANCE	2619.39	$162,003	$3,461	292.66	$134,666	$50,836	299.24	$43,072	$19,124	3211.29	$339,741	$73,421
HASTINGS MUTUAL INSURANCE	2586.81	$142,590	$23,004	295.50	$79,570	$39,654	320.00	$37,873	$10,001	3202.31	$260,033	$72,659

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HOME-OWNERS INSURANCE COMPANY	4640.70	$169,325	$108,313	490.25	$186,691	$102,996	535.65	$66,102	$14,830	5666.60	$422,118	$226,139
INTEGON NATIONAL INSURANCE	75.73	$5,339	$0	9.32	$6,302	$16,400	9.40	$2,177	$539	94.45	$13,818	$16,939
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	($2,232)	$0	0.31	($1,196)	($4,140)	0.00	($598)	$417	0.31	($4,026)	($3,723)
LUMBERMENS MUTUAL CASUALTY	12.00	$510	$0	2.00	$1,067	$0	2.00	$465	$0	16.00	$2,042	$0
MEEMIC INSURANCE COMPANY	4435.90	$235,774	$142,272	729.30	$287,639	$163,611	749.40	$107,308	$26,528	5914.60	$630,721	$332,411
MEMBERSELECT INSURANCE COMPANY	0.91	$2,669	$38,981	1.00	$1,418	$20,009	0.50	$643	$641	2.41	$4,730	$59,631
METROPOLITAN DIRECT PROPERTY AND	171.98	$10,589	$0	27.82	$9,763	$1,282	27.83	$3,019	$1,983	227.63	$23,371	$3,265
METROPOLITAN GROUP PROPERTY AND	1934.63	$91,124	$74,936	268.15	$100,280	$60,519	276.31	$40,871	$16,056	2479.09	$232,275	$151,511
METROPOLITAN PROPERTY AND CASUALTY	93.83	$7,752	$0	13.66	$4,267	$2,010	14.33	$1,490	$0	121.82	$13,509	$2,010
MIC GENERAL INSURANCE CORPORATION	348.28	$25,143	$3,985	59.58	$26,472	$51,040	59.70	$7,604	$800	467.56	$59,219	$55,825
MICHIGAN AUTOMOBILE INSURANCE	44.50	$8,906	$7,040	2.41	$3,657	$1,893	2.41	$816	$0	49.32	$13,379	$8,933
MICHIGAN INSURANCE COMPANY	2949.00	$46,385	$998	278.00	$46,844	$32,894	296.00	$17,923	$8,197	3523.00	$111,152	$42,089

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	1525.49	$74,262	$14,520	183.18	$63,037	$36,617	192.29	$25,766	$16,299	1900.96	$163,065	$67,436
MODERN SERVICE INSURANCE	582.40	$66,358	$7,376	22.16	$20,497	$6,875	22.16	$9,529	$1,870	626.72	$96,384	$16,121
MUTUAL SERVICE CASUALTY INSURANCE	204.48	$12,464	$1,295	19.41	$9,263	$1,260	19.33	$2,239	$905	243.22	$23,966	$3,460
NATIONAL BEN-FRANKLIN INSURANCE	6.00	$866	$0	1.00	$221	$0	1.00	$95	$0	8.00	$1,182	$0
NATIONAL GENERAL INSURANCE	41.10	$3,729	$866	6.72	$1,620	$4,881	7.90	$846	$4,903	55.72	$6,195	$10,650
NATIONWIDE INSURANCE COMPANY OF	37.98	$4,063	$0	7.58	$2,233	$0	8.58	$896	$905	54.14	$7,192	$905
NATIONWIDE MUTUAL FIRE INSURANCE	643.06	$62,547	$19,744	120.03	$45,787	$26,986	130.32	$16,247	$14,205	893.41	$124,581	$60,935
NORTH POINTE INSURANCE COMPANY	396.00	$44,727	$1,300	10.00	$11,851	$2,553	10.00	$4,985	$0	416.00	$61,563	$3,853
PIONEER STATE MUTUAL INSURANCE	416.52	$19,613	$0	60.12	$12,709	$4,573	60.12	$4,521	$2,045	536.76	$36,843	$6,618
PROGRESSIVE MICHIGAN INSURANCE	1341.00	$78,828	$31,004	117.00	$67,747	$57,778	125.00	$19,565	$4,927	1583.00	$166,140	$93,709
ROYAL INSURANCE COMPANY OF	4.00	$600	$0	1.00	$1,098	$0	1.00	$483	$0	6.00	$2,181	$0
SOUTHERN MICHIGAN INSURANCE	133.38	$6,941	$8,593	7.66	$4,827	$1,311	5.69	$1,572	$0	146.73	$13,340	$9,904

