Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	187481.51	$10,916,048	$19,958,215	32938.13	$14,047,940	$10,040,757	34891.16	$5,222,576	$3,235,164	255310.80	$30,186,564	$33,234,136
ALLIED PROPERTY AND CASUALTY	373858.54	$27,884,608	$14,100,185	58126.88	$20,851,690	$13,874,175	66217.06	$9,868,202	$7,214,874	498202.48	$58,604,500	$35,189,234
ALLSTATE INDEMNITY COMPANY	0.64	($547)	$0	0.16	$20	$0	1.16	($49)	$0	1.96	($576)	$0
ALLSTATE INSURANCE COMPANY	2641679.68	$192,350,339	$137,996,714	321180.60	$175,869,973	$102,770,486	354716.89	$79,468,490	$41,699,382	3317577.17	$447,688,802	$282,466,582
AMERICAN AND FOREIGN INSURANCE	152.56	$9,068	$0	29.99	$14,195	$2	30.41	$5,530	$735	212.96	$28,793	$737
AMERICAN FELLOWSHIP MUTUAL	84987.20	$7,127,174	$2,492,494	12770.59	$5,408,109	$4,673,210	12770.66	$1,773,594	$1,584,881	110528.45	$14,308,877	$8,750,585
AMERICAN INSURANCE COMPANY, THE	4835.23	$375,312	$428,370	1255.67	$630,665	$205,239	1304.69	$280,850	$67,025	7395.59	$1,286,827	$700,634
AMERICAN INTERNATIONAL INSURANCE	153878.25	$10,484,129	$10,446,201	24896.70	$11,382,107	$8,501,563	26783.57	$5,014,089	$3,027,778	205558.52	$26,880,325	$21,975,542
AMERICAN PROTECTION INSURANCE	0.00	($1,895)	$0	0.00	($2,445)	$0	0.00	($681)	$354	0.00	($5,021)	$354
AMERICAN RELIABLE INSURANCE	128.00	$2,033	$0	40.75	$3,352	$3,033	46.75	$6,032	$0	215.50	$11,417	$3,033
AMEX ASSURANCE COMPANY	47695.75	$6,114,428	$1,106,594	14051.94	$6,025,997	$4,065,679	14548.18	$2,081,426	$1,718,394	76295.87	$14,221,851	$6,890,667
AMICA MUTUAL INSURANCE COMPANY	63007.68	$5,625,333	$4,156,450	11148.34	$6,213,660	$3,475,126	11774.89	$1,779,255	$756,065	85930.91	$13,618,248	$8,387,641

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
ARGONAUT INSURANCE COMPANY	1417.00	$174,528	$25,492	142.15	$121,396	$111,909	151.41	$49,472	$44,984	1710.56	$345,396	$182,385
AUTO CLUB GROUP INSURANCE	3784399.08	$307,307,701	$118,204,392	653081.41	$312,027,995	$200,911,890	687520.20	$103,155,123	$70,354,415	5125000.69	$722,490,819	$389,470,697
AUTO CLUB INSURANCE ASSOCIATION	1810070.91	$165,790,126	$69,845,811	292852.30	$142,299,266	$86,409,632	313872.20	$48,510,496	$31,069,965	2416795.41	$356,599,888	$187,325,408
AUTO-OWNERS INSURANCE COMPANY	2619481.05	$116,827,327	$91,269,173	271377.43	$112,762,260	$71,929,143	316148.02	$39,505,444	$23,793,042	3207006.50	$269,095,031	$186,991,358
BRISTOL WEST INSURANCE COMPANY	248874.35	$14,777,869	$5,162,876	20925.21	$13,880,996	$7,197,789	22049.25	$4,886,973	$2,483,289	291848.81	$33,545,838	$14,843,954
CINCINNATI INSURANCE COMPANY, THE	160248.48	$7,950,383	$2,903,823	20151.65	$7,317,665	$4,221,408	22417.93	$2,897,644	$1,529,587	202818.06	$18,165,692	$8,654,818
CITIZENS INSURANCE COMPANY OF	4084474.49	$218,890,873	$88,468,317	472958.69	$181,819,315	$117,370,403	509208.95	$71,420,146	$40,896,360	5066642.13	$472,130,334	$246,735,080
CONTINENTAL INSURANCE COMPANY, THE	13.94	$1,430	$0	3.17	$1,453	$3,348	3.17	$607	$54,049	20.28	$3,490	$57,397
DAIRYLAND INSURANCE COMPANY	33167.18	$4,774,239	$4,263,959	650.48	$798,816	$539,874	684.47	$414,104	$302,867	34502.13	$5,987,159	$5,106,700
EMCASCO INSURANCE COMPANY	19714.80	$1,550,051	$1,016,588	1817.89	$918,186	$699,832	2027.16	$410,711	$278,624	23559.85	$2,878,948	$1,995,044
EMPLOYERS MUTUAL CASUALTY	11589.10	$881,146	$127,713	950.72	$520,679	$291,762	1054.65	$253,115	$199,765	13594.47	$1,654,940	$619,240
ESURANCE INSURANCE COMPANY	338.88	$228,829	$14,833	110.12	$139,075	$9,604	58.21	$41,594	$22,082	507.21	$409,498	$46,519

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FARM BUREAU GENERAL INSURANCE	1614737.90	$68,904,403	$56,265,934	149606.40	$54,551,617	$39,868,811	162151.00	$22,646,276	$17,871,487	1926495.30	$146,102,296	$114,006,232
FARM BUREAU MUTUAL INSURANCE	685398.60	$23,585,566	$16,971,955	70849.20	$15,696,045	$11,253,620	78749.70	$8,728,738	$6,592,169	834997.50	$48,010,349	$34,817,744
FARMERS INSURANCE EXCHANGE	840064.08	$66,500,184	$25,950,704	82093.23	$47,098,923	$36,298,897	88806.08	$20,498,637	$15,736,799	1010963.39	$134,097,744	$77,986,400
FEDERAL INSURANCE COMPANY	673.01	$86,954	$242,035	174.01	$99,516	$246,954	159.13	$39,688	$83,453	1006.15	$226,158	$572,442
FIDELITY AND CASUALTY COMPANY OF	1.65	($120)	$0	0.33	($244)	$12,313	0.33	($96)	$5,958	2.31	($460)	$18,271
FOREMOST PROPERTY AND CASUALTY	4106.71	$179,418	$335,606	97.65	$24,023	$243,270	482.96	$64,787	$701,172	4687.32	$268,228	$1,280,048
FOREMOST SIGNATURE INSURANCE	0.00	($75)	$0	1.00	$9	$6,585	0.00	($250)	$2,991	1.00	($316)	$9,576
FOUNDERS INSURANCE COMPANY	5665.76	$784,091	$384,583	203.04	$219,498	$329,283	203.75	$123,574	$144,135	6072.55	$1,127,163	$858,001
FOUNDERS INSURANCE COMPANY OF	22866.74	$3,530,122	$1,735,861	538.37	$748,052	$236,528	546.80	$412,339	$197,854	23951.91	$4,690,513	$2,170,243
FRANKENMUTH MUTUAL INSURANCE	512652.00	$25,408,650	$12,764,858	60904.00	$20,795,595	$14,075,476	64417.00	$8,926,238	$5,844,675	637973.00	$55,130,483	$32,685,009
FREMONT MUTUAL INSURANCE	97713.95	$2,511,086	$883,304	6639.20	$1,824,855	$1,079,133	7579.61	$831,097	$684,943	111932.76	$5,167,038	$2,647,380
GE PROPERTY & CASUALTY INSURANCE	12982.15	$1,424,989	$933,876	2510.67	$1,232,943	$544,649	2466.42	$452,116	$298,403	17959.24	$3,110,048	$1,776,928

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GEICO INDEMNITY COMPANY	71010.63	$11,075,870	$6,549,569	8837.01	$6,078,817	$3,141,275	9593.10	$3,454,784	$1,660,077	89440.74	$20,609,471	$11,350,921
GLENS FALLS INSURANCE COMPANY, THE	62572.79	$5,305,992	$1,778,144	10727.32	$4,905,199	$2,878,948	11775.93	$2,130,874	$935,457	85076.04	$12,342,065	$5,592,549
GLOBE INDEMNITY COMPANY	188.70	$7,897	$109	31.92	$10,626	$232	34.92	$4,283	($357)	255.54	$22,806	($16)
GMAC INSURANCE COMPANY	2129.00	$177,074	$216	301.50	$147,017	$38,294	301.50	$49,181	$3,261	2732.00	$373,272	$41,771
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($13,184)	0.00	$0	($28,620)	0.00	$0	($41,804)
GRANGE INSURANCE COMPANY OF	16224.59	$972,156	$39,440	2253.23	$806,826	$325,282	2408.00	$270,327	$101,852	20885.82	$2,049,309	$466,574
GREAT AMERICAN INSURANCE	15740.25	$1,691,684	$589,813	3529.41	$1,516,354	$1,412,298	3943.81	$699,781	$391,224	23213.47	$3,907,819	$2,393,335
GREAT LAKES CASUALTY INSURANCE	51432.52	$4,447,044	$2,310,390	7344.75	$3,266,504	$2,287,083	7793.22	$1,453,902	$1,024,422	66570.49	$9,167,450	$5,621,895
GREAT NORTHERN INSURANCE	11185.05	$1,366,586	$948,684	4038.86	$2,574,143	$1,333,883	3633.45	$1,213,782	$429,474	18857.36	$5,154,511	$2,712,041
GUARANTY NATIONAL INSURANCE	4779.13	$468,892	$208,588	446.62	$454,307	$323,829	444.70	$207,863	$158,647	5670.45	$1,131,062	$691,064
HARLEYSVILLE LAKE STATES INSURANCE	150603.29	$12,990,110	$7,841,662	15976.14	$9,408,280	$6,719,627	19347.80	$3,207,862	$2,528,347	185927.23	$25,606,252	$17,089,636
HARTFORD ACCIDENT AND INDEMNITY	51617.93	$3,305,623	$2,715,767	9500.19	$4,523,045	$3,482,191	9958.32	$1,689,948	$1,103,958	71076.44	$9,518,616	$7,301,916

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 CASUALTY INSURANCE	567.23	$53,709	$1,816	107.50	$54,903	$47,220	107.41	$18,000	$10,233	782.14	$126,612	$59,269
HARTFORD INSURANCE COMPANY OF	272907.94	$18,150,681	$11,154,102	46734.14	$17,964,777	$11,173,763	52058.98	$6,669,393	$3,622,859	371701.06	$42,784,851	$25,950,724
HARTFORD UNDERWRITERS INSURANCE	8151.65	$579,761	$837,572	1307.48	$543,387	$1,631,635	1356.12	$203,330	$545,285	10815.25	$1,326,478	$3,014,492
HASTINGS MUTUAL INSURANCE	186306.45	$12,187,186	$12,340,159	21923.00	$6,117,686	$5,119,629	24039.00	$2,902,327	$2,582,254	232268.45	$21,207,199	$20,042,042
HOME-OWNERS INSURANCE COMPANY	2151910.67	$88,530,499	$56,250,855	220995.92	$84,930,913	$58,078,453	248000.28	$28,137,627	$17,635,253	2620906.87	$201,599,039	$131,964,561
HORACE MANN INSURANCE COMPANY	78374.17	$5,610,946	$2,287,549	11094.50	$4,235,861	$2,998,478	12395.21	$2,323,241	$1,321,389	101863.88	$12,170,048	$6,607,416
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	0.00	$0	($4,877)	0.00	$0	$271	0.00	$0	($4,606)
INTEGON NATIONAL INSURANCE	25133.21	$2,286,782	$1,039,208	2405.36	$1,422,679	$532,266	2584.19	$551,159	$285,820	30122.76	$4,260,620	$1,857,294
LIBERTY INSURANCE CORPORATION	0.00	$0	$156	NA	NA	NA	0.00	$0	($5,550)	0.00	$0	($5,394)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	386945.82	$39,452,317	$18,087,127	89009.45	$40,407,220	$24,839,109	97246.87	$15,039,910	$10,004,257	573202.14	$94,899,447	$52,930,493
LIBERTY MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$25	0.00	$0	$25
LUMBERMENS MUTUAL CASUALTY	19.78	($18,092)	$5,609	6.43	($12,081)	($49,093)	5.39	($4,914)	($237,192)	31.60	($35,087)	($280,676)

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MARYLAND CASUALTY COMPANY	8.90	$555	$0	0.46	$329	$0	0.98	$489	$0	10.34	$1,373	$0
MEEMIC INSURANCE COMPANY	915242.35	$64,998,808	$17,868,876	149265.84	$54,930,899	$36,858,344	157113.57	$23,970,154	$14,789,175	1221621.76	$143,899,861	$69,516,395
MEMBERSELECT INSURANCE COMPANY	87107.92	$13,390,008	$5,968,638	9605.17	$9,731,325	$6,084,687	10281.18	$3,893,976	$2,533,828	106994.27	$27,015,309	$14,587,153
MERASTAR INSURANCE COMPANY	1955.10	$235,065	$31,674	386.07	$194,779	$73,738	395.08	$61,139	$30,048	2736.25	$490,983	$135,460
MERCHANTS MUTUAL INSURANCE	1166.00	$63,387	$1,233	133.00	$54,625	$36,143	134.00	$24,236	$4,383	1433.00	$142,248	$41,759
METROPOLITAN DIRECT PROPERTY AND	23831.41	$1,660,562	$405,461	3338.50	$1,341,681	$784,912	3577.89	$543,305	$375,349	30747.80	$3,545,548	$1,565,722
METROPOLITAN GENERAL INSURANCE	858.86	$64,655	$12,032	107.87	$51,102	$36,433	111.62	$24,788	$10,913	1078.35	$140,545	$59,378
METROPOLITAN GROUP PROPERTY AND	234190.53	$15,995,200	$8,142,791	34358.36	$16,995,091	$10,434,935	35720.69	$5,923,506	$3,622,340	304269.58	$38,913,797	$22,200,066
METROPOLITAN PROPERTY AND CASUALTY	11744.27	$826,834	$443,712	1429.38	$560,594	$316,269	1517.53	$252,669	$135,231	14691.18	$1,640,097	$895,212
MIC GENERAL INSURANCE CORPORATION	427359.13	$36,881,029	$20,440,442	78610.24	$32,983,303	$21,125,950	83478.28	$10,957,798	$5,887,099	589447.65	$80,822,130	$47,453,491
MICHIGAN AUTOMOBILE INSURANCE	48230.69	$8,092,291	$4,127,123	3400.51	$3,799,467	$2,038,115	3561.36	$1,199,326	$1,346,251	55192.56	$13,091,084	$7,511,489
MICHIGAN INSURANCE COMPANY	531260.00	$10,191,720	$3,030,543	61030.00	$8,590,813	$5,077,986	55062.00	$3,249,570	$2,082,968	647352.00	$22,032,103	$10,191,497

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	312675.23	$16,845,151	$6,498,051	37154.53	$12,259,736	$8,776,644	41848.23	$5,906,213	$3,947,835	391677.99	$35,011,100	$19,222,530
MID-CENTURY INSURANCE COMPANY	703.09	$59,635	$151,343	73.97	($30,369)	$117,154	76.93	($13,415)	$21,841	853.99	$15,851	$290,338
MODERN SERVICE INSURANCE	94859.76	$14,189,020	$6,285,898	1714.40	$2,015,076	$1,654,639	1858.82	$979,354	$703,525	98432.98	$17,183,450	$8,644,062
MUTUAL SERVICE CASUALTY INSURANCE	77012.83	$4,826,054	$1,729,543	9234.57	$3,834,199	$2,972,295	9953.44	$1,571,596	$1,172,038	96200.84	$10,231,849	$5,873,876
NATIONAL BEN-FRANKLIN INSURANCE	45611.46	$3,289,564	$1,781,361	8155.66	$3,279,181	$1,498,511	8715.11	$1,338,996	$435,773	62482.23	$7,907,741	$3,715,645
NATIONAL GENERAL INSURANCE	21332.85	$2,473,221	$916,093	4358.46	$1,502,561	$1,106,799	4750.61	$504,582	$357,408	30441.92	$4,480,364	$2,380,300
NATIONAL SURETY CORPORATION	2.16	$354	$0	0.72	$463	$0	0.72	$167	$0	3.60	$984	$0
NATIONWIDE INSURANCE COMPANY OF	6.10	($14,621)	$372,243	7.31	($6,214)	$371,330	6.77	($2,400)	$118,252	20.18	($23,235)	$861,825
NATIONWIDE MUTUAL FIRE INSURANCE	349341.06	$37,675,472	$24,265,800	68740.62	$34,793,117	$22,382,751	72238.82	$14,813,240	$9,032,360	490320.50	$87,281,829	$55,680,911
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$42,356	0.00	$0	$4,673	0.00	$0	$47,029
NATIONWIDE PROPERTY AND CASUALTY	1304.29	$332,171	$4,840	171.76	$191,483	$480	171.76	$52,863	$0	1647.81	$576,517	$5,320
NORTH POINTE INSURANCE COMPANY	110372.00	$16,979,386	$7,939,278	1507.00	$2,050,167	$1,416,954	1751.00	$887,980	$509,293	113630.00	$19,917,533	$9,865,525

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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	763.04	$54,624	$25,587	119.81	$50,918	$89,370	123.90	$21,047	$27,617	1006.75	$126,589	$142,574
NORTHERN MUTUAL INSURANCE	34162.20	$525,976	$189,893	3534.49	$516,577	$166,552	4158.54	$253,691	$232,645	41855.23	$1,296,244	$589,090
PACIFIC INDEMNITY COMPANY	158.28	$20,070	$0	53.86	$35,922	$19,135	52.65	$18,497	$1,333	264.79	$74,489	$20,468
PARTNERS MUTUAL INSURANCE	11718.92	$1,261,905	$1,569,818	2705.24	$689,412	$663,084	1493.06	$349,584	$262,270	15917.22	$2,300,901	$2,495,172
PHARMACISTS MUTUAL INSURANCE	1676.22	$112,811	$37,056	443.59	$123,392	$115,750	235.52	$44,735	$42,133	2355.33	$280,938	$194,939
PIONEER STATE MUTUAL INSURANCE	461252.61	$24,099,488	$5,786,641	63631.37	$14,576,046	$11,646,949	64882.89	$6,138,697	$5,970,118	589766.87	$44,814,231	$23,403,708
PROGRESSIVE MICHIGAN INSURANCE	1042700.00	$92,711,805	$41,456,613	127197.00	$75,095,919	$38,587,736	134437.00	$23,451,985	$12,031,503	1304334.00	$191,259,709	$92,075,852
PRUDENTIAL GENERAL INSURANCE	3566.45	$359,422	$60,225	432.08	$289,347	$198,583	420.85	$137,983	$77,366	4419.38	$786,752	$336,174
PRUDENTIAL PROPERTY AND CASUALTY	125556.27	$7,757,721	$2,744,780	16370.79	$6,543,706	$4,369,488	16029.61	$3,265,124	$1,881,692	157956.67	$17,566,551	$8,995,960
QBE INSURANCE CORPORATION	63019.42	$10,902,923	$1,645,671	429.42	$653,179	$166,983	494.82	$258,928	$168,639	63943.66	$11,815,030	$1,981,293
RESPONSE WORLDWIDE INSURANCE	47.74	$3,972	$0	2.21	$1,458	$3,368	3.99	$1,444	$6,870	53.94	$6,874	$10,238
ROYAL INSURANCE COMPANY OF	130.99	$10,029	$0	20.33	$13,097	$0	24.66	$5,458	$893	175.98	$28,584	$893