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE AUTOMOBILE MUTUAL	145.02	$8,334	$0	19.83	$5,992	$0	24.33	$2,729	$2,209	189.18	$17,055	$2,209
STATE FARM FIRE AND CASUALTY	79.82	$10,797	$0	7.33	$6,353	$1,847	9.23	$1,776	$2,956	96.38	$18,926	$4,803
STATE FARM MUTUAL AUTOMOBILE	51139.39	$3,127,568	$2,174,021	6933.30	$2,600,938	$1,757,962	7458.90	$727,258	$478,556	65531.59	$6,455,764	$4,410,539
TITAN INSURANCE COMPANY	1694.84	$208,373	$681,573	57.28	$55,409	$28,744	58.86	$20,958	$14,325	1810.98	$284,740	$724,642
UNITED SERVICES AUTOMOBILE	114.70	$7,479	$47,005	23.96	$8,354	$1,539	26.66	$1,886	$770	165.32	$17,719	$49,314
USAA CASUALTY INSURANCE COMPANY	55.30	$4,135	$0	11.83	$5,622	$11,042	12.01	$1,452	$389	79.14	$11,209	$11,431
WEST AMERICAN INSURANCE COMPANY	27.93	$2,156	$0	5.00	$1,968	$0	6.00	$1,031	$0	38.93	$5,155	$0
WESTFIELD INSURANCE COMPANY	1651.25	$71,525	$26,297	213.76	$74,994	$26,893	226.84	$30,651	$3,563	2091.85	$177,170	$56,753
WOLVERINE MUTUAL INSURANCE	7.00	$310	$0	1.00	$288	($80)	1.00	$99	$0	9.00	$697	($80)
Mean:	2271.92	$117,394	$85,681	276.59	$102,464	$62,895	295.95	$32,730	$17,080	2834.41	$250,216	$164,253
StDev:	7268.37	$422,892	$319,996	962.19	$360,068	$240,116	1034.49	$102,409	$65,702	9239.67	$880,274	$613,741
Min:	0.00	($2,232)	$0	0.00	($1,196)	($4,140)	0.00	($598)	$0	0.00	($4,026)	($3,723)
Max:	51139.39	$3,127,568	$2,174,021	6933.30	$2,600,938	$1,757,962	7458.90	$727,258	$478,556	65531.59	$6,455,764	$4,410,539

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	1066.85	$39,473	$135,331	194.35	$50,604	$47,670	202.93	$18,717	$5,516	1464.13	$108,794	$188,517
ALLIED PROPERTY AND CASUALTY	2422.68	$145,058	$1,934	432.62	$129,473	$39,402	467.51	$40,235	$14,940	3322.81	$314,766	$56,276
ALLSTATE INSURANCE COMPANY	17105.63	$837,592	$344,461	2172.55	$808,548	$461,991	2329.91	$399,285	$114,214	21608.09	$2,045,425	$920,666
AMERICAN INTERNATIONAL INSURANCE	730.65	$33,475	$1,563	118.29	$30,356	$26,430	125.14	$13,753	$11,366	974.08	$77,584	$39,359
AMEX ASSURANCE COMPANY	234.58	$22,395	$3,518	70.41	$18,842	$17,664	71.07	$5,940	$3,359	376.06	$47,177	$24,541
AMICA MUTUAL INSURANCE COMPANY	149.77	$12,495	$305,722	22.32	$9,948	$1,754	24.25	$2,832	$748	196.34	$25,275	$308,224
ARGONAUT INSURANCE COMPANY	0.40	$185	$0	0.08	$256	$0	0.08	$26	$0	0.56	$467	$0
AUTO CLUB GROUP INSURANCE	1213.48	$90,253	$12,219	190.14	$77,596	$54,539	205.57	$24,890	$21,111	1609.19	$192,739	$87,869
AUTO CLUB INSURANCE ASSOCIATION	2105.00	$170,835	$90,900	309.66	$135,662	$87,341	318.08	$40,765	$33,331	2732.74	$347,262	$211,572
AUTO-OWNERS INSURANCE COMPANY	9933.80	$352,288	$211,932	1083.80	$367,080	$200,584	1163.90	$139,367	$38,069	12181.50	$858,735	$450,585
CINCINNATI INSURANCE COMPANY, THE	0.00	$6	$0	NA	NA	NA	NA	NA	NA	0.00	$6	$0
CITIZENS INSURANCE COMPANY OF	24064.88	$814,197	$892,626	2767.06	$782,517	$589,249	2901.56	$310,933	$188,038	29733.50	$1,907,647	$1,669,913