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SAFECO INSURANCE COMPANY OF	0.00	($15,377)	$254,831	1.63	($10,346)	$437,943	1.54	($4,307)	$107,543	3.17	($30,030)	$800,317
SAFECO INSURANCE COMPANY OF	141991.69	$13,974,751	$6,989,361	25231.98	$11,787,546	$7,048,991	29048.94	$4,976,252	$3,033,833	196272.61	$30,738,549	$17,072,185
SECURA INSURANCE, A MUTUAL	115341.87	$8,383,438	$2,722,557	16905.39	$5,498,406	$4,167,029	17906.18	$2,572,850	$1,676,680	150153.44	$16,454,694	$8,566,266
SECURA SUPREME INSURANCE	5356.56	$631,741	$4,264	1533.03	$474,428	$88,351	1610.61	$210,900	$39,716	8500.20	$1,317,069	$132,331
SOMPO JAPAN INSURANCE COMPANY OF	102.00	$13,530	$830	27.00	$33,288	$27,068	27.00	$7,276	$2,535	156.00	$54,094	$30,433
SOUTHERN MICHIGAN INSURANCE	67727.43	$6,102,536	$2,657,026	2953.03	$2,625,361	$1,854,562	2980.62	$1,203,483	$846,565	73661.08	$9,931,380	$5,358,153
STANDARD FIRE INSURANCE COMPANY, THE	9880.15	$685,197	$646,587	1585.18	$506,819	$747,289	976.01	$192,929	$412,999	12441.34	$1,384,945	$1,806,875
STATE AUTOMOBILE MUTUAL	22949.70	$1,731,322	$860,456	3587.84	$1,653,102	$922,143	3907.52	$647,650	$361,831	30445.06	$4,032,074	$2,144,430
STATE FARM FIRE AND CASUALTY	13509.38	$1,862,640	$452,342	1554.65	$1,280,008	$788,955	1766.25	$351,924	$215,783	16830.28	$3,494,572	$1,457,080
STATE FARM MUTUAL AUTOMOBILE	7253202.59	$500,497,920	$313,832,862	969181.46	$385,514,905	$279,343,292	1053138.14	$148,699,531	$110,826,082	9275522.19	$1,034,712,356	$704,002,236
TEACHERS INSURANCE COMPANY	36839.56	$1,953,467	$642,174	5731.55	$1,656,753	$1,297,858	6009.01	$734,011	$502,181	48580.12	$4,344,231	$2,442,213
TITAN INDEMNITY COMPANY	2507.74	$334,290	$349,934	343.30	$376,236	$272,084	342.86	$115,802	$145,302	3193.90	$826,328	$767,320

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INSURANCE COMPANY	499584.68	$81,874,885	$36,294,686	12222.21	$15,646,363	$9,371,340	13104.60	$6,866,671	$3,226,185	524911.49	$104,387,919	$48,892,211
TOKIO MARINE AND FIRE INSURANCE	511.00	$63,146	$207	113.00	$84,923	$38,144	113.00	$28,886	$2,897	737.00	$176,955	$41,248
TRANSPORT INSURANCE COMPANY	0.00	$227	$0	0.00	$997	($41,942)	0.00	$480	($12,031)	0.00	$1,704	($53,973)
TRAVELERS INDEMNITY COMPANY OF	3613.38	$205,223	$13,946	814.57	$213,412	$239,148	549.74	$84,688	$60,021	4977.69	$503,323	$313,115
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	3028.27	$280,174	$70,789	309.95	$253,662	$197,308	329.19	$87,827	$52,327	3667.41	$621,663	$320,424
UNITED SERVICES AUTOMOBILE	228181.10	$16,007,072	$6,103,173	45137.69	$19,169,519	$11,519,723	48159.61	$5,386,577	$3,149,173	321478.40	$40,563,168	$20,772,069
UNITRIN DIRECT INSURANCE COMPANY	73947.26	$4,255,759	$1,613,223	9442.95	$3,699,558	$1,882,758	9682.85	$1,781,026	$412,471	93073.06	$9,736,343	$3,908,452
UNITRIN DIRECT PROPERTY & CASUALTY	2301.94	$207,155	$425	397.03	$226,556	$33,539	802.70	$69,654	$50	3501.67	$503,365	$34,014
USAA CASUALTY INSURANCE COMPANY	154228.13	$11,419,269	$9,182,963	29348.00	$13,978,681	$8,604,683	30818.24	$4,007,812	$2,255,406	214394.37	$29,405,762	$20,043,052
VIGILANT INSURANCE COMPANY	28.05	$2,920	$0	7.76	$3,784	$0	7.76	$1,849	$0	43.57	$8,553	$0
WARNER INSURANCE COMPANY	171.42	$0	$0	36.54	$0	$0	38.10	$0	$0	246.06	$0	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	37559.41	$3,111,691	$1,951,689	5734.62	$2,587,707	$1,764,779	6236.00	$1,217,331	$728,247	49530.03	$6,916,729	$4,444,715
WESTFIELD INSURANCE COMPANY	97327.83	$5,320,676	$2,707,957	10746.66	$4,501,721	$2,680,528	11438.40	$1,945,772	$781,509	119512.89	$11,768,169	$6,169,994
WOLVERINE MUTUAL INSURANCE	107606.82	$5,959,311	$1,990,343	12360.60	$4,185,196	$2,895,823	13351.83	$1,827,515	$1,080,946	133319.25	$11,972,022	$5,967,112
Mean:	318598.17	$21,638,455	$11,582,367	40369.26	$17,424,468	$11,431,875	42909.78	$6,529,205	$4,230,133	388269.65	$44,429,192	$26,587,664
StDev:	930839.28	$62,913,952	$35,875,163	123291.65	$52,878,051	$35,605,869	132364.13	$19,624,987	$13,353,999	1165768.03	$133,438,286	$83,086,603
Min:	0.00	($18,092)	$0	0.00	($30,369)	($49,093)	0.00	($13,415)	$0	0.00	($35,087)	($280,676)
Max:	7253202.59	$500,497,920	$313,832,862	969181.46	$385,514,905	$279,343,292	1053138.14	$148,699,531	$110,826,082	9275522.19	$1,034,712,356	$704,002,236

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	3143.01	$209,205	$110,024	542.23	$267,955	$235,758	571.55	$110,843	$102,872	4256.79	$588,003	$448,654
ALLIED PROPERTY AND CASUALTY	2314.84	$226,025	$61,183	377.24	$191,678	$84,338	403.73	$78,105	$80,607	3095.81	$495,808	$226,128
ALLSTATE INSURANCE COMPANY	46724.74	$3,670,151	$1,165,747	5697.22	$3,182,890	$2,041,995	6122.07	$1,507,970	$670,548	58544.03	$8,361,011	$3,878,290
AMERICAN FELLOWSHIP MUTUAL	1353.75	$107,107	$33,378	211.62	$88,267	$75,825	211.62	$28,310	$52,750	1776.99	$223,684	$161,953
AMERICAN INSURANCE COMPANY, THE	47.96	$5,224	$0	11.75	$9,104	$0	12.51	$3,720	$0	72.22	$18,048	$0
AMERICAN INTERNATIONAL INSURANCE	2913.25	$206,861	$105,573	452.73	$229,972	$238,858	495.98	$97,918	$149,491	3861.96	$534,751	$493,922
AMERICAN PROTECTION INSURANCE	0.00	($54)	$0	0.00	($102)	$0	0.00	($45)	$0	0.00	($201)	$0
AMEX ASSURANCE COMPANY	157.41	$30,508	$8,222	41.31	$26,438	$27,843	42.58	$10,020	($16,268)	241.30	$66,966	$19,797
AMICA MUTUAL INSURANCE COMPANY	2376.62	$201,548	$131,974	357.15	$188,802	$106,761	370.59	$58,000	$8,452	3104.36	$448,350	$247,187
ARGONAUT INSURANCE COMPANY	7.08	$1,796	$0	1.41	$1,987	$0	1.41	$982	$0	9.90	$4,765	$0
AUTO CLUB GROUP INSURANCE	139823.06	$11,487,761	$5,413,682	24201.31	$12,089,548	$7,457,641	25298.32	$3,663,990	$2,152,444	189322.69	$27,241,299	$15,023,767
AUTO CLUB INSURANCE ASSOCIATION	34074.55	$3,268,982	$719,935	5391.89	$2,828,340	$1,534,845	5671.16	$859,203	$409,751	45137.60	$6,956,525	$2,664,531

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	29236.05	$1,677,278	$663,365	2974.90	$1,922,031	$1,069,362	3239.10	$557,138	$489,523	35450.05	$4,156,447	$2,222,250
BRISTOL WEST INSURANCE COMPANY	1607.38	$138,922	$27,483	138.31	$126,338	$36,600	143.83	$47,843	$33,697	1889.52	$313,103	$97,780
CINCINNATI INSURANCE COMPANY, THE	746.78	$43,611	$1,243	83.06	$41,294	$54,725	93.04	$14,909	$18,915	922.88	$99,814	$74,883
CITIZENS INSURANCE COMPANY OF	67980.05	$4,026,230	$2,207,446	7721.47	$3,521,047	$2,192,625	8186.15	$1,226,285	$546,834	83887.67	$8,773,562	$4,946,905
DAIRYLAND INSURANCE COMPANY	241.15	$37,622	$55,377	10.99	$11,416	$11,903	14.66	$7,910	$9,318	266.80	$56,948	$76,598
EMCASCO INSURANCE COMPANY	31.50	$3,099	$0	1.00	$606	$0	1.00	$329	$0	33.50	$4,034	$0
EMPLOYERS MUTUAL CASUALTY	67.45	$6,464	$0	1.83	$1,854	$0	1.83	$1,072	$0	71.11	$9,390	$0
ESURANCE INSURANCE COMPANY	2.38	$2,607	$0	0.82	$1,476	$0	0.41	$352	$0	3.61	$4,435	$0
FARM BUREAU GENERAL INSURANCE	8362.20	$543,038	$378,063	562.70	$402,983	$259,264	582.90	$188,376	$115,467	9507.80	$1,134,397	$752,794
FARM BUREAU MUTUAL INSURANCE	136.00	$4,642	$0	12.50	$4,666	$5,731	12.50	$2,884	$286	161.00	$12,192	$6,017
FARMERS INSURANCE EXCHANGE	6467.98	$677,893	$899,301	454.47	$266,611	$614,155	478.32	$110,171	$293,308	7400.77	$1,054,675	$1,806,764
FEDERAL INSURANCE COMPANY	12.24	$1,571	$0	3.08	$1,444	$5,321	3.08	$407	$1,251	18.40	$3,422	$6,572

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	261.47	$34,948	$0	4.73	$7,797	$8,483	4.91	$4,905	$6,315	271.11	$47,650	$14,798
FOUNDERS INSURANCE COMPANY OF	763.05	$129,576	$4,117	8.74	$11,055	$812	9.08	$6,656	$4,827	780.87	$147,287	$9,756
FRANKENMUTH MUTUAL INSURANCE	1328.00	$102,705	$53,967	179.00	$90,603	$83,325	162.00	$32,350	$13,941	1669.00	$225,658	$151,233
FREMONT MUTUAL INSURANCE	85.63	$2,644	$0	6.00	$2,201	$0	6.00	$765	$342	97.63	$5,610	$342
GEICO INDEMNITY COMPANY	591.97	$148,748	$340,033	56.51	$50,889	$91,228	53.42	$41,177	$88,333	701.90	$240,814	$519,594
GLENS FALLS INSURANCE COMPANY, THE	782.17	$84,816	$8,395	109.58	$63,360	$35,633	121.42	$31,792	$8,868	1013.17	$179,968	$52,896
GMAC INSURANCE COMPANY	24.00	$3,108	$0	4.00	$2,821	$0	4.00	$1,228	$0	32.00	$7,157	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($3,100)	0.00	$0	($409)	0.00	$0	($3,509)
GREAT AMERICAN INSURANCE	140.94	$14,339	$500	31.87	$12,795	$11,674	34.98	$4,849	$7,952	207.79	$31,983	$20,126
GREAT LAKES CASUALTY INSURANCE	1139.60	$123,902	$22,570	179.08	$115,996	$112,478	188.52	$42,293	$24,633	1507.20	$282,191	$159,681
GREAT NORTHERN INSURANCE	445.28	$55,748	$32,521	163.39	$93,378	$39,415	139.50	$41,716	$10,579	748.17	$190,842	$82,515
GUARANTY NATIONAL INSURANCE	20.57	$1,557	$0	2.41	$3,697	$0	2.41	$1,834	$0	25.39	$7,088	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARLEYSVILLE LAKE STATES INSURANCE	43.57	$6,581	$0	3.88	$6,020	$13,774	5.86	$2,458	$1,546	53.31	$15,059	$15,320
HARTFORD ACCIDENT AND INDEMNITY	2559.49	$151,480	$29,598	487.31	$225,937	$139,504	502.12	$76,989	$29,805	3548.92	$454,406	$198,907
HARTFORD CASUALTY INSURANCE	11.32	$1,365	$0	2.83	$1,639	$0	2.83	$518	$0	16.98	$3,522	$0
HARTFORD INSURANCE COMPANY OF	775.56	$51,632	$0	140.07	$47,451	$39,741	151.08	$17,053	$7,198	1066.71	$116,136	$46,939
HARTFORD UNDERWRITERS INSURANCE	5.20	$547	$0	1.22	$614	$0	1.22	$169	$0	7.64	$1,330	$0
HASTINGS MUTUAL INSURANCE	25.96	$4,078	$0	2.50	$1,510	($333)	2.50	$841	$147	30.96	$6,429	($186)
HOME-OWNERS INSURANCE COMPANY	13221.75	$730,158	$498,551	1382.95	$856,548	$527,890	1454.50	$234,804	$257,375	16059.20	$1,821,510	$1,283,816
INTEGON NATIONAL INSURANCE	219.22	$27,577	$0	33.73	$22,537	($894)	34.08	$8,142	($1,500)	287.03	$58,256	($2,394)
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	$0	$95	0.00	$0	$95
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6520.40	$796,544	$175,574	1513.54	$876,618	$503,978	1591.90	$337,600	$150,846	9625.84	$2,010,762	$830,398
LIBERTY MUTUAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$25	0.00	$0	$25
LUMBERMENS MUTUAL CASUALTY	0.00	($101)	$0	0.09	$241	$1,899	0.09	$70	($6,811)	0.18	$210	($4,912)

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEEMIC INSURANCE COMPANY	16329.13	$1,254,357	$398,420	2830.05	$1,257,955	$786,796	2919.32	$502,889	$252,980	22078.50	$3,015,201	$1,438,196
MEMBERSELECT INSURANCE COMPANY	2040.15	$330,755	$78,817	235.99	$262,821	$128,912	249.16	$98,016	$106,502	2525.30	$691,592	$314,231
MERASTAR INSURANCE COMPANY	15.12	$2,174	$0	2.96	$1,455	$0	2.96	$461	$0	21.04	$4,090	$0
METROPOLITAN DIRECT PROPERTY AND	1695.97	$177,221	$76,656	208.31	$134,524	$112,399	218.65	$71,710	$26,835	2122.93	$383,455	$215,890
METROPOLITAN GENERAL INSURANCE	217.46	$22,070	$0	29.50	$20,961	$15,016	29.49	$12,580	$71	276.45	$55,611	$15,087
METROPOLITAN GROUP PROPERTY AND	26830.23	$2,690,139	$829,435	3846.72	$3,310,718	$1,687,768	3987.32	$1,106,217	$773,882	34664.27	$7,107,074	$3,291,085
METROPOLITAN PROPERTY AND CASUALTY	1535.83	$156,149	$36,841	179.71	$123,883	$40,223	186.32	$75,866	$52,281	1901.86	$355,898	$129,345
MIC GENERAL INSURANCE CORPORATION	3398.92	$335,471	$89,326	622.33	$278,909	$170,561	654.15	$104,298	$63,487	4675.40	$718,678	$323,374
MICHIGAN AUTOMOBILE INSURANCE	1055.22	$174,794	$66,981	80.40	$84,785	$134,855	83.74	$24,592	$84,099	1219.36	$284,171	$285,935
MICHIGAN INSURANCE COMPANY	4208.00	$103,001	$11,864	461.00	$93,677	$67,048	326.00	$28,971	$48,762	4995.00	$225,649	$127,674
MICHIGAN MILLERS MUTUAL INSURANCE	1034.93	$76,748	$1,163	124.17	$67,529	$56,605	127.67	$26,098	$10,625	1286.77	$170,375	$68,393
MID-CENTURY INSURANCE COMPANY	1.50	$874	$0	0.00	($972)	$0	0.00	($412)	$344	1.50	($510)	$344

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MODERN SERVICE INSURANCE	258.66	$46,053	$136,232	1.73	$2,274	$0	2.08	$1,841	$0	262.47	$50,168	$136,232
MUTUAL SERVICE CASUALTY INSURANCE	431.57	$28,426	$6,813	53.81	$23,523	$5,331	53.83	$7,338	$1,243	539.21	$59,287	$13,387
NATIONAL BEN-FRANKLIN INSURANCE	271.18	$23,937	$0	39.41	$20,508	$2,527	40.67	$9,811	$6,302	351.26	$54,256	$8,829
NATIONAL GENERAL INSURANCE	114.49	$30,017	$17,547	25.34	$11,370	$11,264	25.48	$4,659	$393	165.31	$46,046	$29,204
NATIONWIDE INSURANCE COMPANY OF	0.28	($111)	$0	1.58	$76	$314	0.68	($108)	$105	2.54	($143)	$419
NATIONWIDE MUTUAL FIRE INSURANCE	5186.36	$660,642	$250,493	882.21	$548,137	$488,181	923.80	$273,104	$196,445	6992.37	$1,481,883	$935,119
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$380	NA	NA	NA	0.00	$0	$380
NORTH POINTE INSURANCE COMPANY	2454.00	$462,568	$130,969	9.00	$12,411	$31,142	16.00	$11,173	($3,524)	2479.00	$486,152	$158,587
NORTHERN INSURANCE COMPANY OF	9.98	$831	$0	0.87	$392	$0	0.87	$130	$0	11.72	$1,353	$0
PACIFIC INDEMNITY COMPANY	10.41	$1,132	$0	3.00	$1,483	$0	4.00	$784	$0	17.41	$3,399	$0
PARTNERS MUTUAL INSURANCE	0.00	$1,207	$0	0.00	$1,572	$0	0.00	$904	$0	0.00	$3,683	$0
PHARMACISTS MUTUAL INSURANCE	238.34	$17,750	$0	48.83	$13,620	$0	25.34	$5,895	$2,629	312.51	$37,265	$2,629

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PIONEER STATE MUTUAL INSURANCE	473.99	$41,690	$12,161	65.96	$26,187	$14,160	65.96	$9,991	$1,829	605.91	$77,868	$28,150
PROGRESSIVE MICHIGAN INSURANCE	5982.00	$728,665	$212,429	721.00	$587,218	$261,023	742.00	$166,761	$73,402	7445.00	$1,482,644	$546,854
QBE INSURANCE CORPORATION	88.74	$19,638	$0	0.08	$293	$0	0.08	$148	$0	88.90	$20,079	$0
SAFECO INSURANCE COMPANY OF	0.00	($2,495)	$40,209	0.14	($1,758)	$56,790	0.00	($1,002)	($13,288)	0.14	($5,255)	$83,711
SAFECO INSURANCE COMPANY OF	15037.30	$1,625,276	$1,121,714	2572.80	$1,834,662	$1,213,249	2864.64	$971,757	$704,595	20474.74	$4,431,695	$3,039,558
SOUTHERN MICHIGAN INSURANCE	660.11	$63,531	$70,317	26.32	$23,172	$57,863	26.10	$15,881	$58,880	712.53	$102,584	$187,060
STANDARD FIRE INSURANCE COMPANY, THE	5583.68	$424,070	$615,066	633.15	$246,605	$422,263	393.47	$87,678	$269,673	6610.30	$758,353	$1,307,002
STATE AUTOMOBILE MUTUAL	312.63	$33,500	$0	49.51	$32,526	$9,250	54.65	$13,692	$20,654	416.79	$79,718	$29,904
STATE FARM FIRE AND CASUALTY	194.66	$30,275	$482	20.82	$18,786	$12,792	21.82	$5,407	$7,222	237.30	$54,468	$20,496
STATE FARM MUTUAL AUTOMOBILE	99708.30	$7,313,847	$2,857,149	13176.30	$6,010,827	$4,366,586	13812.90	$2,330,509	$1,459,585	126697.50	$15,655,183	$8,683,320
TITAN INDEMNITY COMPANY	123.12	$21,824	$2,774	15.72	$21,965	$6,191	15.71	$9,050	$2,058	154.55	$52,839	$11,023
TITAN INSURANCE COMPANY	28723.68	$6,437,230	$3,516,408	293.73	$522,078	$350,694	313.45	$343,053	$119,356	29330.86	$7,302,361	$3,986,458

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($15,720)	0.00	$0	($1,770)	0.00	$0	($17,490)
TRAVELERS INDEMNITY COMPANY OF	128.84	$9,428	$2,589	25.85	$12,460	$27,119	18.04	$5,184	$2,442	172.73	$27,072	$32,150
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$2,959	NA	NA	NA	0.00	$0	$2,959
TRUMBULL INSURANCE COMPANY	35.97	$3,494	$0	4.99	$4,139	$5,479	5.00	$1,470	$0	45.96	$9,103	$5,479
UNITED SERVICES AUTOMOBILE	2326.73	$181,987	$4,204	460.70	$220,635	$109,307	485.19	$74,746	$16,614	3272.62	$477,368	$130,125
UNITRIN DIRECT INSURANCE COMPANY	485.00	$44,419	$41	43.70	$24,053	$17,199	45.00	$14,063	$368	573.70	$82,535	$17,608
UNITRIN DIRECT PROPERTY & CASUALTY	79.32	$10,243	$0	13.97	$12,023	$2,409	32.20	$3,780	$0	125.49	$26,046	$2,409
USAA CASUALTY INSURANCE COMPANY	2017.94	$174,134	$15,386	374.57	$218,833	$144,990	388.88	$74,284	$54,056	2781.39	$467,251	$214,432
WEST AMERICAN INSURANCE COMPANY	156.66	$19,541	$0	23.60	$20,446	$0	24.84	$8,484	$9,618	205.10	$48,471	$9,618
WESTFIELD INSURANCE COMPANY	2897.67	$181,575	$444,287	317.16	$187,883	$164,744	325.33	$70,840	$39,701	3540.16	$440,298	$648,732
WOLVERINE MUTUAL INSURANCE	24.00	$1,633	$1,500	0.50	$557	$0	0.50	$151	$0	25.00	$2,341	$1,500

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
Mean:	6844.61	$595,615	$271,866	882.71	$475,221	$307,825	924.13	$172,448	$109,374	8181.12	$1,192,031	$663,112
StDev:	20426.28	$1,698,912	$788,465	3048.93	$1,527,943	$962,460	3197.43	$509,495	$301,756	25907.65	$3,596,901	$1,956,693
Min:	0.00	($2,495)	$0	0.00	($1,758)	($15,720)	0.00	($1,002)	$0	0.00	($5,255)	($17,490)
Max:	139823.06	$11,487,761	$5,413,682	24201.31	$12,089,548	$7,457,641	25298.32	$3,663,990	$2,152,444	189322.69	$27,241,299	$15,023,767

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	3143.64	$156,663	$22,659	577.11	$189,306	$197,811	602.34	$58,390	$43,265	4323.09	$404,359	$263,735
ALLIED PROPERTY AND CASUALTY	9695.45	$624,062	$256,053	1580.73	$573,113	$346,008	1723.91	$180,059	$97,496	13000.09	$1,377,234	$699,557
ALLSTATE INDEMNITY COMPANY	0.00	($169)	$0	NA	NA	NA	NA	NA	NA	0.00	($169)	$0
ALLSTATE INSURANCE COMPANY	38489.56	$2,652,420	$1,820,381	4711.90	$2,132,107	$1,437,618	5160.14	$1,082,139	$453,032	48361.60	$5,866,666	$3,711,031
AMERICAN FELLOWSHIP MUTUAL	441.85	$32,416	$0	49.81	$16,843	$6,203	49.81	$5,228	$1,626	541.47	$54,487	$7,829
AMERICAN INSURANCE COMPANY, THE	60.48	$4,170	$0	16.23	$7,894	$444	17.26	$2,720	$0	93.97	$14,784	$444
AMERICAN INTERNATIONAL INSURANCE	2940.95	$160,128	$44,112	502.28	$169,091	$149,087	523.99	$63,711	$30,676	3967.22	$392,930	$223,875
AMEX ASSURANCE COMPANY	193.15	$18,983	$1,428	59.08	$16,645	$17,963	59.15	$4,882	$6,404	311.38	$40,510	$25,795
AMICA MUTUAL INSURANCE COMPANY	352.20	$30,184	$8,068	62.07	$26,698	$9,950	64.64	$5,960	$20,734	478.91	$62,842	$38,752
ARGONAUT INSURANCE COMPANY	20.39	$2,816	$0	0.50	$175	$0	0.50	$35	$0	21.39	$3,026	$0
AUTO CLUB GROUP INSURANCE	112749.98	$8,642,509	$4,658,147	18746.30	$7,535,424	$4,178,053	19796.64	$2,104,260	$1,173,280	151292.92	$18,282,193	$10,009,480
AUTO CLUB INSURANCE ASSOCIATION	25790.47	$2,289,334	$965,150	4094.14	$1,733,698	$1,047,455	4363.65	$468,364	$237,109	34248.26	$4,491,396	$2,249,714

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	34876.40	$1,556,892	$641,058	3751.00	$1,495,284	$788,053	4079.40	$511,038	$167,223	42706.80	$3,563,214	$1,596,334
BRISTOL WEST INSURANCE COMPANY	8104.80	$402,571	$47,264	728.80	$415,670	$216,988	761.82	$108,877	$25,111	9595.42	$927,118	$289,363
CINCINNATI INSURANCE COMPANY, THE	22824.29	$1,048,995	$463,992	2780.82	$977,154	$616,597	2978.93	$384,079	$150,719	28584.04	$2,410,228	$1,231,308
CITIZENS INSURANCE COMPANY OF	56776.07	$2,963,776	$2,081,554	6838.30	$2,357,791	$1,338,627	7225.32	$952,227	$415,809	70839.69	$6,273,794	$3,835,990
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($1,179)	0.00	$0	($210)	0.00	$0	($1,389)
DAIRYLAND INSURANCE COMPANY	580.91	$76,398	$22,636	51.80	$50,973	$26,422	52.74	$26,748	$15,436	685.45	$154,119	$64,494
EMCASCO INSURANCE COMPANY	481.27	$32,540	$50,501	36.42	$20,886	$44,411	36.92	$6,931	$3,526	554.61	$60,357	$98,438
EMPLOYERS MUTUAL CASUALTY	253.87	$17,147	$15,000	15.59	$7,253	$11,051	15.92	$2,673	$2,026	285.38	$27,073	$28,077
ESURANCE INSURANCE COMPANY	4.41	$2,628	$0	1.82	$1,538	$0	0.91	$295	$0	7.14	$4,461	$0
FARM BUREAU GENERAL INSURANCE	68840.80	$2,701,149	$1,623,733	6607.90	$2,375,102	$1,764,090	7068.50	$633,976	$526,478	82517.20	$5,710,227	$3,914,301
FARM BUREAU MUTUAL INSURANCE	13048.60	$386,053	$305,018	1453.50	$310,745	$195,688	1596.30	$96,947	$65,512	16098.40	$793,745	$566,218
FARMERS INSURANCE EXCHANGE	6019.00	$433,151	$99,619	576.72	$292,464	$257,549	608.40	$126,671	$69,018	7204.12	$852,286	$426,186

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	3.39	$454	$0	2.48	$198	($2,879)	2.48	$201	$0	8.35	$853	($2,879)
FOUNDERS INSURANCE COMPANY	16.15	$1,647	$0	0.49	($29)	$0	0.50	($62)	$0	17.14	$1,556	$0
FOUNDERS INSURANCE COMPANY OF	42.98	$5,586	$0	1.08	$910	$0	1.08	$433	$0	45.14	$6,929	$0
FRANKENMUTH MUTUAL INSURANCE	16389.00	$781,089	$304,440	1993.00	$641,268	$414,255	1990.00	$275,746	$63,526	20372.00	$1,698,103	$782,221
FREMONT MUTUAL INSURANCE	600.88	$18,969	$0	40.68	$12,726	$2,478	45.18	$4,962	$1,809	686.74	$36,657	$4,287
GE PROPERTY & CASUALTY INSURANCE	33.32	$4,291	$0	6.41	$2,736	$0	6.57	$825	$0	46.30	$7,852	$0
GEICO INDEMNITY COMPANY	695.62	$101,160	$66,646	86.49	$51,571	$17,045	91.06	$22,272	$2,849	873.17	$175,003	$86,540
GLENS FALLS INSURANCE COMPANY, THE	119.24	$11,187	$4,247	14.50	$6,586	$2,752	19.41	$3,380	$417	153.15	$21,153	$7,416
GMAC INSURANCE COMPANY	27.00	$2,360	$0	2.00	$1,052	$0	2.00	$433	$0	31.00	$3,845	$0
GRANGE INSURANCE COMPANY OF	91.50	$4,197	$0	13.50	$3,903	$0	14.50	$956	$0	119.50	$9,056	$0
GREAT AMERICAN INSURANCE	26.41	$3,588	$1,213	3.17	$1,350	$2,931	4.06	$949	$388	33.64	$5,887	$4,532
GREAT LAKES CASUALTY INSURANCE	2686.70	$217,159	$43,970	373.62	$169,233	$76,638	388.50	$55,490	$25,214	3448.82	$441,882	$145,822

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	63.51	$7,189	$0	17.79	$8,320	$901	19.83	$3,960	$0	101.13	$19,469	$901
GUARANTY NATIONAL INSURANCE	238.56	$16,599	$0	28.23	$20,241	($1,321)	28.24	$9,329	($534)	295.03	$46,169	($1,855)
HARLEYSVILLE LAKE STATES INSURANCE	1230.38	$105,851	$5,373	125.73	$76,939	$37,776	157.19	$27,517	$15,618	1513.30	$210,307	$58,767
HARTFORD ACCIDENT AND INDEMNITY	1642.70	$85,784	$179,967	278.94	$95,352	$48,223	309.25	$41,075	$36,177	2230.89	$222,211	$264,367
HARTFORD CASUALTY INSURANCE	17.64	$1,115	$1,816	3.20	$983	$0	1.90	$358	$0	22.74	$2,456	$1,816
HARTFORD INSURANCE COMPANY OF	7244.65	$397,492	$86,178	1231.20	$387,021	$235,874	1363.99	$118,836	$59,510	9839.84	$903,349	$381,562
HARTFORD UNDERWRITERS INSURANCE	1347.36	$80,606	$203,108	198.58	$71,454	$214,884	203.07	$23,637	$54,626	1749.01	$175,697	$472,618
HASTINGS MUTUAL INSURANCE	1849.15	$131,936	$515,622	248.00	$70,042	$59,224	263.50	$33,984	$2,008	2360.65	$235,962	$576,854
HOME-OWNERS INSURANCE COMPANY	33620.70	$1,393,020	$373,157	3563.70	$1,335,492	$827,142	3857.90	$443,197	$159,301	41042.30	$3,171,709	$1,359,600
HORACE MANN INSURANCE COMPANY	5914.57	$407,903	$134,411	838.98	$307,629	$259,023	910.07	$176,484	$46,148	7663.62	$892,016	$439,582
INTEGON NATIONAL INSURANCE	1050.63	$87,487	$14,782	114.80	$61,196	$12,025	119.32	$23,359	$2,743	1284.75	$172,042	$29,550
LIBERTY MUTUAL FIRE INSURANCE COMPANY	760.57	$88,321	$13,411	185.73	$102,018	$44,529	196.60	$33,280	$15,652	1142.90	$223,619	$73,592

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LUMBERMENS MUTUAL CASUALTY	0.00	($625)	$0	0.50	($363)	$11,351	0.03	($138)	($1,788)	0.53	($1,126)	$9,563
MEEMIC INSURANCE COMPANY	13585.21	$975,405	$515,895	1625.48	$502,920	$296,436	1707.57	$243,866	$88,399	16918.26	$1,722,191	$900,730
MEMBERSELECT INSURANCE COMPANY	1381.25	$206,765	$39,177	142.74	$121,165	$84,174	151.40	$41,570	$10,792	1675.39	$369,500	$134,143
MERASTAR INSURANCE COMPANY	12.28	$1,720	$0	1.02	$586	$256	1.02	$142	$0	14.32	$2,448	$256
METROPOLITAN DIRECT PROPERTY AND	502.97	$31,343	$841	69.24	$22,970	$3,044	72.90	$6,668	$1,031	645.11	$60,981	$4,916
METROPOLITAN GENERAL INSURANCE	44.00	$2,625	$0	3.00	$710	$0	3.00	$259	$0	50.00	$3,594	$0
METROPOLITAN GROUP PROPERTY AND	492.58	$39,411	$2,229	72.57	$30,571	$2,150	76.48	$11,566	$7,596	641.63	$81,548	$11,975
METROPOLITAN PROPERTY AND CASUALTY	650.50	$37,948	$8,513	75.08	$23,708	$9,270	81.23	$8,624	$1,639	806.81	$70,280	$19,422
MIC GENERAL INSURANCE CORPORATION	10221.24	$893,479	$833,650	1934.48	$757,323	$584,965	2036.28	$225,230	$99,970	14192.00	$1,876,032	$1,518,585
MICHIGAN AUTOMOBILE INSURANCE	768.39	$110,868	$7,697	52.39	$45,386	$14,513	52.98	$13,788	$24,160	873.76	$170,042	$46,370
MICHIGAN INSURANCE COMPANY	6569.00	$142,478	$82,144	770.00	$121,633	$51,472	703.00	$45,737	$17,971	8042.00	$309,848	$151,587
MICHIGAN MILLERS MUTUAL INSURANCE	7553.88	$399,906	$21,595	930.41	$294,797	$194,113	1036.68	$141,156	$53,257	9520.97	$835,859	$268,965

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MID-CENTURY INSURANCE COMPANY	6.00	$144	$0	0.50	$170	$0	0.50	$78	$0	7.00	$392	$0
MODERN SERVICE INSURANCE	1522.46	$179,494	$41,601	16.07	$20,600	$22,423	22.07	$8,918	$5,669	1560.60	$209,012	$69,693
MUTUAL SERVICE CASUALTY INSURANCE	164.98	$11,668	$0	19.65	$11,473	$1,367	19.49	$3,213	$3,050	204.12	$26,354	$4,417
NATIONAL BEN-FRANKLIN INSURANCE	39.67	$2,726	$0	7.67	$2,583	$0	7.67	$1,109	$0	55.01	$6,418	$0
NATIONAL GENERAL INSURANCE	74.09	$12,219	$0	12.33	$4,491	$2,680	14.33	$1,375	$0	100.75	$18,085	$2,680
NATIONWIDE INSURANCE COMPANY OF	0.00	($647)	$1,698	0.00	($296)	$5,996	0.00	($79)	$2,978	0.00	($1,022)	$10,672
NATIONWIDE MUTUAL FIRE INSURANCE	579.87	$50,623	$22,319	111.19	$56,464	$37,864	118.19	$17,447	$6,493	809.25	$124,534	$66,676
NORTH POINTE INSURANCE COMPANY	7906.00	$1,083,286	$254,135	62.00	$82,412	$58,098	67.00	$33,343	$17,514	8035.00	$1,199,041	$329,747
NORTHERN INSURANCE COMPANY OF	4.72	$342	$0	0.50	$246	$26	1.00	$97	$0	6.22	$685	$26
PARTNERS MUTUAL INSURANCE	735.92	$92,292	$47,364	171.91	$55,542	$21,159	92.34	$24,998	$14,368	1000.17	$172,832	$82,891
PIONEER STATE MUTUAL INSURANCE	2690.35	$149,096	$103,802	371.88	$100,506	$74,785	374.23	$39,970	$59,642	3436.46	$289,572	$238,229
PROGRESSIVE MICHIGAN INSURANCE	24486.00	$1,983,651	$738,945	3095.00	$1,714,003	$761,467	3256.00	$382,329	$179,906	30837.00	$4,079,983	$1,680,318

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PRUDENTIAL GENERAL INSURANCE	58.98	$5,259	$0	6.08	$3,192	$0	6.50	$1,858	$0	71.56	$10,309	$0
PRUDENTIAL PROPERTY AND CASUALTY	3913.83	$215,236	$26,648	506.06	$168,478	$92,809	520.99	$87,063	$70,867	4940.88	$470,777	$190,324
QBE INSURANCE CORPORATION	975.83	$127,206	$39,255	4.82	$6,317	$0	6.66	$2,048	$1,694	987.31	$135,571	$40,949
SAFECO INSURANCE COMPANY OF	0.00	($829)	$0	0.00	($741)	$3,978	0.18	($271)	$137	0.18	($1,841)	$4,115
SAFECO INSURANCE COMPANY OF	2605.40	$237,129	$73,425	494.85	$204,066	$117,069	563.80	$69,960	$20,312	3664.05	$511,155	$210,806
SECURA INSURANCE, A MUTUAL	NA	NA	NA	NA	NA	NA	0.00	$0	$287	0.00	$0	$287
SOUTHERN MICHIGAN INSURANCE	522.55	$38,952	$4,117	34.57	$28,933	$33,291	34.79	$12,261	$8,506	591.91	$80,146	$45,914
STATE AUTOMOBILE MUTUAL	53.46	$4,412	$0	6.00	$3,128	$0	7.18	$1,372	$0	66.64	$8,912	$0
STATE FARM FIRE AND CASUALTY	254.55	$36,530	$575	28.73	$20,583	$13,773	35.56	$5,165	$0	318.84	$62,278	$14,348
STATE FARM MUTUAL AUTOMOBILE	171875.80	$11,133,971	$5,120,081	23089.12	$7,548,055	$5,798,982	25166.82	$2,427,122	$1,859,482	220131.74	$21,109,148	$12,778,545
TEACHERS INSURANCE COMPANY	3964.64	$201,946	$49,193	641.82	$192,386	$117,377	656.82	$86,489	$35,778	5263.28	$480,821	$202,348
TITAN INDEMNITY COMPANY	188.21	$17,867	$109,977	24.52	$22,645	$30,542	24.51	$5,538	$12,654	237.24	$46,050	$153,173

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INSURANCE COMPANY	11728.37	$1,657,927	$1,045,426	137.89	$164,929	$108,807	146.21	$66,020	$32,071	12012.47	$1,888,876	$1,186,304
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$3,591	0.00	$0	($64)	0.00	$0	$3,527
TRUMBULL INSURANCE COMPANY	117.57	$6,943	$0	10.41	$5,362	$0	10.41	$1,004	$1,788	138.39	$13,309	$1,788
UNITED SERVICES AUTOMOBILE	2599.97	$169,284	$20,462	505.15	$259,465	$77,808	544.46	$51,077	$19,162	3649.58	$479,826	$117,432
UNITRIN DIRECT INSURANCE COMPANY	3736.73	$169,148	$0	394.74	$150,333	$9,538	402.38	$60,899	$3,272	4533.85	$380,380	$12,810
UNITRIN DIRECT PROPERTY & CASUALTY	8.00	$467	$0	2.00	$829	$0	4.00	$221	$0	14.00	$1,517	$0
USAA CASUALTY INSURANCE COMPANY	1375.58	$97,041	$32,234	252.20	$151,927	$67,969	269.10	$28,076	$11,780	1896.88	$277,044	$111,983
WEST AMERICAN INSURANCE COMPANY	215.30	$16,336	$0	34.56	$13,851	$8,746	36.80	$6,648	$3,995	286.66	$36,835	$12,741
WESTFIELD INSURANCE COMPANY	2960.01	$151,137	$69,984	328.09	$137,992	$131,180	341.25	$46,546	$16,322	3629.35	$335,675	$217,486
WOLVERINE MUTUAL INSURANCE	448.15	$25,951	$0	36.16	$11,306	$1,563	38.58	$3,941	$0	522.89	$41,198	$1,563
Mean:	8450.50	$537,450	$267,997	1072.81	$404,312	$258,207	1134.36	$132,700	$71,832	10353.08	$1,047,295	$583,225
StDev:	23750.30	$1,557,626	$793,840	3272.20	$1,186,457	$788,261	3503.41	$368,787	$238,813	30069.65	$3,061,921	$1,787,007
Min:	0.00	($829)	$0	0.00	($741)	($2,879)	0.00	($271)	$0	0.00	($1,841)	($2,879)
Max:	171875.80	$11,133,971	$5,120,081	23089.12	$7,548,055	$5,798,982	25166.82	$2,427,122	$1,859,482	220131.74	$21,109,148	$12,778,545