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONTINENTAL INSURANCE COMPANY, THE	0.16	($175)	$0	1.00	$194	$2,379	1.00	$94	$0	2.16	$113	$2,379
DAIRYLAND INSURANCE COMPANY	1372.91	$152,336	$28,286	70.15	$53,181	$70,371	69.99	$24,954	$11,733	1513.05	$230,471	$110,390
EMCASCO INSURANCE COMPANY	77.90	$5,646	$650	9.42	$3,805	$5,509	9.42	$1,294	$0	96.74	$10,745	$6,159
EMPLOYERS MUTUAL CASUALTY	66.19	$4,006	$9,082	6.67	$3,029	$9,678	6.67	$969	$383	79.53	$8,004	$19,143
FARM BUREAU GENERAL INSURANCE	3474.00	$136,897	$20,949	350.40	$144,504	$115,330	371.30	$43,677	$46,139	4195.70	$325,078	$182,418
FARM BUREAU MUTUAL INSURANCE	545.20	$18,419	$2,095	55.30	$16,140	$12,983	60.70	$5,970	$1,755	661.20	$40,529	$16,833
FARMERS INSURANCE EXCHANGE	253.98	$26,946	$30,560	28.82	$12,097	$12,649	28.57	$7,266	$355	311.37	$46,309	$43,564
FEDERAL INSURANCE COMPANY	3.00	$406	$0	1.00	$608	$0	1.00	$163	$0	5.00	$1,177	$0
FRANKENMUTH MUTUAL INSURANCE	64.00	$2,951	$0	13.00	$3,458	$6,027	7.00	$1,458	$0	84.00	$7,867	$6,027
FREMONT MUTUAL INSURANCE	155.76	$3,330	$0	11.16	$2,608	$0	12.16	$1,045	$0	179.08	$6,983	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($62)	$0	0.00	$14	$215	0.00	$12	$0	0.00	($36)	$215
GLENS FALLS INSURANCE COMPANY, THE	110.75	$5,813	$0	19.41	$6,341	$0	23.08	$2,740	$0	153.24	$14,894	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT AMERICAN INSURANCE	41.95	$4,085	$1,449	5.87	$1,723	$0	8.54	$946	$0	56.36	$6,754	$1,449
GREAT LAKES CASUALTY INSURANCE	204.39	$10,342	$1,667	32.54	$10,826	$10,958	33.54	$3,978	$2,377	270.47	$25,146	$15,002
GREAT NORTHERN INSURANCE	3.00	$258	$0	2.00	$423	$0	1.00	$109	$0	6.00	$790	$0
GUARANTY NATIONAL INSURANCE	31.65	$2,356	$0	5.07	$2,098	$2,200	5.08	$1,123	$0	41.80	$5,577	$2,200
HARLEYSVILLE LAKE STATES INSURANCE	89.73	$5,515	$0	8.91	$4,228	$0	7.90	$1,522	$0	106.54	$11,265	$0
HARTFORD INSURANCE COMPANY OF	643.32	$38,935	$4,062	100.27	$33,333	$43,132	111.29	$9,241	$11,362	854.88	$81,509	$58,556
HASTINGS MUTUAL INSURANCE	38.50	$2,783	$14,795	4.50	$1,344	$0	4.50	$544	$0	47.50	$4,671	$14,795
HOME-OWNERS INSURANCE COMPANY	2568.30	$70,666	$143,457	284.70	$75,742	$43,872	299.70	$26,638	$6,694	3152.70	$173,046	$194,023
HORACE MANN INSURANCE COMPANY	106.64	$7,317	$0	7.83	$2,263	$0	7.83	$1,154	$5,616	122.30	$10,734	$5,616
INTEGON NATIONAL INSURANCE	611.90	$41,766	$9,158	51.48	$25,497	$45,782	54.91	$9,620	$13,169	718.29	$76,883	$68,109
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.00	($2,075)	$14,823	4.54	$515	$58,467	1.99	$75	$16,313	6.53	($1,485)	$89,603
LUMBERMENS MUTUAL CASUALTY	124.60	$6,537	$0	13.55	$4,048	$15,168	15.14	$2,062	$18,002	153.29	$12,647	$33,170