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	34422.93	$1,906,670	$1,223,152	6193.30	$2,366,249	$1,680,167	6565.98	$808,873	$444,891	47182.21	$5,081,792	$3,348,210
ALLIED PROPERTY AND CASUALTY	29048.44	$2,100,750	$1,813,884	4503.07	$1,732,323	$1,321,534	5054.13	$780,564	$467,703	38605.64	$4,613,637	$3,603,121
ALLSTATE INDEMNITY COMPANY	0.00	($151)	$0	NA	NA	NA	0.00	($7)	$0	0.00	($158)	$0
ALLSTATE INSURANCE COMPANY	373505.98	$26,511,673	$23,840,859	46598.22	$24,788,912	$14,232,173	51497.90	$10,792,375	$5,599,251	471602.10	$62,092,960	$43,672,283
AMERICAN AND FOREIGN INSURANCE	33.50	$2,739	$0	11.08	$4,189	$0	11.83	$1,661	$735	56.41	$8,589	$735
AMERICAN FELLOWSHIP MUTUAL	24252.00	$1,967,541	$621,062	3601.26	$1,472,033	$1,481,415	3601.26	$497,754	$395,330	31454.52	$3,937,328	$2,497,807
AMERICAN INSURANCE COMPANY, THE	1269.21	$93,100	$6,348	338.12	$154,421	$45,023	362.96	$60,694	$18,016	1970.29	$308,215	$69,387
AMERICAN INTERNATIONAL INSURANCE	26603.28	$1,670,657	$881,610	4606.48	$1,838,043	$1,250,244	4899.16	$692,287	$397,263	36108.92	$4,200,987	$2,529,117
AMERICAN RELIABLE INSURANCE	19.00	$303	$0	6.00	$569	$0	6.00	$789	$0	31.00	$1,661	$0
AMEX ASSURANCE COMPANY	8103.58	$1,011,390	$246,108	2447.49	$1,066,273	$637,700	2522.07	$313,304	$259,680	13073.14	$2,390,967	$1,143,488
AMICA MUTUAL INSURANCE COMPANY	5824.95	$517,486	$733,850	1044.61	$558,017	$279,652	1104.76	$141,195	$88,640	7974.32	$1,216,698	$1,102,142
ARGONAUT INSURANCE COMPANY	212.83	$24,711	$549	20.58	$19,843	$0	21.08	$8,417	$400	254.49	$52,971	$949

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 GROUP INSURANCE	590933.07	$45,040,689	$18,374,815	100923.55	$43,638,714	$28,022,774	107474.49	$15,017,982	$9,910,084	799331.11	$103,697,385	$56,307,673
AUTO CLUB INSURANCE ASSOCIATION	238477.32	$20,262,310	$8,141,105	38159.99	$17,262,483	$10,486,958	41210.75	$5,963,683	$3,598,427	317848.06	$43,488,476	$22,226,490
AUTO-OWNERS INSURANCE COMPANY	285448.79	$12,963,338	$10,528,903	29725.10	$12,574,202	$7,107,456	34229.10	$4,410,719	$2,110,727	349402.99	$29,948,259	$19,747,086
BRISTOL WEST INSURANCE COMPANY	75737.23	$4,318,014	$1,483,386	7472.63	$5,219,611	$2,748,805	7650.16	$1,572,911	$718,007	90860.02	$11,110,536	$4,950,198
CINCINNATI INSURANCE COMPANY, THE	35134.38	$1,732,041	$847,762	4423.34	$1,603,689	$868,378	5005.85	$645,392	$303,787	44563.57	$3,981,122	$2,019,927
CITIZENS INSURANCE COMPANY OF	671150.63	$36,501,927	$14,668,984	77956.87	$31,069,163	$19,036,323	83981.48	$12,363,029	$7,084,056	833088.98	$79,934,119	$40,789,363
CONTINENTAL INSURANCE COMPANY, THE	4.51	$1,054	$0	1.00	$421	$11,989	1.00	$147	$26,567	6.51	$1,622	$38,556
DAIRYLAND INSURANCE COMPANY	955.14	$140,940	$194,939	64.06	$73,039	$124,157	67.24	$43,278	$94,820	1086.44	$257,257	$413,916
EMCASCO INSURANCE COMPANY	1788.83	$160,984	$8,514	164.44	$99,972	$55,526	186.83	$40,813	$31,866	2140.10	$301,769	$95,906
EMPLOYERS MUTUAL CASUALTY	794.33	$66,570	$17,381	76.10	$43,380	$38,694	80.27	$16,784	$16,075	950.70	$126,734	$72,150
ESURANCE INSURANCE COMPANY	54.48	$31,286	$0	17.82	$19,624	$5,103	9.41	$5,270	$3,124	81.71	$56,180	$8,227
FARM BUREAU GENERAL INSURANCE	320758.90	$13,760,101	$7,366,734	31725.90	$12,017,226	$8,445,073	34205.20	$4,504,542	$3,626,433	386690.00	$30,281,869	$19,438,240

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FARM BUREAU MUTUAL INSURANCE	167596.60	$5,856,751	$2,350,110	17852.30	$4,042,049	$2,755,004	19741.40	$2,009,470	$1,586,399	205190.30	$11,908,270	$6,691,513
FARMERS INSURANCE EXCHANGE	156406.99	$12,227,213	$5,351,169	16341.89	$8,959,432	$6,290,143	17594.48	$3,730,728	$2,773,329	190343.36	$24,917,373	$14,414,641
FEDERAL INSURANCE COMPANY	294.21	$38,028	$500	96.04	$64,143	$19,174	85.83	$32,236	$6,147	476.08	$134,407	$25,821
FIDELITY AND CASUALTY COMPANY OF	0.00	($202)	$0	0.00	($381)	$8,969	0.00	($163)	$2,075	0.00	($746)	$11,044
FOREMOST PROPERTY AND CASUALTY	273.37	$14,106	$2,668	9.00	$2,783	$15,779	29.41	$4,751	$32,955	311.78	$21,640	$51,402
FOUNDERS INSURANCE COMPANY	93.89	$9,624	$33,759	2.16	$2,049	$1,789	2.08	$1,110	$0	98.13	$12,783	$35,548
FOUNDERS INSURANCE COMPANY OF	587.96	$78,248	$311,891	7.00	$10,008	$2,400	7.00	$4,634	$3,718	601.96	$92,890	$318,009
FRANKENMUTH MUTUAL INSURANCE	162692.00	$7,945,563	$4,457,630	19381.00	$6,642,719	$4,328,618	20583.00	$2,840,255	$1,592,384	202656.00	$17,428,537	$10,378,632
FREMONT MUTUAL INSURANCE	6534.61	$173,218	($69,410)	438.32	$134,395	$68,631	491.02	$57,778	$40,873	7463.95	$365,391	$40,094
GE PROPERTY & CASUALTY INSURANCE	3793.98	$388,914	$408,658	776.89	$365,846	$149,576	758.22	$116,744	$61,222	5329.09	$871,504	$619,456
GEICO INDEMNITY COMPANY	5512.63	$724,261	$1,020,550	695.78	$388,133	$423,905	746.89	$163,593	$81,096	6955.30	$1,275,987	$1,525,551
GLENS FALLS INSURANCE COMPANY, THE	12080.00	$1,005,484	$274,711	2125.25	$918,545	$599,567	2316.92	$393,847	$156,957	16522.17	$2,317,876	$1,031,235

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GLOBE INDEMNITY COMPANY	22.85	$808	$0	5.00	$1,565	$0	6.00	$605	$84	33.85	$2,978	$84
GMAC INSURANCE COMPANY	357.00	$27,628	$0	55.00	$25,109	$905	55.00	$7,722	$0	467.00	$60,459	$905
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($200)	0.00	$0	$841	0.00	$0	$641
GRANGE INSURANCE COMPANY OF	3945.33	$260,007	$6,531	577.32	$243,529	$126,074	603.16	$62,934	$15,193	5125.81	$566,470	$147,798
GREAT AMERICAN INSURANCE	4624.67	$490,262	$62,525	1092.79	$503,683	$437,080	1184.56	$220,751	$83,356	6902.02	$1,214,696	$582,961
GREAT LAKES CASUALTY INSURANCE	7826.22	$743,155	$135,197	1155.34	$515,845	$320,593	1218.56	$237,478	$151,542	10200.12	$1,496,478	$607,332
GREAT NORTHERN INSURANCE	6742.62	$833,175	$280,961	2545.89	$1,660,913	$916,356	2217.81	$773,690	$185,505	11506.32	$3,267,778	$1,382,822
GUARANTY NATIONAL INSURANCE	945.39	$84,080	$44,993	72.32	$72,191	$48,575	71.58	$30,730	$64,717	1089.29	$187,001	$158,285
HARLEYSVILLE LAKE STATES INSURANCE	29784.71	$2,469,775	$709,053	3335.23	$1,955,933	$1,589,030	3959.15	$626,725	$498,165	37079.09	$5,052,433	$2,796,248
HARTFORD ACCIDENT AND INDEMNITY	5704.92	$333,101	$268,926	1007.37	$394,384	$282,887	1048.42	$142,706	$91,966	7760.71	$870,191	$643,779
HARTFORD CASUALTY INSURANCE	27.39	$2,612	$0	3.07	$1,336	$0	3.07	$367	$0	33.53	$4,315	$0
HARTFORD INSURANCE COMPANY OF	19321.89	$1,035,605	$1,280,075	3221.93	$949,188	$574,280	3651.54	$347,482	$206,306	26195.36	$2,332,275	$2,060,661

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARTFORD UNDERWRITERS INSURANCE	622.24	$37,998	$24,672	95.39	$30,285	$128,212	97.65	$12,401	$22,291	815.28	$80,684	$175,175
HASTINGS MUTUAL INSURANCE	36564.56	$2,499,610	$4,537,470	4452.00	$1,193,358	$1,043,326	4859.50	$573,194	$522,846	45876.06	$4,266,162	$6,103,642
HOME-OWNERS INSURANCE COMPANY	278318.90	$11,839,229	$8,745,045	28221.60	$11,172,007	$6,549,492	31869.40	$3,753,642	$2,099,441	338409.90	$26,764,878	$17,393,978
HORACE MANN INSURANCE COMPANY	21808.75	$1,541,312	$1,057,568	3231.39	$1,244,312	$839,351	3553.56	$660,740	$371,672	28593.70	$3,446,364	$2,268,591
INTEGON NATIONAL INSURANCE	2212.15	$199,380	$59,641	242.72	$127,839	$58,761	263.41	$53,648	$9,881	2718.28	$380,867	$128,283
LIBERTY MUTUAL FIRE INSURANCE COMPANY	48764.61	$4,443,249	$2,372,941	11829.82	$4,770,065	$2,691,791	12705.11	$1,579,148	$906,208	73299.54	$10,792,462	$5,970,940
MEEMIC INSURANCE COMPANY	136727.80	$9,795,033	$1,992,469	22602.71	$8,310,401	$5,562,272	23696.58	$3,739,996	$2,271,235	183027.09	$21,845,430	$9,825,976
MEMBERSELECT INSURANCE COMPANY	12729.82	$1,880,776	$1,009,531	1322.22	$1,245,639	$808,349	1410.74	$508,808	$314,000	15462.78	$3,635,223	$2,131,880
MERASTAR INSURANCE COMPANY	302.64	$33,069	$15,001	62.81	$23,606	$15,050	63.79	$6,603	$2,300	429.24	$63,278	$32,351
MERCHANTS MUTUAL INSURANCE	64.00	$2,514	$0	12.00	$4,239	$2,891	9.00	$1,685	$0	85.00	$8,438	$2,891
METROPOLITAN DIRECT PROPERTY AND	5692.89	$401,469	$107,813	851.99	$350,389	$194,720	896.97	$139,288	$43,882	7441.85	$891,146	$346,415
METROPOLITAN GENERAL INSURANCE	178.00	$11,085	$258	23.06	$7,552	$20,242	24.08	$3,319	$4,205	225.14	$21,956	$24,705

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
METROPOLITAN GROUP PROPERTY AND	59430.74	$3,836,302	$1,610,014	8950.55	$4,300,339	$2,794,695	9263.57	$1,499,245	$1,005,623	77644.86	$9,635,886	$5,410,332
METROPOLITAN PROPERTY AND CASUALTY	3564.06	$248,331	$77,311	413.14	$152,383	$85,080	437.22	$65,821	$24,663	4414.42	$466,535	$187,054
MIC GENERAL INSURANCE CORPORATION	110618.98	$9,210,299	$3,407,727	19972.92	$7,638,909	$4,694,385	21331.13	$2,660,622	$1,549,457	151923.03	$19,509,830	$9,651,569
MICHIGAN AUTOMOBILE INSURANCE	3902.00	$671,478	$65,700	210.14	$215,129	$130,374	222.57	$65,521	$18,306	4334.71	$952,128	$214,380
MICHIGAN INSURANCE COMPANY	45503.00	$984,228	$261,783	5495.00	$881,786	$511,322	4547.00	$322,552	$179,397	55545.00	$2,188,566	$952,502
MICHIGAN MILLERS MUTUAL INSURANCE	27598.37	$1,515,474	$422,580	3308.74	$1,122,673	$834,714	3718.05	$535,361	$319,090	34625.16	$3,173,508	$1,576,384
MID-CENTURY INSURANCE COMPANY	40.50	$5,028	$0	2.66	$601	$315	2.58	($91)	$602	45.74	$5,538	$917
MODERN SERVICE INSURANCE	14521.89	$2,034,878	$971,599	304.14	$348,595	$301,554	312.65	$177,255	$79,325	15138.68	$2,560,728	$1,352,478
MUTUAL SERVICE CASUALTY INSURANCE	17415.46	$1,066,980	$361,438	2174.30	$909,980	$683,159	2347.22	$332,842	$255,133	21936.98	$2,309,802	$1,299,730
NATIONAL BEN-FRANKLIN INSURANCE	13289.25	$935,430	$506,278	2379.59	$896,870	$399,373	2535.34	$374,059	$156,183	18204.18	$2,206,359	$1,061,834
NATIONAL GENERAL INSURANCE	2291.05	$277,776	$37,213	473.30	$158,136	$190,419	511.58	$51,288	$26,005	3275.93	$487,200	$253,637
NATIONWIDE INSURANCE COMPANY OF	0.00	($933)	$2,576	0.43	($881)	$29,620	0.18	($269)	$13,327	0.61	($2,083)	$45,523

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONWIDE MUTUAL FIRE INSURANCE	60689.60	$6,405,819	$6,523,393	11759.14	$5,402,029	$3,264,308	12400.55	$2,147,318	$1,159,339	84849.29	$13,955,166	$10,947,040
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$2,865	0.00	$0	($6,161)	0.00	$0	($3,296)
NATIONWIDE PROPERTY AND CASUALTY	252.74	$66,891	$0	31.97	$32,277	$0	31.97	$7,697	$0	316.68	$106,865	$0
NORTH POINTE INSURANCE COMPANY	16217.00	$2,325,699	$1,289,015	208.00	$268,222	$170,911	247.00	$125,040	$77,632	16672.00	$2,718,961	$1,537,558
NORTHERN INSURANCE COMPANY OF	26.98	$2,665	$0	4.69	$1,474	$4,931	4.69	$593	($851)	36.36	$4,732	$4,080
PACIFIC INDEMNITY COMPANY	81.12	$9,658	$0	28.83	$16,911	$9,216	28.73	$10,520	$520	138.68	$37,089	$9,736
PARTNERS MUTUAL INSURANCE	259.35	$31,462	$122,040	51.61	$16,369	$2,072	32.32	$8,508	$5,267	343.28	$56,339	$129,379
PHARMACISTS MUTUAL INSURANCE	422.84	$23,574	$10,361	124.34	$30,877	$32,831	67.58	$10,731	$2,228	614.76	$65,182	$45,420
PIONEER STATE MUTUAL INSURANCE	127379.13	$6,843,876	$1,766,513	17752.05	$4,221,927	$3,385,733	18035.40	$1,744,179	$1,649,638	163166.58	$12,809,982	$6,801,884
PROGRESSIVE MICHIGAN INSURANCE	153421.00	$14,055,597	$9,287,489	20346.00	$12,218,679	$5,928,211	21229.00	$3,351,801	$1,635,288	194996.00	$29,626,077	$16,850,988
PRUDENTIAL GENERAL INSURANCE	391.98	$39,425	$2,716	45.65	$33,334	$34,746	47.83	$15,438	$5,917	485.46	$88,197	$43,379
PRUDENTIAL PROPERTY AND CASUALTY	17751.66	$1,134,722	$623,906	2312.73	$1,012,605	$712,684	2365.24	$492,924	$228,679	22429.63	$2,640,251	$1,565,269

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	9292.73	$1,530,270	$474,552	71.72	$111,549	$20,031	79.08	$45,111	$14,568	9443.53	$1,686,930	$509,151
RESPONSE WORLDWIDE INSURANCE	0.28	$31	$0	0.01	$9	$0	0.50	$6	$0	0.79	$46	$0
ROYAL INSURANCE COMPANY OF	16.00	$1,357	$0	3.00	$1,787	$0	3.00	$741	$814	22.00	$3,885	$814
SAFECO INSURANCE COMPANY OF	0.00	($763)	$14,221	0.07	($927)	$71,300	0.40	($441)	$14,965	0.47	($2,131)	$100,486
SAFECO INSURANCE COMPANY OF	14898.42	$1,383,588	$451,227	2657.12	$1,308,903	$689,068	2930.02	$523,116	$246,783	20485.56	$3,215,607	$1,387,078
SECURA INSURANCE, A MUTUAL	13007.71	$1,066,819	$456,220	1965.39	$686,083	$527,747	2067.15	$313,321	$206,636	17040.25	$2,066,223	$1,190,603
SECURA SUPREME INSURANCE	1215.24	$150,045	$1,000	348.65	$104,663	$23,013	359.73	$46,895	$5,999	1923.62	$301,603	$30,012
SOUTHERN MICHIGAN INSURANCE	9528.52	$821,734	$610,020	467.75	$401,713	$241,982	474.28	$177,478	$69,575	10470.55	$1,400,925	$921,577
STATE AUTOMOBILE MUTUAL	1788.59	$141,437	$29,959	310.50	$152,654	$86,950	333.01	$59,078	$39,838	2432.10	$353,169	$156,747
STATE FARM FIRE AND CASUALTY	1896.00	$274,183	$89,891	214.31	$182,743	$110,752	252.74	$49,043	$30,464	2363.05	$505,969	$231,107
STATE FARM MUTUAL AUTOMOBILE	1101272.98	$75,966,048	$35,315,712	148123.64	$57,772,401	$41,269,731	161428.57	$21,091,373	$15,938,218	1410825.19	$154,829,822	$92,523,661
TEACHERS INSURANCE COMPANY	11175.00	$596,771	$82,624	1731.66	$496,893	$322,804	1793.08	$215,580	$156,245	14699.74	$1,309,244	$561,673

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INDEMNITY COMPANY	107.25	$12,863	$0	12.05	$11,294	$20,323	12.06	$2,661	$1,839	131.36	$26,818	$22,162
TITAN INSURANCE COMPANY	69467.05	$10,211,874	$5,038,116	1988.19	$2,466,737	$1,539,427	2139.55	$1,015,591	$291,544	73594.79	$13,694,202	$6,869,087
TOKIO MARINE AND FIRE INSURANCE	58.00	$8,753	$0	14.00	$11,904	$3,233	12.00	$3,643	$0	84.00	$24,300	$3,233
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($1,910)	0.00	$0	($770)	0.00	$0	($2,680)
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$792	NA	NA	NA	0.00	$0	$792
TRUMBULL INSURANCE COMPANY	809.25	$71,224	$21,611	113.74	$93,059	$54,703	116.41	$27,663	$17,421	1039.40	$191,946	$93,735
UNITED SERVICES AUTOMOBILE	25705.73	$1,862,359	$735,663	5028.21	$2,164,869	$1,403,821	5346.21	$559,751	$363,354	36080.15	$4,586,979	$2,502,838
UNITRIN DIRECT INSURANCE COMPANY	4765.23	$353,787	$257,640	783.56	$317,347	$293,075	803.73	$143,453	$48,555	6352.52	$814,587	$599,270
UNITRIN DIRECT PROPERTY & CASUALTY	424.48	$37,418	$0	72.48	$39,930	$7,295	145.66	$11,971	$0	642.62	$89,319	$7,295
USAA CASUALTY INSURANCE COMPANY	15881.43	$1,218,876	$353,303	3013.55	$1,456,424	$953,944	3203.61	$394,200	$315,008	22098.59	$3,069,500	$1,622,255
VIGILANT INSURANCE COMPANY	12.00	$1,339	$0	3.00	$1,654	$0	3.00	$667	$0	18.00	$3,660	$0
WARNER INSURANCE COMPANY	20.10	$0	$0	3.54	$0	$0	4.01	$0	$0	27.65	$0	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	6104.59	$478,575	$284,306	1041.59	$512,045	$349,270	1097.66	$184,537	$62,325	8243.84	$1,175,157	$695,901
WESTFIELD INSURANCE COMPANY	15798.59	$877,135	$605,590	1763.00	$686,423	$493,921	1871.92	$330,701	$111,937	19433.51	$1,894,259	$1,211,448
WOLVERINE MUTUAL INSURANCE	4908.31	$303,629	$34,822	578.40	$214,228	$104,695	606.73	$83,574	$53,384	6093.44	$601,431	$192,901
Mean:	54644.03	$3,619,685	$1,869,710	7004.41	$2,936,628	$1,886,747	7548.88	$1,098,180	$688,836	67097.05	$7,487,704	$4,354,713
StDev:	148433.90	$9,849,296	$4,932,746	19732.32	$8,119,024	$5,385,127	21378.66	$2,995,006	$2,028,518	186597.75	$20,705,175	$12,074,456
Min:	0.00	($933)	($69,410)	0.00	($927)	($1,910)	0.00	($441)	($69,410)	0.00	($2,131)	($3,296)
Max:	1101272.98	$75,966,048	$35,315,712	148123.64	$57,772,401	$41,269,731	161428.57	$21,091,373	$15,938,218	1410825.19	$154,829,822	$92,523,661