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MEEMIC INSURANCE COMPANY	706.25	$34,180	$77	102.82	$31,241	$15,789	104.07	$13,518	$5,942	913.14	$78,939	$21,808
MEMBERSELECT INSURANCE COMPANY	15.89	$2,650	$1,000	4.00	$2,102	$0	3.33	$1,394	$0	23.22	$6,146	$1,000
METROPOLITAN DIRECT PROPERTY AND	189.40	$8,376	$1,619	24.83	$6,005	$3,712	25.32	$2,479	$1,590	239.55	$16,860	$6,921
METROPOLITAN GROUP PROPERTY AND	649.75	$36,653	$357	92.47	$32,775	$32,523	93.40	$13,847	$6,689	835.62	$83,275	$39,569
METROPOLITAN PROPERTY AND CASUALTY	173.74	$7,082	$0	20.90	$4,978	$2,319	23.49	$1,667	$349	218.13	$13,727	$2,668
MIC GENERAL INSURANCE CORPORATION	62.19	$2,725	$0	10.82	$3,933	$1,811	10.78	$950	$79	83.79	$7,608	$1,890
MICHIGAN AUTOMOBILE INSURANCE	170.64	$20,666	$0	15.41	$11,745	$1,583	15.41	$3,736	$3,145	201.46	$36,147	$4,728
MICHIGAN INSURANCE COMPANY	6488.00	$59,328	$2,348	647.00	$70,323	$39,871	665.00	$26,103	$7,290	7800.00	$155,754	$49,509
MICHIGAN MILLERS MUTUAL INSURANCE	271.65	$10,688	$0	34.75	$8,533	$6,324	39.74	$5,126	$3,687	346.14	$24,347	$10,011
MID-CENTURY INSURANCE COMPANY	0.00	($2)	$0	NA	NA	NA	NA	NA	NA	0.00	($2)	$0
MODERN SERVICE INSURANCE	284.25	$30,985	$11,897	10.23	$8,615	$3,817	10.25	$4,748	$0	304.73	$44,348	$15,714
MUTUAL SERVICE CASUALTY INSURANCE	216.06	$16,348	$2,838	19.16	$11,677	$10,855	19.15	$2,280	$0	254.37	$30,305	$13,693

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONAL GENERAL INSURANCE	37.55	$3,065	$0	6.95	$1,667	$0	7.49	$570	$0	51.99	$5,302	$0
NATIONWIDE INSURANCE COMPANY OF	2218.49	$130,158	$27,509	443.79	$123,903	$116,540	470.11	$35,942	$21,053	3132.39	$290,003	$165,102
NATIONWIDE MUTUAL FIRE INSURANCE	1775.64	$137,974	$29,368	400.53	$146,752	$74,309	421.66	$46,691	$17,881	2597.83	$331,417	$121,558
NORTH POINTE INSURANCE COMPANY	2583.00	$274,827	$82,441	59.00	$49,102	$12,898	60.00	$22,341	$5,515	2702.00	$346,270	$100,854
NORTHERN INSURANCE COMPANY OF	2.50	$142	$0	0.50	$162	$1,286	0.50	$34	$0	3.50	$338	$1,286
PARTNERS MUTUAL INSURANCE	5.74	$0	$0	NA	NA	NA	NA	NA	NA	5.74	$0	$0
PHARMACISTS MUTUAL INSURANCE	15.00	$599	$0	4.00	$602	$0	2.00	$318	$0	21.00	$1,519	$0
PIONEER STATE MUTUAL INSURANCE	79.45	$3,709	$0	11.35	$3,220	$0	11.35	$1,487	$0	102.15	$8,416	$0
PROGRESSIVE MICHIGAN INSURANCE	9581.00	$609,423	$309,496	1047.00	$453,885	$271,616	1077.00	$157,597	$101,594	11705.00	$1,220,905	$682,706
PRUDENTIAL GENERAL INSURANCE	31.98	$2,671	$0	3.58	$1,535	$0	3.57	$688	$0	39.13	$4,894	$0
PRUDENTIAL PROPERTY AND CASUALTY	2476.08	$121,609	$139,925	316.05	$86,787	$59,372	314.47	$51,393	$44,145	3106.60	$259,789	$243,442
RESPONSE WORLDWIDE INSURANCE	2.00	$168	$0	0.50	$185	$0	0.50	$87	$0	3.00	$440	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 70 Benton Harbor Inner

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	66.28	$5,923	$1,636	11.45	$4,166	$0	17.00	$1,604	$0	94.73	$11,693	$1,636
STANDARD FIRE INSURANCE COMPANY, THE	33.68	$1,656	$0	5.07	$1,085	$1,897	4.20	$550	$0	42.95	$3,291	$1,897
STATE AUTOMOBILE MUTUAL	2.50	$177	$0	NA	NA	NA	NA	NA	NA	2.50	$177	$0
STATE FARM FIRE AND CASUALTY	408.98	$45,354	$7,221	51.56	$33,248	$3,081	56.40	$8,421	$5,661	516.94	$87,023	$15,963
STATE FARM MUTUAL AUTOMOBILE	186112.30	$8,331,365	$8,973,987	25051.13	$7,273,236	$5,183,870	27033.31	$2,387,086	$2,093,189	238196.74	$17,991,687	$16,251,046
TEACHERS INSURANCE COMPANY	5.80	$445	$0	1.16	$707	$0	1.16	$319	$0	8.12	$1,471	$0
TITAN INSURANCE COMPANY	2322.31	$309,210	$250,341	63.80	$52,448	$50,480	58.01	$18,397	$21,929	2444.12	$380,055	$322,750
TRAVELERS INDEMNITY COMPANY OF	74.71	$4,842	$500	16.44	$4,626	$3,187	9.53	$1,603	$0	100.68	$11,071	$3,687
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$8,549	0.00	$0	$255	0.00	$0	$8,804
TRUMBULL INSURANCE COMPANY	49.64	$4,929	$0	3.66	$2,622	$107	4.16	$1,456	$0	57.46	$9,007	$107
UNITED SERVICES AUTOMOBILE	1575.03	$77,276	$11,656	321.53	$114,179	$34,353	337.26	$30,365	$15,507	2233.82	$221,820	$61,516
UNITRIN DIRECT INSURANCE COMPANY	23.00	$4,391	$0	3.00	$2,404	$0	3.00	$1,636	$0	29.00	$8,431	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
USAA CASUALTY INSURANCE COMPANY	737.65	$41,113	$33,758	145.73	$60,950	$29,666	149.59	$17,115	$3,766	1032.97	$119,178	$67,190
WEST AMERICAN INSURANCE COMPANY	100.69	$6,351	$900	15.78	$3,538	$4,972	21.47	$1,960	$1,239	137.94	$11,849	$7,111
WESTFIELD INSURANCE COMPANY	424.74	$18,311	$0	51.08	$18,235	$8,649	53.41	$7,378	$2,693	529.23	$43,924	$11,342
WOLVERINE MUTUAL INSURANCE	5312.98	$219,204	$469,284	653.80	$190,344	$138,836	683.23	$80,249	$23,368	6650.01	$489,797	$631,488
Mean:	3932.03	$181,971	$168,525	529.44	$161,672	$112,550	566.15	$56,869	$40,988	4918.22	$386,615	$311,765
StDev:	21647.36	$966,951	$1,039,195	2964.80	$862,468	$613,566	3198.47	$285,559	$246,955	27506.38	$2,077,685	$1,868,814
Min:	0.00	($2,075)	$0	0.00	$0	$0	0.00	$0	$0	0.00	($1,485)	$0
Max:	186112.30	$8,331,365	$8,973,987	25051.13	$7,273,236	$5,183,870	27033.31	$2,387,086	$2,093,189	238196.74	$17,991,687	$16,251,046