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	4404.82	$201,489	$31,829	688.09	$200,829	$140,787	783.54	$122,036	$140,818	5876.45	$524,354	$313,434
ALLIED PROPERTY AND CASUALTY	53736.35	$3,756,671	$1,236,501	7672.62	$2,204,459	$1,293,359	8935.32	$1,396,033	$1,354,847	70344.29	$7,357,163	$3,884,707
ALLSTATE INSURANCE COMPANY	35998.57	$2,169,969	$3,334,330	3727.47	$1,404,232	$614,156	4465.64	$970,587	$710,844	44191.68	$4,544,788	$4,659,330
AMERICAN AND FOREIGN INSURANCE	16.50	$481	$0	NA	NA	NA	NA	NA	NA	16.50	$481	$0
AMERICAN FELLOWSHIP MUTUAL	0.40	$45	$0	0.08	$27	$0	0.08	$6	$0	0.56	$78	$0
AMERICAN INSURANCE COMPANY, THE	7.96	$766	$0	1.00	$298	$0	1.00	$209	$0	9.96	$1,273	$0
AMERICAN INTERNATIONAL INSURANCE	4317.50	$205,988	$1,213,510	654.65	$183,823	$89,237	721.40	$119,509	$131,800	5693.55	$509,320	$1,434,547
AMEX ASSURANCE COMPANY	1799.82	$165,531	$30,153	488.41	$133,861	$89,469	533.14	$87,327	$108,512	2821.37	$386,719	$228,134
AMICA MUTUAL INSURANCE COMPANY	748.73	$60,026	$3,384	112.44	$48,398	$1,569	136.74	$18,677	$4,060	997.91	$127,101	$9,013
ARGONAUT INSURANCE COMPANY	38.33	$4,640	$0	2.16	$1,560	$0	2.16	$587	$0	42.65	$6,787	$0
AUTO CLUB GROUP INSURANCE	16926.65	$1,129,220	$319,422	2528.97	$833,940	$525,196	2883.66	$362,832	$385,935	22339.28	$2,325,992	$1,230,553
AUTO CLUB INSURANCE ASSOCIATION	10291.33	$761,115	$226,146	1416.89	$480,746	$344,885	1649.07	$205,393	$206,328	13357.29	$1,447,254	$777,359

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	161787.50	$6,708,526	$3,772,650	16895.10	$5,895,282	$3,698,485	20655.60	$2,207,560	$1,889,294	199338.20	$14,811,368	$9,360,429
BRISTOL WEST INSURANCE COMPANY	8147.05	$609,528	$294,352	415.89	$255,281	$147,003	513.75	$162,002	$121,549	9076.69	$1,026,811	$562,904
CINCINNATI INSURANCE COMPANY, THE	6592.05	$360,795	$6,590	818.40	$259,007	$99,172	914.07	$108,520	$146,273	8324.52	$728,322	$252,035
CITIZENS INSURANCE COMPANY OF	125595.97	$6,494,059	$1,712,786	14005.05	$4,402,506	$2,535,670	16213.64	$2,054,788	$2,064,869	155814.66	$12,951,353	$6,313,325
CONTINENTAL INSURANCE COMPANY, THE	1.26	$67	$0	0.00	$0	($3,095)	0.00	$0	$909	1.26	$67	($2,186)
DAIRYLAND INSURANCE COMPANY	19.49	$3,189	$0	0.00	($185)	$0	0.00	($111)	$0	19.49	$2,893	$0
EMCASCO INSURANCE COMPANY	3648.37	$266,667	$676,073	262.63	$106,772	$118,421	302.65	$53,958	$40,715	4213.65	$427,397	$835,209
EMPLOYERS MUTUAL CASUALTY	1577.44	$115,044	$12,527	104.09	$47,202	$25,284	130.18	$25,251	$26,483	1811.71	$187,497	$64,294
ESURANCE INSURANCE COMPANY	3.00	$1,845	$0	1.16	$1,671	$0	0.58	$776	$3,124	4.74	$4,292	$3,124
FARM BUREAU GENERAL INSURANCE	37084.60	$1,298,160	$961,834	2696.40	$724,183	$472,239	3038.30	$585,803	$391,301	42819.30	$2,608,146	$1,825,374
FARM BUREAU MUTUAL INSURANCE	25303.90	$680,844	$78,926	2327.80	$433,719	$328,146	2672.40	$418,625	$425,539	30304.10	$1,533,188	$832,611
FARMERS INSURANCE EXCHANGE	35055.48	$1,928,642	$466,367	3276.64	$919,141	$509,126	3579.23	$820,540	$572,488	41911.35	$3,668,323	$1,547,981

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	0.00	($97)	$0	0.00	($351)	$11,890	0.00	($350)	$0	0.00	($798)	$11,890
FOREMOST PROPERTY AND CASUALTY	0.00	($59)	$0	0.00	($459)	$0	0.00	($252)	$0	0.00	($770)	$0
FOUNDERS INSURANCE COMPANY	4.48	$951	$0	1.06	$802	$0	1.07	$404	$0	6.61	$2,157	$0
FOUNDERS INSURANCE COMPANY OF	11.49	$1,864	$1,739	0.65	$585	$0	0.66	$285	$0	12.80	$2,734	$1,739
FRANKENMUTH MUTUAL INSURANCE	42532.00	$1,903,897	$507,939	4754.00	$1,373,483	$690,306	5561.00	$657,661	$625,497	52847.00	$3,935,041	$1,823,742
FREMONT MUTUAL INSURANCE	10180.76	$243,953	$85,343	696.37	$172,949	$82,603	787.85	$83,666	$111,377	11664.98	$500,568	$279,323
GE PROPERTY & CASUALTY INSURANCE	236.00	$18,638	$622	40.08	$10,382	$0	37.90	$5,200	$2,324	313.98	$34,220	$2,946
GEICO INDEMNITY COMPANY	2154.97	$249,652	$110,683	171.09	$78,444	$24,984	197.35	$50,443	$41,650	2523.41	$378,539	$177,317
GLENS FALLS INSURANCE COMPANY, THE	1303.99	$102,972	$258,918	180.75	$63,953	$58,431	226.34	$43,278	$42,238	1711.08	$210,203	$359,587
GMAC INSURANCE COMPANY	37.00	$2,335	$0	5.00	$1,792	$4,493	5.00	$962	$0	47.00	$5,089	$4,493
GRANGE INSURANCE COMPANY OF	27.96	$1,481	$2,001	3.50	$833	$0	4.00	$439	$0	35.46	$2,753	$2,001
GREAT AMERICAN INSURANCE	37.81	$4,361	$1,012	5.52	$1,545	$0	8.12	$630	$605	51.45	$6,536	$1,617

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT LAKES CASUALTY INSURANCE	5973.66	$428,545	$58,337	701.40	$235,682	$125,917	800.46	$137,773	$154,411	7475.52	$802,000	$338,665
GREAT NORTHERN INSURANCE	8.40	$921	$0	2.00	$357	$0	3.00	$228	$0	13.40	$1,506	$0
GUARANTY NATIONAL INSURANCE	3.00	$415	$0	NA	NA	NA	NA	NA	NA	3.00	$415	$0
HARLEYSVILLE LAKE STATES INSURANCE	1725.82	$153,299	$63,512	92.79	$55,934	$34,609	169.23	$45,131	$39,863	1987.84	$254,364	$137,984
HARTFORD ACCIDENT AND INDEMNITY	976.15	$45,722	$546,201	148.31	$45,502	$82,896	166.52	$26,905	$23,914	1290.98	$118,129	$653,011
HARTFORD CASUALTY INSURANCE	28.22	$1,611	$0	4.15	$1,914	$1,116	3.93	$804	$0	36.30	$4,329	$1,116
HARTFORD INSURANCE COMPANY OF	28239.17	$1,339,669	$823,618	4419.85	$1,142,870	$660,178	5264.98	$500,425	$341,723	37924.00	$2,982,964	$1,825,519
HARTFORD UNDERWRITERS INSURANCE	846.02	$51,166	$70,374	130.69	$34,955	$90,184	142.92	$16,425	$70,836	1119.63	$102,546	$231,394
HASTINGS MUTUAL INSURANCE	7759.07	$466,647	$587,658	806.00	$213,179	$183,357	968.00	$118,139	$160,315	9533.07	$797,965	$931,330
HOME-OWNERS INSURANCE COMPANY	270801.90	$10,267,746	$5,564,813	27683.70	$8,756,087	$6,890,910	32365.60	$3,133,267	$2,663,574	330851.20	$22,157,100	$15,119,297
HORACE MANN INSURANCE COMPANY	8291.16	$509,312	$75,618	1050.15	$311,503	$165,104	1388.32	$216,642	$217,781	10729.63	$1,037,457	$458,503
INTEGON NATIONAL INSURANCE	1111.07	$108,272	$18,584	64.82	$36,719	$22,595	75.33	$14,359	$14,839	1251.22	$159,350	$56,018

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LIBERTY MUTUAL FIRE INSURANCE COMPANY	22137.71	$2,069,681	$676,219	4659.28	$1,616,312	$1,224,640	5349.17	$832,685	$781,421	32146.16	$4,518,678	$2,682,280
LUMBERMENS MUTUAL CASUALTY	12.00	$421	$0	1.00	$347	$0	1.00	$169	$1,585	14.00	$937	$1,585
MEEMIC INSURANCE COMPANY	56156.00	$3,608,372	$1,128,204	8668.06	$2,459,059	$1,688,731	9511.16	$1,162,793	$1,307,878	74335.22	$7,230,224	$4,124,813
MEMBERSELECT INSURANCE COMPANY	611.39	$78,396	$788,388	59.64	$40,961	$29,007	68.16	$21,900	$22,711	739.19	$141,257	$840,106
METROPOLITAN DIRECT PROPERTY AND	910.96	$50,887	$26,437	99.15	$31,576	$10,328	115.24	$18,360	$20,172	1125.35	$100,823	$56,937
METROPOLITAN GENERAL INSURANCE	15.00	$760	$0	1.33	$273	$0	1.33	$137	$0	17.66	$1,170	$0
METROPOLITAN GROUP PROPERTY AND	752.99	$49,443	$2,713	101.48	$36,326	$18,785	114.23	$14,672	$19,023	968.70	$100,441	$40,521
METROPOLITAN PROPERTY AND CASUALTY	294.24	$16,612	$1,725	34.73	$11,747	($320)	37.99	$5,741	$0	366.96	$34,100	$1,405
MIC GENERAL INSURANCE CORPORATION	1837.41	$125,807	$20,932	311.98	$98,927	$46,021	346.85	$40,342	$48,151	2496.24	$265,076	$115,104
MICHIGAN AUTOMOBILE INSURANCE	2212.22	$328,985	$29,091	65.74	$55,982	$4,640	74.15	$18,785	$29,151	2352.11	$403,752	$62,882
MICHIGAN INSURANCE COMPANY	776.00	$11,249	$0	86.00	$8,455	$675	68.00	$3,452	$617	930.00	$23,156	$1,292
MICHIGAN MILLERS MUTUAL INSURANCE	648.49	$31,845	$5,000	73.67	$18,296	$1,425	88.17	$9,224	$1,577	810.33	$59,365	$8,002

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MID-CENTURY INSURANCE COMPANY	27.00	$1,764	$0	1.91	$1,762	$0	2.00	$1,005	$0	30.91	$4,531	$0
MODERN SERVICE INSURANCE	379.48	$71,216	$18,071	8.24	$5,670	$11,574	8.33	$4,258	$5,948	396.05	$81,144	$35,593
MUTUAL SERVICE CASUALTY INSURANCE	8186.89	$417,564	$216,402	926.46	$244,583	$218,522	1070.98	$172,933	$204,401	10184.33	$835,080	$639,325
NATIONAL BEN-FRANKLIN INSURANCE	79.66	$5,439	$0	16.17	$5,907	$0	18.42	$3,329	$0	114.25	$14,675	$0
NATIONAL GENERAL INSURANCE	1834.92	$168,527	$16,156	370.22	$96,278	$73,695	413.25	$36,062	$32,966	2618.39	$300,867	$122,817
NATIONWIDE INSURANCE COMPANY OF	0.00	($1,223)	$0	0.19	$196	($14,953)	1.02	$158	$25,935	1.21	($869)	$10,982
NATIONWIDE MUTUAL FIRE INSURANCE	295.32	$28,268	$1,503	53.02	$19,594	$25,783	60.70	$12,753	$4,972	409.04	$60,615	$32,258
NORTH POINTE INSURANCE COMPANY	1765.00	$260,980	$116,434	25.00	$27,026	$2,322	31.00	$15,261	$6,243	1821.00	$303,267	$124,999
NORTHERN INSURANCE COMPANY OF	7.05	$635	$0	0.91	$456	$0	0.91	$126	$0	8.87	$1,217	$0
NORTHERN MUTUAL INSURANCE	32946.67	$486,499	$188,130	3400.09	$478,429	$161,763	4013.71	$233,819	$215,246	40360.47	$1,198,747	$565,139
PARTNERS MUTUAL INSURANCE	138.18	$12,243	$11,349	26.90	$6,240	$22,540	14.45	$3,453	$200	179.53	$21,936	$34,089
PHARMACISTS MUTUAL INSURANCE	10.00	$512	$0	4.00	$399	$0	2.00	$266	$262	16.00	$1,177	$262

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PIONEER STATE MUTUAL INSURANCE	16067.00	$766,507	$63,915	2164.15	$425,770	$354,996	2238.68	$186,862	$298,045	20469.83	$1,379,139	$716,956
PROGRESSIVE MICHIGAN INSURANCE	40512.00	$3,627,854	$1,217,046	4282.00	$1,848,255	$1,046,446	4832.00	$948,993	$788,341	49626.00	$6,425,102	$3,051,833
PRUDENTIAL GENERAL INSURANCE	174.38	$16,934	$3,422	21.08	$9,625	$24,710	13.66	$3,946	$13,524	209.12	$30,505	$41,656
PRUDENTIAL PROPERTY AND CASUALTY	10184.50	$603,486	$327,511	1215.31	$328,424	$234,946	792.56	$150,004	$164,215	12192.37	$1,081,914	$726,672
QBE INSURANCE CORPORATION	576.14	$100,020	$58,128	2.07	$3,106	$2,583	3.25	$1,970	$258	581.46	$105,096	$60,969
ROYAL INSURANCE COMPANY OF	3.00	$163	$0	0.00	$9	$0	1.25	$55	$0	4.25	$227	$0
SAFECO INSURANCE COMPANY OF	0.00	($363)	$1,583	0.41	($423)	$27,821	0.22	($143)	$11,261	0.63	($929)	$40,665
SAFECO INSURANCE COMPANY OF	10268.82	$873,544	$89,973	1752.12	$647,430	$341,326	2279.98	$240,023	$207,341	14300.92	$1,760,997	$638,640
SECURA INSURANCE, A MUTUAL	97.38	$8,792	$934	12.49	$5,386	$0	14.50	$2,623	$2,091	124.37	$16,801	$3,025
SOUTHERN MICHIGAN INSURANCE	1149.17	$101,772	$12,653	54.63	$39,728	$26,828	55.64	$18,058	$21,875	1259.44	$159,558	$61,356
STANDARD FIRE INSURANCE COMPANY, THE	48.69	$3,440	$0	12.80	$2,912	$1,036	8.97	$2,045	$13,312	70.46	$8,397	$14,348
STATE AUTOMOBILE MUTUAL	130.43	$7,629	$0	20.34	$7,725	$1,846	20.34	$2,403	$3,954	171.11	$17,757	$5,800

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE FARM FIRE AND CASUALTY	341.80	$40,204	$13,175	39.15	$22,178	$19,498	46.15	$10,691	$8,639	427.10	$73,073	$41,312
STATE FARM MUTUAL AUTOMOBILE	231881.31	$13,700,331	$8,390,575	27805.97	$8,058,722	$6,117,979	31198.81	$5,720,588	$5,015,757	290886.09	$27,479,641	$19,524,311
TEACHERS INSURANCE COMPANY	2992.00	$142,301	$25,194	441.80	$105,765	$102,326	502.32	$55,699	$83,208	3936.12	$303,765	$210,728
TITAN INDEMNITY COMPANY	72.94	$8,706	$1,062	6.07	$4,798	$12,440	6.07	$2,232	$2,331	85.08	$15,736	$15,833
TITAN INSURANCE COMPANY	4830.93	$743,349	$200,420	117.76	$104,217	$93,955	163.68	$70,396	$67,031	5112.37	$917,962	$361,406
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($1,225)	NA	NA	NA	0.00	$0	($1,225)
TRAVELERS INDEMNITY COMPANY OF	111.21	$6,177	$0	23.03	$6,604	$5,090	14.62	$2,296	$7,654	148.86	$15,077	$12,744
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$875	0.00	$0	$1,534	0.00	$0	$2,409
TRUMBULL INSURANCE COMPANY	66.56	$4,061	$0	4.50	$1,657	$0	6.16	$1,580	$562	77.22	$7,298	$562
UNITED SERVICES AUTOMOBILE	10915.15	$669,915	$121,114	2052.91	$718,775	$421,409	2263.20	$239,852	$197,463	15231.26	$1,628,542	$739,986
UNITRIN DIRECT INSURANCE COMPANY	1038.44	$48,247	$544	119.96	$34,349	$2,540	126.71	$24,169	$6,747	1285.11	$106,765	$9,831
UNITRIN DIRECT PROPERTY & CASUALTY	10.70	$1,049	$0	2.15	$1,386	$0	2.38	$482	$0	15.23	$2,917	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	4966.10	$327,379	$54,825	873.43	$344,759	$319,107	953.38	$115,592	$73,872	6792.91	$787,730	$447,804
WEST AMERICAN INSURANCE COMPANY	226.65	$16,556	$2,357	33.76	$15,372	($160)	36.24	$9,526	$4,248	296.65	$41,454	$6,445
WESTFIELD INSURANCE COMPANY	364.59	$17,615	$544	34.08	$11,298	$2,374	38.50	$8,046	$1,106	437.17	$36,959	$4,024
WOLVERINE MUTUAL INSURANCE	651.65	$35,469	$1,030	72.91	$26,161	$19,821	77.32	$11,763	$23,527	801.88	$73,393	$44,378
Mean:	14133.77	$740,027	$377,420	1624.67	$501,165	$335,331	1890.91	$259,946	$236,938	17277.46	$1,468,516	$928,325
StDev:	41548.92	$2,015,705	$1,141,265	4604.39	$1,428,326	$1,036,781	5348.68	$746,010	$659,890	50960.54	$4,118,508	$2,744,531
Min:	0.00	($1,223)	$0	0.00	($459)	($14,953)	0.00	($350)	$0	0.00	($929)	($2,186)
Max:	270801.90	$13,700,331	$8,390,575	27805.97	$8,756,087	$6,890,910	32365.60	$5,720,588	$5,015,757	330851.20	$27,479,641	$19,524,311