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	585.73	$19,907	$8,502	106.43	$24,339	$11,390	112.14	$10,166	$14,562	804.30	$54,412	$34,454
ALLIED PROPERTY AND CASUALTY	933.88	$55,394	$3,019	168.63	$47,158	$983	182.26	$15,090	$4,307	1284.77	$117,642	$8,309
ALLSTATE INSURANCE COMPANY	10118.48	$490,654	$253,191	1213.70	$423,875	$216,741	1330.99	$213,038	$75,240	12663.17	$1,127,567	$545,172
AMERICAN FELLOWSHIP MUTUAL	6.25	$253	$0	1.25	$215	$0	1.25	$111	$0	8.75	$579	$0
AMERICAN INSURANCE COMPANY, THE	4.00	$376	$0	1.00	$491	$0	1.00	$165	$0	6.00	$1,032	$0
AMERICAN INTERNATIONAL INSURANCE	623.81	$28,833	$0	97.03	$23,364	$8,933	101.53	$10,563	$2,121	822.37	$62,760	$11,054
AMEX ASSURANCE COMPANY	155.41	$14,323	$1,656	45.99	$12,701	$14,618	47.99	$4,138	$120	249.39	$31,162	$16,394
AMICA MUTUAL INSURANCE COMPANY	152.33	$11,060	$1,285	28.46	$9,568	$0	25.29	$1,874	$0	206.08	$22,502	$1,285
AUTO-OWNERS INSURANCE COMPANY	20530.20	$703,781	$707,617	2069.60	$632,799	$421,543	2323.40	$244,648	$84,256	24923.20	$1,581,228	$1,213,416
BRISTOL WEST INSURANCE COMPANY	560.82	$28,518	$1,968	56.83	$37,752	$23,112	59.91	$10,834	$720	677.56	$77,104	$25,800
CINCINNATI INSURANCE COMPANY, THE	37.98	$1,342	$3,009	5.57	$1,928	$0	6.52	$1,114	$0	50.07	$4,384	$3,009
CITIZENS INSURANCE COMPANY OF	13135.63	$449,848	$107,661	1436.28	$395,493	$270,878	1537.90	$164,499	$65,013	16109.81	$1,009,840	$443,552

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
CONTINENTAL INSURANCE COMPANY, THE	0.00	($146)	$25,000	0.00	($81)	$1,013	0.00	($41)	$60	0.00	($268)	$26,073
DAIRYLAND INSURANCE COMPANY	270.31	$29,769	$0	7.82	$5,384	$1,215	7.83	$2,336	$0	285.96	$37,489	$1,215
EMCASCO INSURANCE COMPANY	4.00	$324	$0	1.00	$217	$0	1.00	$72	$0	6.00	$613	$0
EMPLOYERS MUTUAL CASUALTY	5.00	$435	$0	1.00	$166	$0	1.00	$52	$0	7.00	$653	$0
FARM BUREAU GENERAL INSURANCE	7891.20	$264,490	$139,900	822.10	$204,265	$153,359	867.00	$82,933	$32,829	9580.30	$551,688	$326,088
FARM BUREAU MUTUAL INSURANCE	4452.30	$131,130	$5,422	475.20	$85,158	$43,964	512.90	$41,163	$12,769	5440.40	$257,451	$62,155
FEDERAL INSURANCE COMPANY	6.00	$609	$0	1.00	$200	$0	1.00	$40	$0	8.00	$849	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$22,237	NA	NA	NA	0.00	$0	$22,237
FRANKENMUTH MUTUAL INSURANCE	396.00	$17,019	$401	46.00	$13,348	$18,184	45.00	$5,063	$1,501	487.00	$35,430	$20,086
FREMONT MUTUAL INSURANCE	22.00	$626	$0	2.00	$558	$0	2.00	$203	$0	26.00	$1,387	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	($119)	$0	NA	NA	NA	NA	NA	NA	0.00	($119)	$0
GEICO INDEMNITY COMPANY	1133.91	$91,332	$16,104	115.48	$64,592	$33,136	120.48	$35,788	$20,904	1369.87	$191,712	$70,144

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY, THE	82.00	$5,541	$0	14.00	$4,172	$0	14.00	$1,670	$351	110.00	$11,383	$351
GREAT AMERICAN INSURANCE	12.00	$1,160	$0	3.00	$1,025	$0	3.00	$507	$0	18.00	$2,692	$0
GREAT LAKES CASUALTY INSURANCE	161.90	$8,074	$0	22.89	$7,674	$860	23.12	$3,293	$3,072	207.91	$19,041	$3,932
GREAT NORTHERN INSURANCE	0.27	$26	$0	0.09	$45	$0	0.09	$13	$0	0.45	$84	$0
HARLEYSVILLE LAKE STATES INSURANCE	76.97	$4,225	$0	7.08	$3,839	$12,730	6.99	$1,505	$3,157	91.04	$9,569	$15,887
HASTINGS MUTUAL INSURANCE	70.41	$5,110	$0	12.00	$2,884	$1,675	11.00	$1,118	$1,814	93.41	$9,112	$3,489
HOME-OWNERS INSURANCE COMPANY	5868.90	$163,632	$8,019	623.50	$164,824	$91,798	660.70	$59,256	$26,098	7153.10	$387,712	$125,915
HORACE MANN INSURANCE COMPANY	213.30	$14,333	$817	21.41	$9,723	$11,540	22.07	$4,424	$900	256.78	$28,480	$13,257
INTEGON NATIONAL INSURANCE	271.24	$17,130	$1,445	21.16	$13,320	$3,842	21.99	$3,479	$6,949	314.39	$33,929	$12,236
LUMBERMENS MUTUAL CASUALTY	170.52	$8,548	$943	20.88	$6,683	$4,253	22.71	$2,493	$790	214.11	$17,724	$5,986
MEEMIC INSURANCE COMPANY	2636.25	$126,070	$1,847	429.39	$136,506	$32,963	444.90	$55,961	$27,676	3510.54	$318,537	$62,486
MEMBERSELECT INSURANCE COMPANY	0.00	($463)	$0	0.50	$105	$0	0.50	$29	$0	1.00	($329)	$0

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
METROPOLITAN DIRECT PROPERTY AND	27.66	$1,227	$0	5.65	$1,498	$0	6.66	$565	$0	39.97	$3,290	$0
METROPOLITAN GENERAL INSURANCE	16.00	$603	$0	3.00	$519	$0	3.00	$215	$408	22.00	$1,337	$408
METROPOLITAN GROUP PROPERTY AND	145.63	$8,272	$746	15.82	$4,356	$15,493	18.15	$1,962	$2,524	179.60	$14,590	$18,763
METROPOLITAN PROPERTY AND CASUALTY	84.14	$3,922	$0	10.91	$2,454	$0	10.91	$766	$50	105.96	$7,142	$50
MIC GENERAL INSURANCE CORPORATION	67.77	$4,121	$0	9.46	$4,921	$0	10.60	$1,365	$163	87.83	$10,407	$163
MICHIGAN AUTOMOBILE INSURANCE	112.96	$14,119	$348	7.82	$6,427	$8,375	7.82	$1,825	$0	128.60	$22,371	$8,723
MICHIGAN INSURANCE COMPANY	1875.00	$21,255	$7,635	168.00	$20,118	$16,910	175.00	$7,227	$2,201	2218.00	$48,600	$26,746
MICHIGAN MILLERS MUTUAL INSURANCE	154.30	$6,391	$121	16.50	$3,825	$6,922	23.00	$2,251	$467	193.80	$12,467	$7,510
MODERN SERVICE INSURANCE	137.14	$16,865	$0	4.00	$3,108	$4,847	3.99	$1,577	($1,200)	145.13	$21,550	$3,647
MUTUAL SERVICE CASUALTY INSURANCE	42.81	$3,407	$0	5.49	$2,703	$0	5.49	$668	$0	53.79	$6,778	$0
NATIONAL BEN-FRANKLIN INSURANCE	13.68	$641	$0	2.92	$1,066	$0	2.92	$412	$0	19.52	$2,119	$0
NATIONAL GENERAL INSURANCE	75.49	$5,835	$0	13.52	$3,672	$1,350	15.35	$1,534	$1,237	104.36	$11,041	$2,587