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	9658.06	$677,501	$534,939	1731.23	$928,660	$595,164	1824.47	$357,019	$132,703	13213.76	$1,963,180	$1,262,806
ALLIED PROPERTY AND CASUALTY	5976.53	$617,179	$81,150	981.93	$561,389	$412,655	1028.25	$222,934	$164,167	7986.71	$1,401,502	$657,972
ALLSTATE INSURANCE COMPANY	162300.30	$12,649,201	$5,898,117	20485.48	$12,316,417	$7,168,691	21830.82	$5,442,441	$2,683,414	204616.60	$30,408,059	$15,750,222
AMERICAN AND FOREIGN INSURANCE	11.25	$828	$0	2.25	$1,627	$0	2.25	$786	$0	15.75	$3,241	$0
AMERICAN FELLOWSHIP MUTUAL	6980.95	$605,825	$115,365	1050.29	$484,230	$425,765	1050.29	$151,892	$122,712	9081.53	$1,241,947	$663,842
AMERICAN INSURANCE COMPANY, THE	587.83	$50,728	$9,806	147.21	$88,778	$26,861	155.94	$47,110	$8,703	890.98	$186,616	$45,370
AMERICAN INTERNATIONAL INSURANCE	6543.91	$520,132	$381,462	1022.70	$627,413	$446,589	1089.10	$280,641	$128,487	8655.71	$1,428,186	$956,538
AMEX ASSURANCE COMPANY	1649.23	$247,763	$10,891	494.07	$245,094	$170,222	508.73	$84,616	$36,349	2652.03	$577,473	$217,462
AMICA MUTUAL INSURANCE COMPANY	4177.98	$432,990	$27,648	758.27	$490,218	$290,585	803.58	$176,400	$32,615	5739.83	$1,099,608	$350,848
ARGONAUT INSURANCE COMPANY	82.48	$11,099	$0	8.00	$5,916	$599	8.58	$2,442	($1)	99.06	$19,457	$598
AUTO CLUB GROUP INSURANCE	267476.08	$23,671,351	$7,037,552	46498.58	$25,212,406	$15,385,171	48337.99	$8,041,368	$5,168,036	362312.65	$56,925,125	$27,590,759
AUTO CLUB INSURANCE ASSOCIATION	128045.39	$12,751,000	$4,842,636	21154.39	$11,407,345	$6,782,960	22254.49	$3,619,299	$2,068,002	171454.27	$27,777,644	$13,693,598

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	27880.80	$1,638,273	$596,918	3102.20	$2,038,598	$1,285,054	3328.85	$604,517	$350,457	34311.85	$4,281,388	$2,232,429
BRISTOL WEST INSURANCE COMPANY	823.30	$72,683	$1,712	81.40	$78,098	$10,518	83.99	$28,124	$26,176	988.69	$178,905	$38,406
CINCINNATI INSURANCE COMPANY, THE	4234.46	$195,520	$22,160	563.70	$255,655	$167,300	598.48	$94,054	$19,257	5396.64	$545,229	$208,717
CITIZENS INSURANCE COMPANY OF	104636.80	$6,356,412	$2,037,523	11982.88	$5,771,573	$3,846,812	12596.90	$1,992,963	$925,057	129216.58	$14,120,948	$6,809,392
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($4,699)	0.00	$0	$26,957	0.00	$0	$22,258
DAIRYLAND INSURANCE COMPANY	113.81	$20,120	$22,843	1.00	$1,800	$8,410	2.00	$1,780	$16,716	116.81	$23,700	$47,969
EMCASCO INSURANCE COMPANY	62.27	$5,411	$0	4.09	$3,487	$3,305	5.09	$2,550	$4,907	71.45	$11,448	$8,212
EMPLOYERS MUTUAL CASUALTY	176.94	$13,426	$2,500	14.84	$10,626	$15,068	14.92	$6,211	$644	206.70	$30,263	$18,212
ESURANCE INSURANCE COMPANY	17.46	$11,477	$0	5.49	$6,030	$0	3.15	$1,741	$0	26.10	$19,248	$0
FARM BUREAU GENERAL INSURANCE	8227.40	$430,742	$244,919	755.60	$446,599	$291,442	772.00	$204,181	$140,879	9755.00	$1,081,522	$677,240
FARM BUREAU MUTUAL INSURANCE	440.50	$16,884	$750	46.20	$19,746	$4,904	50.50	$10,291	$2,275	537.20	$46,921	$7,929
FARMERS INSURANCE EXCHANGE	16822.96	$1,718,559	$823,349	1574.88	$1,228,644	$1,210,654	1653.41	$551,384	$491,887	20051.25	$3,498,587	$2,525,890

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	18.75	$2,677	$0	0.13	$33	$11,680	0.22	($8)	$12,846	19.10	$2,702	$24,526
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	($275)	NA	NA	NA	0.00	$0	($275)
FOUNDERS INSURANCE COMPANY	357.33	$45,318	$5,278	26.48	$26,128	$35,010	25.57	$12,978	$15,363	409.38	$84,424	$55,651
FOUNDERS INSURANCE COMPANY OF	1238.47	$195,125	$15,575	67.22	$84,555	$29,043	65.24	$42,158	$64,390	1370.93	$321,838	$109,008
FRANKENMUTH MUTUAL INSURANCE	3115.00	$216,657	$116,439	407.00	$210,757	$87,077	417.00	$74,986	$50,930	3939.00	$502,400	$254,446
FREMONT MUTUAL INSURANCE	5.50	$436	$0	0.50	$690	$0	0.50	$267	$0	6.50	$1,393	$0
GEICO INDEMNITY COMPANY	5073.19	$820,752	$190,818	668.01	$532,661	$161,689	733.63	$329,625	$156,966	6474.83	$1,683,038	$509,473
GLENS FALLS INSURANCE COMPANY, THE	1698.76	$163,146	$15,779	289.09	$152,094	$64,584	312.58	$69,096	$15,585	2300.43	$384,336	$95,948
GLOBE INDEMNITY COMPANY	6.00	$258	$0	1.00	$449	$0	1.00	$299	$71	8.00	$1,006	$71
GMAC INSURANCE COMPANY	305.00	$29,449	$216	41.00	$24,369	$15,268	41.00	$7,367	$0	387.00	$61,185	$15,484
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($13)	0.00	$0	$53	0.00	$0	$40
GRANGE INSURANCE COMPANY OF	86.46	$6,839	$0	11.91	$6,397	$0	12.91	$2,230	$92	111.28	$15,466	$92

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 AMERICAN INSURANCE	709.87	$82,134	$20,555	155.86	$72,396	$52,206	182.90	$34,017	$7,322	1048.63	$188,547	$80,083
GREAT LAKES CASUALTY INSURANCE	962.09	$98,894	$9,645	168.15	$105,845	$38,880	170.74	$40,354	$17,395	1300.98	$245,093	$65,920
GREAT NORTHERN INSURANCE	62.19	$7,169	$0	20.74	$11,753	$8,105	21.74	$4,442	$3,966	104.67	$23,364	$12,071
HARLEYSVILLE LAKE STATES INSURANCE	2185.62	$243,074	$70,481	258.67	$187,720	$141,529	309.49	$62,747	$96,512	2753.78	$493,541	$308,522
HARTFORD ACCIDENT AND INDEMNITY	3990.79	$264,037	$375,364	774.59	$401,256	$287,365	812.25	$148,723	$57,283	5577.63	$814,016	$720,012
HARTFORD CASUALTY INSURANCE	32.40	$2,647	$0	5.28	$3,013	$2,272	5.28	$992	$0	42.96	$6,652	$2,272
HARTFORD INSURANCE COMPANY OF	14827.71	$938,952	$271,985	2805.41	$982,122	$610,765	3003.85	$331,473	$158,067	20636.97	$2,252,547	$1,040,817
HARTFORD UNDERWRITERS INSURANCE	597.33	$46,266	$2,686	103.19	$44,827	$141,607	104.26	$14,840	$40,775	804.78	$105,933	$185,068
HASTINGS MUTUAL INSURANCE	309.71	$31,882	$0	35.00	$17,601	$12,855	37.50	$8,198	$1,946	382.21	$57,681	$14,801
HOME-OWNERS INSURANCE COMPANY	28341.40	$1,468,804	$1,221,245	3140.95	$1,876,347	$1,257,483	3297.60	$530,799	$346,491	34779.95	$3,875,950	$2,825,219
INTEGON NATIONAL INSURANCE	722.56	$77,671	$102,489	98.15	$76,273	$51,059	98.08	$27,682	$36,213	918.79	$181,626	$189,761
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	$0	($245)	0.00	$0	($245)

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23127.03	$2,986,597	$708,498	5608.36	$3,325,009	$1,889,629	5899.78	$1,142,456	$752,435	34635.17	$7,454,062	$3,350,562
MEEMIC INSURANCE COMPANY	34043.90	$2,867,142	$816,763	5884.87	$2,964,677	$1,754,632	6045.49	$1,179,896	$532,402	45974.26	$7,011,715	$3,103,797
MEMBERSELECT INSURANCE COMPANY	5223.40	$882,235	$218,518	642.13	$740,647	$485,721	679.48	$290,702	$167,501	6545.01	$1,913,584	$871,740
MERASTAR INSURANCE COMPANY	138.31	$15,846	$13,346	28.46	$13,921	$0	29.44	$5,075	$76	196.21	$34,842	$13,422
MERCHANTS MUTUAL INSURANCE	13.00	$1,312	$0	3.00	$851	$0	2.00	$297	$0	18.00	$2,460	$0
METROPOLITAN DIRECT PROPERTY AND	677.06	$46,102	$0	109.07	$49,576	$26,078	112.91	$15,918	$9,070	899.04	$111,596	$35,148
METROPOLITAN GENERAL INSURANCE	17.46	$951	$0	NA	NA	NA	0.91	$80	$6,482	18.37	$1,031	$6,482
METROPOLITAN GROUP PROPERTY AND	12350.24	$730,594	$302,528	1928.88	$810,803	$570,093	1974.41	$283,897	$149,395	16253.53	$1,825,294	$1,022,016
METROPOLITAN PROPERTY AND CASUALTY	229.07	$14,695	$0	32.15	$14,713	$7,202	33.16	$5,153	$1,823	294.38	$34,561	$9,025
MIC GENERAL INSURANCE CORPORATION	23558.07	$2,219,766	$1,333,966	4423.53	$2,072,157	$1,225,057	4643.35	$768,779	$282,886	32624.95	$5,060,702	$2,841,909
MICHIGAN AUTOMOBILE INSURANCE	4321.65	$717,827	$634,646	410.98	$467,180	$285,334	424.40	$130,990	$244,346	5157.03	$1,315,997	$1,164,326
MICHIGAN INSURANCE COMPANY	6551.00	$165,980	$210,461	783.00	$159,549	$86,328	536.00	$53,554	$33,351	7870.00	$379,083	$330,140

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN MILLERS MUTUAL INSURANCE	2681.36	$203,451	$43,368	338.32	$201,572	$114,702	358.91	$80,476	$62,693	3378.59	$485,499	$220,763
MID-CENTURY INSURANCE COMPANY	0.00	($956)	$2,905	1.00	($8,728)	$4,899	1.00	($2,404)	$0	2.00	($12,088)	$7,804
MODERN SERVICE INSURANCE	7092.88	$1,199,567	$607,285	80.14	$105,806	$93,498	82.25	$59,331	$29,041	7255.27	$1,364,704	$729,824
MUTUAL SERVICE CASUALTY INSURANCE	2752.23	$189,254	$266,127	355.31	$158,481	$152,664	365.49	$69,331	$6,207	3473.03	$417,066	$424,998
NATIONAL BEN-FRANKLIN INSURANCE	1202.07	$101,075	$1,778	215.83	$105,305	$49,036	226.84	$43,716	$7,591	1644.74	$250,096	$58,405
NATIONAL GENERAL INSURANCE	711.28	$108,241	$22,174	154.10	$86,915	$104,996	162.43	$35,238	($7,376)	1027.81	$230,394	$119,794
NATIONWIDE INSURANCE COMPANY OF	0.00	($1,394)	$1,500	0.00	($743)	$21,693	0.00	($583)	$27,832	0.00	($2,720)	$51,025
NATIONWIDE MUTUAL FIRE INSURANCE	24903.35	$3,055,392	$1,091,975	5170.16	$3,249,618	$2,043,290	5371.28	$1,528,354	$990,664	35444.79	$7,833,364	$4,125,929
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$1,842	0.00	$0	$260	0.00	$0	$2,102
NATIONWIDE PROPERTY AND CASUALTY	55.50	$15,138	$0	9.50	$13,392	$0	9.50	$4,943	$0	74.50	$33,473	$0
NORTH POINTE INSURANCE COMPANY	3037.00	$532,600	$153,049	38.00	$60,396	$47,463	44.00	$32,316	$67,231	3119.00	$625,312	$267,743
NORTHERN INSURANCE COMPANY OF	19.73	$1,922	$0	4.09	$2,747	$11,897	4.09	$1,078	$6,347	27.91	$5,747	$18,244

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PHARMACISTS MUTUAL INSURANCE	141.81	$11,252	$24,170	33.50	$15,106	$9,996	21.67	$5,111	$2,055	196.98	$31,469	$36,221
PIONEER STATE MUTUAL INSURANCE	1204.07	$101,418	$14,869	172.75	$66,812	$68,153	172.86	$23,650	$18,041	1549.68	$191,880	$101,063
PROGRESSIVE MICHIGAN INSURANCE	50441.00	$4,637,201	$1,651,912	6534.00	$4,502,517	$2,533,214	6754.00	$1,324,079	$531,784	63729.00	$10,463,797	$4,716,910
PRUDENTIAL GENERAL INSURANCE	732.98	$73,811	$10,581	101.24	$71,707	$45,935	100.24	$30,264	$8,190	934.46	$175,782	$64,706
PRUDENTIAL PROPERTY AND CASUALTY	19614.73	$1,174,701	$333,889	2741.30	$1,177,701	$820,202	2779.75	$555,111	$195,357	25135.78	$2,907,513	$1,349,448
QBE INSURANCE CORPORATION	5183.07	$1,006,157	$128,783	16.57	$26,762	$4,537	18.66	$13,790	$5,000	5218.30	$1,046,709	$138,320
SAFECO INSURANCE COMPANY OF	0.00	($58)	$0	0.01	$23	$9,478	0.00	($42)	$497	0.01	($77)	$9,975
SAFECO INSURANCE COMPANY OF	1820.92	$219,074	$102,872	357.96	$190,389	$105,534	405.51	$94,238	$7,205	2584.39	$503,701	$215,611
SECURA INSURANCE, A MUTUAL	0.00	$0	$500	0.00	$0	$22,125	NA	NA	NA	0.00	$0	$22,625
SOMPO JAPAN INSURANCE COMPANY OF	28.00	$2,698	$0	8.00	$6,970	$0	8.00	$1,599	$2,535	44.00	$11,267	$2,535
SOUTHERN MICHIGAN INSURANCE	807.84	$85,414	$26,586	2.68	$5,281	$6,084	1.28	$1,726	$34,685	811.80	$92,421	$67,355
STANDARD FIRE INSURANCE COMPANY, THE	262.90	$14,346	$20,249	50.94	$15,547	$20,397	40.43	$5,831	$4,002	354.27	$35,724	$44,648

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE AUTOMOBILE MUTUAL	537.27	$53,510	$14,427	97.39	$65,847	$21,095	103.17	$22,959	$13,158	737.83	$142,316	$48,680
STATE FARM FIRE AND CASUALTY	829.48	$125,592	$224,731	106.97	$98,521	$69,280	115.99	$26,996	$10,589	1052.44	$251,109	$304,600
STATE FARM MUTUAL AUTOMOBILE	510986.64	$41,355,385	$14,960,855	71392.04	$33,991,118	$24,689,853	74521.58	$11,902,892	$8,283,437	656900.26	$87,249,395	$47,934,145
TITAN INDEMNITY COMPANY	1107.45	$143,307	$125,985	162.12	$178,237	$149,785	162.13	$52,445	$81,602	1431.70	$373,989	$357,372
TITAN INSURANCE COMPANY	31932.69	$5,229,191	$2,078,521	804.25	$1,073,022	$660,880	833.28	$488,805	$355,183	33570.22	$6,791,018	$3,094,584
TOKIO MARINE AND FIRE INSURANCE	13.00	$1,225	$0	2.00	$1,282	$0	1.00	$862	$0	16.00	$3,369	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($5,792)	0.00	$0	($635)	0.00	$0	($6,427)
TRAVELERS INDEMNITY COMPANY OF	147.03	$7,957	$0	37.41	$10,083	$4,441	25.91	$3,584	$4,003	210.35	$21,624	$8,444
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$11,153	0.00	$0	$558	0.00	$0	$11,711
UNITED SERVICES AUTOMOBILE	8557.02	$661,372	$575,288	1762.96	$749,034	$694,192	1836.23	$249,128	$76,184	12156.21	$1,659,534	$1,345,664
UNITRIN DIRECT INSURANCE COMPANY	1089.18	$77,625	$500	172.36	$79,379	$24,674	173.64	$34,817	$1,591	1435.18	$191,821	$26,765
UNITRIN DIRECT PROPERTY & CASUALTY	219.00	$16,442	$425	38.14	$18,248	$3,533	88.42	$5,724	$0	345.56	$40,414	$3,958

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	8974.60	$739,214	$129,415	1778.11	$850,350	$470,950	1834.27	$298,135	$130,613	12586.98	$1,887,699	$730,978
WARNER INSURANCE COMPANY	6.28	$0	$0	1.90	$0	$0	1.58	$0	$0	9.76	$0	$0
WEST AMERICAN INSURANCE COMPANY	483.45	$57,244	$56,502	79.99	$59,986	$37,894	85.11	$23,990	$13,619	648.55	$141,220	$108,015
WESTFIELD INSURANCE COMPANY	1468.09	$108,115	$8,201	168.83	$98,202	$20,352	176.58	$42,408	$22,511	1813.50	$248,725	$51,064
WOLVERINE MUTUAL INSURANCE	2.87	$226	$0	0.75	$322	$0	0.75	$182	$0	4.37	$730	$0
Mean:	17243.30	$1,483,118	$553,499	2367.58	$1,262,565	$818,447	2474.00	$450,554	$270,752	20793.92	$3,059,523	$1,582,768
StDev:	62920.86	$5,211,491	$1,863,825	8994.86	$4,542,270	$3,063,719	9393.12	$1,574,083	$1,028,025	78946.69	$11,066,259	$5,830,783
Min:	0.00	($1,394)	$0	0.00	($8,728)	($5,792)	0.00	($2,404)	$0	0.00	($12,088)	($6,427)
Max:	510986.64	$41,355,385	$14,960,855	71392.04	$33,991,118	$24,689,853	74521.58	$11,902,892	$8,283,437	656900.26	$87,249,395	$47,934,145

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	26335.39	$1,460,113	$838,220	4848.18	$2,235,609	$1,547,025	5065.92	$600,431	$388,267	36249.49	$4,296,153	$2,773,512
ALLIED PROPERTY AND CASUALTY	18808.13	$1,555,675	$700,402	3226.45	$1,514,622	$1,133,548	3401.73	$589,600	$314,762	25436.31	$3,659,897	$2,148,712
ALLSTATE INDEMNITY COMPANY	0.00	($138)	$0	NA	NA	NA	NA	NA	NA	0.00	($138)	$0
ALLSTATE INSURANCE COMPANY	480379.57	$33,434,238	$21,647,017	63457.21	$36,136,440	$20,916,981	67719.40	$13,347,189	$6,777,243	611556.18	$82,917,867	$49,341,241
AMERICAN AND FOREIGN INSURANCE	10.99	$433	$0	1.33	$839	$0	1.33	$378	$0	13.65	$1,650	$0
AMERICAN FELLOWSHIP MUTUAL	9771.10	$916,093	$470,793	1661.88	$742,989	$698,033	1661.88	$231,580	$194,188	13094.86	$1,890,662	$1,363,014
AMERICAN INSURANCE COMPANY, THE	1864.88	$139,562	$404,629	488.94	$250,426	$108,658	491.81	$116,980	$25,687	2845.63	$506,968	$538,974
AMERICAN INTERNATIONAL INSURANCE	16178.21	$1,048,970	$295,649	2775.54	$1,349,191	$1,080,887	2946.84	$455,339	$200,622	21900.59	$2,853,500	$1,577,158
AMERICAN RELIABLE INSURANCE	34.00	$445	$0	7.25	$854	$0	11.25	$2,172	$0	52.50	$3,471	$0
AMEX ASSURANCE COMPANY	8259.40	$1,011,596	$367,501	2477.40	$1,079,666	$739,827	2536.49	$316,709	$307,871	13273.29	$2,407,971	$1,415,199
AMICA MUTUAL INSURANCE COMPANY	12431.51	$1,173,625	$571,182	2305.44	$1,370,756	$853,317	2428.01	$309,049	$127,829	17164.96	$2,853,430	$1,552,328
ARGONAUT INSURANCE COMPANY	56.32	$7,635	$5,531	8.50	$10,384	$1,641	8.57	$3,887	$0	73.39	$21,906	$7,172

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 CLUB GROUP INSURANCE	816443.23	$65,943,565	$23,591,013	148449.49	$74,194,864	$50,074,716	154643.74	$21,203,142	$12,866,518	1119536.46	$161,341,571	$86,532,247
AUTO CLUB INSURANCE ASSOCIATION	362715.58	$32,840,452	$13,688,495	63668.31	$32,554,184	$20,504,057	66901.24	$9,271,712	$4,730,045	493285.13	$74,666,348	$38,922,597
AUTO-OWNERS INSURANCE COMPANY	96359.09	$5,073,706	$5,769,007	10988.00	$6,275,278	$3,601,591	11819.74	$1,938,395	$728,256	119166.83	$13,287,379	$10,098,854
BRISTOL WEST INSURANCE COMPANY	37.48	$5,032	$0	4.83	$4,793	$2,537	4.33	$2,717	$0	46.64	$12,542	$2,537
CINCINNATI INSURANCE COMPANY, THE	2994.87	$225,026	$1,182	415.00	$181,262	$47,742	434.40	$66,120	$32,005	3844.27	$472,408	$80,929
CITIZENS INSURANCE COMPANY OF	434569.89	$24,669,206	$10,858,187	53054.64	$23,903,996	$15,186,338	55338.89	$8,505,052	$3,308,488	542963.42	$57,078,254	$29,353,013
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($758)	0.00	$0	$5,746	0.00	$0	$4,988
DAIRYLAND INSURANCE COMPANY	269.96	$48,122	$2,781,786	13.49	$16,041	$27,706	13.91	$6,452	$36,298	297.36	$70,615	$2,845,790
EMCASCO INSURANCE COMPANY	206.05	$17,709	$0	12.07	$7,877	$580	12.57	$5,079	$75	230.69	$30,665	$655
EMPLOYERS MUTUAL CASUALTY	270.04	$21,092	$0	17.16	$10,964	$11,417	17.66	$6,957	$75	304.86	$39,013	$11,492
ESURANCE INSURANCE COMPANY	22.98	$15,269	$0	7.58	$9,127	$3,096	3.82	$2,338	$0	34.38	$26,734	$3,096
FARM BUREAU GENERAL INSURANCE	44044.90	$2,004,447	$915,826	4731.40	$2,311,131	$1,997,813	4890.20	$851,150	$669,664	53666.50	$5,166,728	$3,583,303

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FARM BUREAU MUTUAL INSURANCE	3438.20	$137,152	$241,814	391.30	$142,047	$131,564	415.50	$62,965	$16,472	4245.00	$342,164	$389,850
FARMERS INSURANCE EXCHANGE	84655.55	$6,323,823	$1,631,750	9466.21	$6,124,678	$5,275,712	9939.24	$2,212,799	$1,555,107	104061.00	$14,661,300	$8,462,569
FEDERAL INSURANCE COMPANY	80.92	$11,795	$8,802	0.43	$915	$86,617	0.99	($4,180)	$46,072	82.34	$8,530	$141,491
FIDELITY AND CASUALTY COMPANY OF	1.65	$82	$0	0.33	$137	$1,243	0.33	$67	$467	2.31	$286	$1,710
FOUNDERS INSURANCE COMPANY	453.89	$52,564	$11,828	19.66	$18,069	$66,201	19.40	$8,485	$44,832	492.95	$79,118	$122,861
FOUNDERS INSURANCE COMPANY OF	1498.49	$218,845	$332,067	59.57	$73,974	$15,530	60.57	$33,856	$36,980	1618.63	$326,675	$384,577
FRANKENMUTH MUTUAL INSURANCE	26486.00	$1,472,505	$333,312	3644.00	$1,478,013	$1,037,495	3477.00	$570,533	$300,539	33607.00	$3,521,051	$1,671,346
FREMONT MUTUAL INSURANCE	5503.04	$143,170	$25,293	382.64	$107,664	$77,803	426.94	$47,775	$34,977	6312.62	$298,609	$138,073
GE PROPERTY & CASUALTY INSURANCE	512.73	$61,109	$22,013	109.57	$61,103	$20,234	108.98	$23,813	$7,400	731.28	$146,025	$49,647
GEICO INDEMNITY COMPANY	8929.16	$1,344,652	$650,671	1269.20	$935,014	$358,431	1404.86	$491,377	$170,415	11603.22	$2,771,043	$1,179,517
GLENS FALLS INSURANCE COMPANY, THE	10947.91	$923,670	$325,087	1970.58	$993,156	$606,631	2124.16	$382,564	$120,230	15042.65	$2,299,390	$1,051,948
GLOBE INDEMNITY COMPANY	4.17	($141)	$1	0.00	($1,094)	($741)	1.00	($406)	$60	5.17	($1,641)	($680)

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GMAC INSURANCE COMPANY	306.00	$25,502	$0	50.50	$23,852	$8,103	50.50	$6,483	$863	407.00	$55,837	$8,966
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($4,438)	0.00	$0	($4,438)
GRANGE INSURANCE COMPANY OF	358.96	$26,243	$0	47.99	$19,497	$2,265	48.73	$7,259	$192	455.68	$52,999	$2,457
GREAT AMERICAN INSURANCE	1186.81	$135,408	$52,388	268.95	$124,254	$184,477	298.62	$52,593	$22,663	1754.38	$312,255	$259,528
GREAT LAKES CASUALTY INSURANCE	2744.59	$259,287	$243,256	460.91	$243,120	$176,462	481.91	$85,478	$37,334	3687.41	$587,885	$457,052
GREAT NORTHERN INSURANCE	177.19	$21,866	$1,543	64.44	$37,793	$23,451	53.61	$16,326	$1,632	295.24	$75,985	$26,626
GUARANTY NATIONAL INSURANCE	195.83	$20,877	$3,446	24.82	$27,250	$23,492	24.75	$12,959	$0	245.40	$61,086	$26,938
HARLEYSVILLE LAKE STATES INSURANCE	8056.51	$721,351	$769,430	947.72	$597,111	$579,147	1118.68	$181,350	$126,444	10122.91	$1,499,812	$1,475,021
HARTFORD ACCIDENT AND INDEMNITY	7784.22	$459,059	$380,965	1517.93	$731,644	$532,046	1586.62	$223,753	$112,617	10888.77	$1,414,456	$1,025,628
HARTFORD CASUALTY INSURANCE	81.63	$6,857	$0	18.55	$9,561	$5,828	18.47	$2,602	$77	118.65	$19,020	$5,905
HARTFORD INSURANCE COMPANY OF	36903.87	$2,356,158	$1,205,892	6897.99	$2,398,126	$1,505,816	7457.00	$806,123	$247,411	51258.86	$5,560,407	$2,959,119
HARTFORD UNDERWRITERS INSURANCE	1094.00	$81,761	$52,673	194.67	$89,029	$243,976	198.10	$30,534	$17,254	1486.77	$201,324	$313,903

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HASTINGS MUTUAL INSURANCE	530.21	$56,139	$55,499	66.50	$35,829	$21,890	70.50	$15,183	$1,852	667.21	$107,151	$79,241
HOME-OWNERS INSURANCE COMPANY	99051.50	$4,547,718	$1,554,464	11156.95	$5,602,306	$3,000,429	11775.60	$1,665,921	$707,545	121984.05	$11,815,945	$5,262,438
HORACE MANN INSURANCE COMPANY	20066.81	$1,518,186	$232,236	2921.40	$1,227,374	$925,828	3100.73	$623,718	$277,043	26088.94	$3,369,278	$1,435,107
INTEGON NATIONAL INSURANCE	1498.72	$151,338	$56,036	202.57	$145,229	$27,982	207.99	$51,381	$13,365	1909.28	$347,948	$97,383
LIBERTY MUTUAL FIRE INSURANCE COMPANY	28683.34	$2,966,523	$816,676	7119.12	$3,842,274	$2,237,658	7458.79	$1,125,752	$539,987	43261.25	$7,934,549	$3,594,321
MEEMIC INSURANCE COMPANY	92620.15	$6,963,502	$1,693,485	16067.55	$6,821,768	$4,454,641	16617.07	$2,813,998	$1,047,116	125304.77	$16,599,268	$7,195,242
MEMBERSELECT INSURANCE COMPANY	17409.15	$2,747,253	$1,182,892	2229.13	$2,402,096	$1,701,163	2341.65	$830,375	$485,869	21979.93	$5,979,724	$3,369,924
MERASTAR INSURANCE COMPANY	342.59	$36,837	$1,001	73.74	$35,019	$18,054	75.09	$9,898	$237	491.42	$81,754	$19,292
MERCHANTS MUTUAL INSURANCE	32.00	$2,360	$0	4.00	$2,334	$0	4.00	$582	$46	40.00	$5,276	$46
METROPOLITAN DIRECT PROPERTY AND	1463.32	$102,806	$282	223.72	$95,507	$47,662	229.66	$37,542	$13,410	1916.70	$235,855	$61,354
METROPOLITAN GENERAL INSURANCE	65.40	$5,257	$0	7.58	$3,200	$0	7.58	$1,420	$0	80.56	$9,877	$0
METROPOLITAN GROUP PROPERTY AND	36818.47	$2,162,906	$624,505	5528.39	$2,344,878	$1,608,652	5691.48	$803,690	$414,257	48038.34	$5,311,474	$2,647,414

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
METROPOLITAN PROPERTY AND CASUALTY	427.55	$32,083	$3,571	56.15	$25,703	$21,683	57.15	$10,834	$1,327	540.85	$68,620	$26,581
MIC GENERAL INSURANCE CORPORATION	74980.94	$6,157,061	$3,660,119	14451.08	$6,137,921	$3,800,910	15061.49	$1,862,424	$788,812	104493.51	$14,157,406	$8,249,841
MICHIGAN AUTOMOBILE INSURANCE	5093.13	$876,230	$71,715	386.80	$469,548	$218,501	397.32	$122,160	$195,322	5877.25	$1,467,938	$485,538
MICHIGAN INSURANCE COMPANY	22583.00	$487,464	$288,909	2808.00	$511,584	$349,009	1808.00	$171,415	$89,947	27199.00	$1,170,463	$727,865
MICHIGAN MILLERS MUTUAL INSURANCE	13288.22	$789,489	$172,708	1697.92	$718,221	$483,430	1790.83	$291,615	$133,095	16776.97	$1,799,325	$789,233
MID-CENTURY INSURANCE COMPANY	15.00	$2,388	$0	0.00	($3,717)	$0	0.00	($1,423)	$0	15.00	($2,752)	$0
MODERN SERVICE INSURANCE	5781.64	$888,192	$269,071	129.98	$152,037	$105,373	133.16	$67,374	$64,885	6044.78	$1,107,603	$439,329
MUTUAL SERVICE CASUALTY INSURANCE	3387.57	$216,838	$17,116	448.81	$187,995	$132,307	472.73	$70,109	$48,623	4309.11	$474,942	$198,046
NATIONAL BEN-FRANKLIN INSURANCE	10251.33	$742,156	$333,514	1908.43	$831,038	$386,882	1998.92	$309,698	$58,382	14158.68	$1,882,892	$778,778
NATIONAL GENERAL INSURANCE	1250.10	$162,220	$2,860	265.46	$107,075	$79,657	278.58	$32,659	$15,159	1794.14	$301,954	$97,676
NATIONAL SURETY CORPORATION	2.16	$354	$0	0.72	$463	$0	0.72	$167	$0	3.60	$984	$0
NATIONWIDE INSURANCE COMPANY OF	0.00	($1,475)	$1,000	0.13	($973)	$57,200	0.37	($518)	$1,557	0.50	($2,966)	$59,757

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONWIDE MUTUAL FIRE INSURANCE	54094.54	$5,871,799	$2,391,234	11640.45	$6,158,903	$3,754,033	12055.63	$2,340,799	$1,224,466	77790.62	$14,371,501	$7,369,733
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$5,884	0.00	$0	$7,645	0.00	$0	$13,529
NATIONWIDE PROPERTY AND CASUALTY	135.18	$36,628	$0	21.55	$28,739	$0	21.55	$6,941	$0	178.28	$72,308	$0
NORTH POINTE INSURANCE COMPANY	7671.00	$1,243,090	$753,767	94.00	$131,037	$124,308	108.00	$48,753	$17,972	7873.00	$1,422,880	$896,047
NORTHERN INSURANCE COMPANY OF	22.45	$1,873	$0	4.58	$2,772	$1,227	5.25	$946	$397	32.28	$5,591	$1,624
PACIFIC INDEMNITY COMPANY	13.50	$2,402	$0	3.00	$2,966	$9,919	3.00	$1,290	$0	19.50	$6,658	$9,919
PARTNERS MUTUAL INSURANCE	0.00	$47	$0	0.00	$61	$0	0.00	$51	$0	0.00	$159	$0
PHARMACISTS MUTUAL INSURANCE	194.67	$11,722	$0	55.84	$14,052	$24,469	30.92	$3,622	$1,401	281.43	$29,396	$25,870
PIONEER STATE MUTUAL INSURANCE	2781.03	$182,074	$5,965	402.27	$126,907	$168,077	403.27	$47,541	$27,012	3586.57	$356,522	$201,054
PROGRESSIVE MICHIGAN INSURANCE	90895.00	$7,989,124	$3,307,183	11765.00	$7,699,604	$3,465,950	12198.00	$2,006,149	$843,307	114858.00	$17,694,877	$7,616,440
PRUDENTIAL GENERAL INSURANCE	55.66	$6,362	$0	8.57	$9,250	$363	8.99	$4,030	$1,486	73.22	$19,642	$1,849
PRUDENTIAL PROPERTY AND CASUALTY	1292.55	$85,323	$40,650	170.64	$87,881	$63,162	171.91	$39,237	$9,155	1635.10	$212,441	$112,967

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	4089.82	$723,781	$47,903	33.15	$53,558	$10,392	34.66	$18,060	$25,436	4157.63	$795,399	$83,731
RESPONSE WORLDWIDE INSURANCE	0.00	($92)	$0	0.00	($103)	$0	0.00	($50)	$0	0.00	($245)	$0
ROYAL INSURANCE COMPANY OF	12.68	$1,348	$0	2.92	$2,878	$0	2.92	$961	$79	18.52	$5,187	$79
SAFECO INSURANCE COMPANY OF	0.00	($1,055)	$500	0.13	($902)	$46,052	0.00	($423)	$14,738	0.13	($2,380)	$61,290
SAFECO INSURANCE COMPANY OF	23198.52	$2,305,900	$1,200,668	4754.00	$2,283,761	$1,476,611	5133.63	$811,841	$368,255	33086.15	$5,401,502	$3,045,534
SECURA INSURANCE, A MUTUAL	3714.49	$293,246	$26,315	589.66	$244,349	$126,764	614.48	$110,561	$51,531	4918.63	$648,156	$204,610
SECURA SUPREME INSURANCE	394.23	$47,368	$0	114.66	$38,631	$3,308	123.99	$20,090	$2,248	632.88	$106,089	$5,556
SOMPO JAPAN INSURANCE COMPANY OF	38.00	$6,138	$0	10.00	$14,433	$5,253	10.00	$3,072	$0	58.00	$23,643	$5,253
SOUTHERN MICHIGAN INSURANCE	4324.55	$392,354	$179,573	197.33	$199,537	$117,903	198.03	$88,177	$70,717	4719.91	$680,068	$368,193
STANDARD FIRE INSURANCE COMPANY, THE	89.68	$4,600	$0	20.28	$4,720	$1,691	14.55	$2,121	$1,633	124.51	$11,441	$3,324
STATE AUTOMOBILE MUTUAL	1443.16	$141,725	$68,803	284.66	$178,047	$79,338	302.92	$65,937	$10,268	2030.74	$385,709	$158,409
STATE FARM FIRE AND CASUALTY	1838.23	$272,200	$27,103	238.48	$225,364	$103,388	250.32	$45,025	$11,612	2327.03	$542,589	$142,103

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE FARM MUTUAL AUTOMOBILE	920047.83	$68,682,191	$29,055,806	131130.39	$58,944,675	$43,606,474	137269.66	$17,414,078	$10,831,175	1188447.88	$145,040,944	$83,493,455
TEACHERS INSURANCE COMPANY	2767.99	$166,677	$23,795	452.15	$140,496	$74,751	471.66	$60,068	$19,663	3691.80	$367,241	$118,209
TITAN INDEMNITY COMPANY	267.89	$36,599	$1,000	32.07	$33,825	$29,503	32.08	$9,014	$18,128	332.04	$79,438	$48,631
TITAN INSURANCE COMPANY	45699.34	$7,064,255	$3,102,186	1728.87	$2,246,166	$1,486,755	1789.29	$948,744	$614,987	49217.50	$10,259,165	$5,203,928
TOKIO MARINE AND FIRE INSURANCE	220.00	$26,409	$0	50.00	$38,444	$8,181	51.00	$13,757	$2,659	321.00	$78,610	$10,840
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($3,009)	0.00	$0	($1,804)	0.00	$0	($4,813)
TRAVELERS INDEMNITY COMPANY OF	86.96	$5,141	$0	21.02	$5,629	$0	14.48	$2,028	$432	122.46	$12,798	$432
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$1,544	NA	NA	NA	0.00	$0	$1,544
TRUMBULL INSURANCE COMPANY	435.33	$54,023	$13,060	47.66	$51,174	$67,254	50.16	$21,221	$7,944	533.15	$126,418	$88,258
UNITED SERVICES AUTOMOBILE	34379.82	$2,511,868	$1,257,007	7134.06	$3,357,812	$2,036,631	7436.39	$930,768	$401,062	48950.27	$6,800,448	$3,694,700
UNITRIN DIRECT INSURANCE COMPANY	3247.94	$229,570	$470,930	590.68	$242,142	$134,390	595.93	$102,964	$12,382	4434.55	$574,676	$617,702
UNITRIN DIRECT PROPERTY & CASUALTY	231.15	$19,000	$0	41.25	$23,729	$0	86.07	$6,572	$0	358.47	$49,301	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	22605.22	$1,766,263	$629,423	4517.38	$2,413,385	$1,428,918	4672.60	$689,963	$242,997	31795.20	$4,869,611	$2,301,338
WARNER INSURANCE COMPANY	31.40	$0	$0	6.00	$0	$0	6.41	$0	$0	43.81	$0	$0
WEST AMERICAN INSURANCE COMPANY	2426.63	$238,019	$24,837	408.31	$226,116	$159,314	432.15	$84,407	$32,789	3267.09	$548,542	$216,940
WESTFIELD INSURANCE COMPANY	3303.44	$189,677	$115,626	398.67	$195,467	$100,627	420.16	$79,383	($27,841)	4122.27	$464,527	$188,412
WOLVERINE MUTUAL INSURANCE	190.81	$13,028	$0	18.82	$9,303	$1,798	23.49	$3,601	$2,507	233.12	$25,932	$4,305
Mean:	38901.37	$2,950,463	$1,323,886	5722.26	$2,842,574	$1,872,961	5984.62	$901,214	$480,662	48679.75	$6,497,438	$3,577,273
StDev:	135574.72	$10,285,475	$4,416,530	20873.18	$10,178,061	$6,912,637	21839.73	$3,076,314	$1,774,993	174747.64	$23,152,939	$12,820,990
Min:	0.00	($1,475)	$0	0.00	($3,717)	($3,009)	0.00	($4,180)	$0	0.00	($2,966)	($4,813)
Max:	920047.83	$68,682,191	$29,055,806	148449.49	$74,194,864	$50,074,716	154643.74	$21,203,142	$12,866,518	1188447.88	$161,341,571	$86,532,247

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	9468.26	$475,048	$468,078	1755.52	$792,585	$546,376	1821.72	$234,464	$104,021	13045.50	$1,502,097	$1,118,475
ALLIED PROPERTY AND CASUALTY	6210.38	$496,561	$151,043	1066.82	$489,010	$271,361	1139.41	$191,748	$101,182	8416.61	$1,177,319	$523,586
ALLSTATE INSURANCE COMPANY	98977.22	$6,680,803	$4,241,443	13206.14	$7,273,894	$4,588,967	13992.81	$2,798,673	$1,385,198	126176.17	$16,753,370	$10,215,608
AMERICAN FELLOWSHIP MUTUAL	2805.80	$222,192	$12,541	438.11	$188,613	$89,918	438.11	$62,578	$20,656	3682.02	$473,383	$123,115
AMERICAN INSURANCE COMPANY, THE	234.08	$17,381	$1,506	63.14	$31,078	$9,394	65.38	$12,988	$9,629	362.60	$61,447	$20,529
AMERICAN INTERNATIONAL INSURANCE	4986.50	$280,635	$76,713	876.48	$392,976	$360,140	916.29	$146,257	$120,788	6779.27	$819,868	$557,641
AMEX ASSURANCE COMPANY	3751.74	$417,680	$95,532	1167.90	$453,950	$304,414	1186.15	$138,954	$76,042	6105.79	$1,010,584	$475,988
AMICA MUTUAL INSURANCE COMPANY	3839.27	$330,754	$78,694	724.90	$389,299	$238,676	752.98	$97,839	$26,763	5317.15	$817,892	$344,133
ARGONAUT INSURANCE COMPANY	87.23	$10,609	$0	12.66	$8,980	$6,737	13.08	$3,540	$9,372	112.97	$23,129	$16,109
AUTO CLUB GROUP INSURANCE	245160.64	$18,258,124	$7,190,010	44609.47	$20,968,793	$13,508,139	46280.65	$5,989,545	$3,730,912	336050.76	$45,216,462	$24,429,061
AUTO CLUB INSURANCE ASSOCIATION	78452.56	$6,570,061	$3,001,531	13540.80	$6,755,978	$4,307,752	14144.65	$1,932,668	$1,200,771	106138.01	$15,258,707	$8,510,054
AUTO-OWNERS INSURANCE COMPANY	31158.20	$1,492,386	$936,788	3514.10	$1,821,694	$1,063,420	3784.90	$569,347	$215,639	38457.20	$3,883,427	$2,215,847