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NATIONWIDE INSURANCE COMPANY OF	862.19	$49,194	$33,942	173.94	$46,682	$30,110	186.37	$14,923	$14,120	1222.50	$110,799	$78,172
NATIONWIDE MUTUAL FIRE INSURANCE	1160.93	$91,307	$2,784	261.90	$91,914	$31,752	280.46	$30,660	$9,482	1703.29	$213,881	$44,018
NORTH POINTE INSURANCE COMPANY	455.00	$49,460	$294	9.00	$7,461	$22,102	9.00	$2,534	$0	473.00	$59,455	$22,396
NORTHERN INSURANCE COMPANY OF	8.12	$533	$0	1.54	$581	$0	1.53	$164	$0	11.19	$1,278	$0
PARTNERS MUTUAL INSURANCE	22.68	$606	($25,342)	7.56	$764	$0	3.78	$345	$0	34.02	$1,715	($25,342)
PIONEER STATE MUTUAL INSURANCE	70.47	$3,367	$1,239	10.45	$2,443	$19,928	10.45	$889	$252	91.37	$6,699	$21,419
PROGRESSIVE MICHIGAN INSURANCE	6468.00	$423,361	$160,278	766.00	$345,894	$133,896	804.00	$99,826	$36,477	8038.00	$869,081	$330,651
SECURA INSURANCE, A MUTUAL	36.06	$2,003	$0	3.00	$756	($344)	3.41	$445	$0	42.47	$3,204	($344)
STANDARD FIRE INSURANCE COMPANY, THE	18.12	$872	$0	5.54	$1,250	$0	3.01	$432	$0	26.67	$2,554	$0
STATE AUTOMOBILE MUTUAL	2.29	$405	$0	0.50	$743	$0	1.07	$294	$0	3.86	$1,442	$0
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($2,145)	0.00	$0	($600)	0.00	$0	($2,745)
TEACHERS INSURANCE COMPANY	23.58	$1,732	$0	2.82	$1,249	$0	2.82	$653	$109	29.22	$3,634	$109

Appendix I (2001): Auto Insurance Companies' Exposures, Premiums, and Losses in 2001 by Policy Group and Territory

TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TITAN INSURANCE COMPANY	542.43	$68,020	$13,957	10.43	$8,385	$9,097	11.43	$3,430	$3,111	564.29	$79,835	$26,165
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$3,605	NA	NA	NA	0.00	$0	$3,605
TRAVELERS INDEMNITY COMPANY OF	7.43	($118)	$0	5.95	$1,596	$3,332	2.87	$659	$0	16.25	$2,137	$3,332
UNITED SERVICES AUTOMOBILE	661.49	$34,792	$2,548	137.05	$53,569	$43,316	142.08	$13,741	$2,274	940.62	$102,102	$48,138
UNITRIN DIRECT INSURANCE COMPANY	17.00	$1,156	$0	2.00	$760	$0	2.00	$281	$0	21.00	$2,197	$0
USAA CASUALTY INSURANCE COMPANY	206.07	$10,847	$2,096	40.83	$16,668	$6,476	41.12	$4,864	$2,322	288.02	$32,379	$10,894
WEST AMERICAN INSURANCE COMPANY	257.83	$17,397	$2,344	34.15	$9,809	$4,372	42.86	$6,484	$1,470	334.84	$33,690	$8,186
WESTFIELD INSURANCE COMPANY	231.92	$9,431	$123,988	23.50	$6,118	$0	27.50	$2,477	$599	282.92	$18,026	$124,587
WOLVERINE MUTUAL INSURANCE	2062.40	$85,677	$8,454	229.82	$64,839	$33,258	241.98	$26,680	$4,749	2534.20	$177,196	$46,461
Mean:	1309.93	$54,998	$24,595	145.11	$44,859	$26,377	160.91	$18,299	$7,052	1549.90	$114,319	$56,265
StDev:	3426.67	$129,588	$96,106	360.88	$112,152	$68,401	400.62	$46,336	$17,016	4109.52	$283,216	$172,713
Min:	0.00	($463)	($25,342)	0.00	($81)	($2,145)	0.00	($41)	($25,342)	0.00	($329)	($25,342)
Max:	20530.20	$703,781	$707,617	2069.60	$632,799	$421,543	2323.40	$244,648	$84,256	24923.20	$1,581,228	$1,213,416