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	11867.66	$977,141	$328,584	1326.29	$1,114,882	$512,966	1350.32	$397,740	$172,419	14544.27	$2,489,763	$1,013,969
CINCINNATI INSURANCE COMPANY, THE	7275.28	$362,522	$27,633	1019.07	$412,554	$316,634	1057.46	$158,555	$125,163	9351.81	$933,631	$469,430
CITIZENS INSURANCE COMPANY OF	143338.81	$7,452,273	$3,279,920	17532.14	$7,219,668	$4,915,784	18226.40	$2,643,113	$1,127,180	179097.35	$17,315,054	$9,322,884
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($2,674)	0.00	$0	($3,608)	0.00	$0	($6,282)
DAIRYLAND INSURANCE COMPANY	304.07	$44,283	$2,000	4.83	$4,377	$7,277	4.58	$2,539	$2,599	313.48	$51,199	$11,876
EMCASCO INSURANCE COMPANY	198.24	$19,007	$0	18.49	$11,589	$17,339	19.16	$7,074	$681	235.89	$37,670	$18,020
EMPLOYERS MUTUAL CASUALTY	134.85	$11,562	$0	14.10	$8,364	$3,401	14.60	$5,212	$5,185	163.55	$25,138	$8,586
ESURANCE INSURANCE COMPANY	24.15	$14,867	$0	7.49	$10,345	$0	4.08	$2,276	$0	35.72	$27,488	$0
FARM BUREAU GENERAL INSURANCE	20594.30	$992,998	$578,175	2243.50	$1,020,521	$813,000	2323.40	$334,783	$144,742	25161.20	$2,348,302	$1,535,917
FARM BUREAU MUTUAL INSURANCE	3296.90	$134,734	$120,287	378.70	$110,570	$68,055	399.30	$43,296	$13,012	4074.90	$288,600	$201,354
FARMERS INSURANCE EXCHANGE	53511.89	$3,609,145	$954,857	6346.72	$3,745,151	$2,563,707	6682.32	$1,274,922	$717,626	66540.93	$8,629,218	$4,236,190
FEDERAL INSURANCE COMPANY	4.71	$533	$0	0.06	($298)	$18,659	0.00	($126)	$514	4.77	$109	$19,173

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TERRITORY 34 Detroit Suburban

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$1,592	0.00	$0	$292	0.00	$0	$1,884
FOUNDERS INSURANCE COMPANY	144.80	$17,175	$10,009	5.99	$7,307	$24,379	5.65	$3,389	$360	156.44	$27,871	$34,748
FOUNDERS INSURANCE COMPANY OF	909.40	$109,434	$10,430	18.16	$23,402	$4,031	18.49	$10,646	$0	946.05	$143,482	$14,461
FRANKENMUTH MUTUAL INSURANCE	8327.00	$455,890	$100,750	1147.00	$439,306	$366,854	1107.00	$170,780	$68,664	10581.00	$1,065,976	$536,268
FREMONT MUTUAL INSURANCE	93.50	$3,055	$0	7.50	$3,554	$0	7.50	$1,411	$290	108.50	$8,020	$290
GE PROPERTY & CASUALTY INSURANCE	2238.98	$262,130	$62,543	435.31	$240,190	$129,762	426.90	$85,262	$79,901	3101.19	$587,582	$272,206
GEICO INDEMNITY COMPANY	2389.90	$366,380	$298,525	341.01	$247,560	$99,749	377.29	$121,933	$36,092	3108.20	$735,873	$434,366
GLENS FALLS INSURANCE COMPANY, THE	4925.91	$434,643	$76,277	828.00	$424,312	$246,070	896.00	$185,299	$97,719	6649.91	$1,044,254	$420,066
GLOBE INDEMNITY COMPANY	15.00	$786	$0	2.00	$1,123	$0	2.00	$317	$0	19.00	$2,226	$0
GMAC INSURANCE COMPANY	131.50	$12,415	$0	20.50	$11,090	$0	20.50	$3,554	$0	172.50	$27,059	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$53	0.00	$0	$53
GRANGE INSURANCE COMPANY OF	555.06	$38,243	$500	80.58	$35,529	$15,058	81.08	$11,010	$3,356	716.72	$84,782	$18,914

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT LAKES CASUALTY INSURANCE	985.07	$87,700	$13,812	176.14	$108,589	$77,165	179.54	$32,249	$14,650	1340.75	$228,538	$105,627
GREAT NORTHERN INSURANCE	212.33	$25,635	$0	78.70	$47,281	$863	71.73	$19,904	$8,520	362.76	$92,820	$9,383
GUARANTY NATIONAL INSURANCE	879.31	$76,178	$6,968	86.48	$85,576	$138,208	85.74	$36,017	$30,155	1051.53	$197,771	$175,331
HARLEYSVILLE LAKE STATES INSURANCE	25826.09	$2,094,035	$459,334	3172.38	$1,976,857	$663,008	3588.95	$508,656	$139,868	32587.42	$4,579,548	$1,262,210
HARTFORD ACCIDENT AND INDEMNITY	3054.85	$145,508	$24,489	610.43	$275,114	$215,755	628.38	$88,158	$39,594	4293.66	$508,780	$279,838
HASTINGS MUTUAL INSURANCE	46.96	$6,447	$85,500	6.50	$4,156	($45)	6.50	$1,496	$0	59.96	$12,099	$85,455
HOME-OWNERS INSURANCE COMPANY	42106.60	$1,823,626	$1,150,951	4712.60	$2,178,351	$1,270,718	4945.20	$654,439	$290,565	51764.40	$4,656,416	$2,712,234
HORACE MANN INSURANCE COMPANY	NA	NA	NA	0.00	$0	$30,308	0.00	$0	$11,890	0.00	$0	$42,198
INTEGON NATIONAL INSURANCE	549.22	$54,298	$500	73.97	$46,449	$18,299	79.40	$16,123	$9,961	702.59	$116,870	$28,760
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5885.11	$563,962	$167,062	1413.11	$682,380	$447,050	1470.22	$234,634	$100,556	8768.44	$1,480,976	$714,668
MEEMIC INSURANCE COMPANY	40444.47	$2,868,041	$340,148	6865.21	$2,757,272	$1,618,051	7086.32	$1,149,780	$502,908	54396.00	$6,775,093	$2,461,107
MEMBERSELECT INSURANCE COMPANY	4733.72	$681,421	$58,867	613.23	$620,694	$356,960	645.57	$216,475	$163,614	5992.52	$1,518,590	$579,441

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERASTAR INSURANCE COMPANY	124.84	$12,999	$1,000	26.87	$12,625	$2,696	27.37	$3,558	$0	179.08	$29,182	$3,696
MERCHANTS MUTUAL INSURANCE	1.00	$48	$0	NA	NA	NA	NA	NA	NA	1.00	$48	$0
METROPOLITAN DIRECT PROPERTY AND	965.89	$66,964	$19,974	153.15	$63,068	$71,081	157.48	$19,028	$5,901	1276.52	$149,060	$96,956
METROPOLITAN GENERAL INSURANCE	39.05	$3,061	$0	7.41	$3,590	($938)	7.41	$1,675	$0	53.87	$8,326	($938)
METROPOLITAN GROUP PROPERTY AND	16695.58	$987,951	$899,907	2484.29	$1,026,583	$833,211	2564.65	$371,003	$160,373	21744.52	$2,385,537	$1,893,491
METROPOLITAN PROPERTY AND CASUALTY	133.97	$9,141	$4,441	17.32	$7,383	$26,634	18.24	$2,493	$505	169.53	$19,017	$31,580
MIC GENERAL INSURANCE CORPORATION	19569.64	$1,535,954	$898,230	3673.34	$1,631,208	$1,010,913	3833.40	$520,900	$195,749	27076.38	$3,688,062	$2,104,892
MICHIGAN AUTOMOBILE INSURANCE	1169.47	$198,797	$2,013	92.98	$113,626	$19,846	95.32	$29,715	$4,513	1357.77	$342,138	$26,372
MICHIGAN INSURANCE COMPANY	5826.00	$132,521	$21,604	775.00	$146,539	$116,452	521.00	$50,081	$10,122	7122.00	$329,141	$148,178
MICHIGAN MILLERS MUTUAL INSURANCE	4589.36	$258,733	$18,418	597.09	$231,390	$248,001	626.24	$100,623	$78,068	5812.69	$590,746	$344,487
MID-CENTURY INSURANCE COMPANY	1.50	$416	$0	0.58	($209)	$0	0.58	($22)	$0	2.66	$185	$0
MODERN SERVICE INSURANCE	2628.50	$407,064	$117,339	37.39	$48,523	$63,789	41.32	$23,461	$70,935	2707.21	$479,048	$252,063

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	4325.66	$288,068	$240,273	572.22	$278,370	$245,351	591.48	$94,059	$80,008	5489.36	$660,497	$565,632
NATIONAL BEN-FRANKLIN INSURANCE	3931.17	$292,719	$10,258	709.16	$313,392	$136,874	736.92	$128,766	$13,398	5377.25	$734,877	$160,530
NATIONAL GENERAL INSURANCE	961.27	$97,009	$30,785	210.45	$70,931	$53,763	223.36	$20,853	$15,065	1395.08	$188,793	$99,613
NATIONWIDE INSURANCE COMPANY OF	0.00	($877)	$67,855	0.31	($830)	$10,138	0.27	$10	$367	0.58	($1,697)	$78,360
NATIONWIDE MUTUAL FIRE INSURANCE	21694.68	$2,066,725	$593,874	4280.69	$2,302,703	$1,357,373	4404.77	$719,753	$303,922	30380.14	$5,089,181	$2,255,169
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$933	0.00	$0	$3,642	0.00	$0	$4,575
NATIONWIDE PROPERTY AND CASUALTY	61.49	$16,022	$0	9.50	$9,839	$0	9.50	$2,342	$0	80.49	$28,203	$0
NORTH POINTE INSURANCE COMPANY	1920.00	$317,317	$43,186	50.00	$78,334	$61,246	53.00	$31,082	$28,065	2023.00	$426,733	$132,497
NORTHERN INSURANCE COMPANY OF	3.15	$206	$0	0.50	$15	$0	0.63	$198	$0	4.28	$419	$0
PACIFIC INDEMNITY COMPANY	6.00	$732	$0	2.27	$1,375	$0	2.00	$576	$0	10.27	$2,683	$0
PARTNERS MUTUAL INSURANCE	6.86	$866	$0	1.96	$1,201	$0	0.98	$436	$593	9.80	$2,503	$593
PHARMACISTS MUTUAL INSURANCE	29.83	$1,532	$0	8.50	$2,006	$0	6.42	$658	$0	44.75	$4,196	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PIONEER STATE MUTUAL INSURANCE	993.26	$64,461	$6,765	137.49	$41,772	$28,227	136.49	$16,194	$3,227	1267.24	$122,427	$38,219
PROGRESSIVE MICHIGAN INSURANCE	29710.00	$2,772,595	$984,500	4127.00	$2,670,482	$1,403,219	4251.00	$814,373	$277,808	38088.00	$6,257,450	$2,665,527
QBE INSURANCE CORPORATION	2147.25	$390,747	$59,207	8.66	$17,614	$0	10.08	$6,082	$5,653	2165.99	$414,443	$64,860
ROYAL INSURANCE COMPANY OF	9.32	$882	$0	2.08	$2,364	$0	2.08	$746	$0	13.48	$3,992	$0
SAFECO INSURANCE COMPANY OF	0.00	($162)	$3,000	0.00	$40	$0	0.00	$9	$0	0.00	($113)	$3,000
SOMPO JAPAN INSURANCE COMPANY OF	32.00	$4,358	$830	8.00	$10,872	$20,523	8.00	$2,349	$0	48.00	$17,579	$21,353
SOUTHERN MICHIGAN INSURANCE	575.15	$49,931	$7,869	32.08	$28,128	$2,381	32.10	$11,050	$18,571	639.33	$89,109	$28,821
STANDARD FIRE INSURANCE COMPANY, THE	0.00	($579)	$0	1.72	$381	$0	1.36	$304	$0	3.08	$106	$0
STATE AUTOMOBILE MUTUAL	453.89	$40,694	$0	83.23	$48,482	$23,211	93.60	$17,957	$7,541	630.72	$107,133	$30,752
STATE FARM FIRE AND CASUALTY	285.46	$44,649	$0	36.30	$31,494	$2,400	39.82	$7,819	$0	361.58	$83,962	$2,400
STATE FARM MUTUAL AUTOMOBILE	135865.30	$9,643,935	$9,650,367	19697.05	$8,382,020	$6,313,987	20490.57	$2,792,363	$1,829,899	176052.92	$20,818,318	$17,794,253
TEACHERS INSURANCE COMPANY	0.00	$0	$3,945	0.00	$0	$870	0.00	$0	$5,049	0.00	$0	$9,864

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	13.40	$1,912	$0	3.10	$3,321	$0	3.10	$1,042	$0	19.60	$6,275	$0
TITAN INSURANCE COMPANY	12534.65	$1,868,728	$513,413	523.77	$688,084	$394,541	536.37	$258,271	$124,741	13594.79	$2,815,083	$1,032,695
TOKIO MARINE AND FIRE INSURANCE	163.00	$19,015	$207	33.00	$22,990	$24,223	33.00	$7,771	$238	229.00	$49,776	$24,668
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$49	NA	NA	NA	0.00	$0	$49
TRAVELERS INDEMNITY COMPANY OF	47.26	$2,988	$0	9.74	$2,999	$0	6.40	$943	$367	63.40	$6,930	$367
TRUMBULL INSURANCE COMPANY	200.89	$28,650	$3,542	21.57	$25,181	$25,871	24.41	$9,772	$1,679	246.87	$63,603	$31,092
UNITED SERVICES AUTOMOBILE	10458.53	$730,573	$111,706	2110.56	$968,778	$504,668	2208.26	$261,151	$77,866	14777.35	$1,960,502	$694,240
UNITRIN DIRECT INSURANCE COMPANY	2271.75	$128,262	$1,329	302.53	$110,284	$64,979	307.12	$50,016	$25,208	2881.40	$288,562	$91,516
UNITRIN DIRECT PROPERTY & CASUALTY	139.10	$10,540	$0	28.02	$13,312	$0	50.03	$3,309	$0	217.15	$27,161	$0
USAA CASUALTY INSURANCE COMPANY	9501.28	$685,208	$85,903	1906.27	$965,042	$537,025	1973.38	$272,563	$93,425	13380.93	$1,922,813	$716,353
WEST AMERICAN INSURANCE COMPANY	682.52	$59,244	$14,772	124.89	$64,582	$63,673	129.94	$23,966	$10,192	937.35	$147,792	$88,637
WESTFIELD INSURANCE COMPANY	1995.00	$117,682	$5,264	250.67	$129,143	$78,483	250.99	$43,554	$92,726	2496.66	$290,379	$176,473

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WOLVERINE MUTUAL INSURANCE	10.48	$1,494	$0	1.99	$2,134	$0	2.50	$505	$0	14.97	$4,133	$0
Mean:	12779.25	$905,034	$426,745	1828.66	$884,335	$568,410	1903.80	$287,609	$152,115	15644.28	$1,996,833	$1,106,017
StDev:	35212.50	$2,475,043	$1,388,952	5595.47	$2,617,600	$1,715,158	5819.27	$804,342	$473,594	45417.64	$5,784,086	$3,425,982
Min:	0.00	($877)	$0	0.00	($830)	($2,674)	0.00	($126)	$0	0.00	($1,697)	($6,282)
Max:	245160.64	$18,258,124	$9,650,367	44609.47	$20,968,793	$13,508,139	46280.65	$5,989,545	$3,730,912	336050.76	$45,216,462	$24,429,061

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	4356.47	$316,885	$401,449	809.84	$398,949	$374,873	847.73	$110,985	$49,111	6014.04	$826,819	$825,433
ALLIED PROPERTY AND CASUALTY	4809.56	$392,370	$132,636	796.18	$373,759	$162,265	840.51	$141,906	$53,939	6446.25	$908,035	$348,840
ALLSTATE INSURANCE COMPANY	53550.99	$4,669,097	$2,382,402	6845.72	$4,398,060	$2,535,508	7368.57	$1,583,965	$778,994	67765.28	$10,651,122	$5,696,904
AMERICAN FELLOWSHIP MUTUAL	7101.15	$589,821	$27,339	1085.38	$477,416	$155,629	1085.38	$151,984	$52,229	9271.91	$1,219,221	$235,197
AMERICAN INSURANCE COMPANY, THE	82.00	$5,459	$0	23.26	$9,693	$0	23.53	$3,773	$229	128.79	$18,925	$229
AMERICAN INTERNATIONAL INSURANCE	4038.36	$286,584	$357,223	677.70	$363,183	$356,853	713.03	$109,156	$65,638	5429.09	$758,923	$779,714
AMERICAN RELIABLE INSURANCE	4.00	$73	$0	3.00	$136	$0	3.00	$283	$0	10.00	$492	$0
AMEX ASSURANCE COMPANY	1558.08	$194,763	$10,694	499.66	$209,416	$169,885	509.81	$56,101	$36,924	2567.55	$460,280	$217,503
AMICA MUTUAL INSURANCE COMPANY	1925.98	$171,384	$587,981	357.35	$221,026	$124,977	375.19	$48,753	$7,533	2658.52	$441,163	$720,491
ARGONAUT INSURANCE COMPANY	30.41	$2,710	$625	5.41	$4,871	$6,797	5.41	$1,639	$0	41.23	$9,220	$7,422
AUTO CLUB GROUP INSURANCE	106697.82	$8,666,912	$3,258,472	19129.39	$9,988,129	$6,291,299	19891.49	$2,676,090	$1,387,238	145718.70	$21,331,131	$10,937,009
AUTO CLUB INSURANCE ASSOCIATION	52606.73	$4,863,936	$1,745,982	8815.14	$4,910,205	$2,836,977	9269.99	$1,327,264	$678,684	70691.86	$11,101,405	$5,261,643

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	18512.70	$932,995	$643,982	2107.60	$1,129,186	$642,738	2258.20	$357,020	$129,600	22878.50	$2,419,201	$1,416,320
BRISTOL WEST INSURANCE COMPANY	247.33	$21,926	$0	20.56	$21,578	$4,150	21.24	$11,838	$803	289.13	$55,342	$4,953
CINCINNATI INSURANCE COMPANY, THE	160.00	$9,731	$0	21.00	$9,798	$0	23.00	$3,604	($41)	204.00	$23,133	($41)
CITIZENS INSURANCE COMPANY OF	69659.48	$3,816,716	$813,553	8404.71	$3,722,411	$2,817,827	8728.72	$1,342,835	$574,654	86792.91	$8,881,962	$4,206,034
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$942	0.00	$0	($2,076)	0.00	$0	($1,134)
DAIRYLAND INSURANCE COMPANY	231.33	$39,605	$50,140	2.75	$4,107	$3,516	3.25	$3,008	$0	237.33	$46,720	$53,656
EMCASCO INSURANCE COMPANY	63.44	$5,812	$0	7.67	$4,380	$4,059	8.92	$2,593	$386	80.03	$12,785	$4,445
EMPLOYERS MUTUAL CASUALTY	152.02	$11,435	$0	15.49	$10,645	$7,006	15.99	$5,081	$615	183.50	$27,161	$7,621
ESURANCE INSURANCE COMPANY	6.96	$7,351	$0	3.16	$5,113	$0	1.58	$1,119	$0	11.70	$13,583	$0
FARM BUREAU GENERAL INSURANCE	5136.50	$289,795	$139,125	524.00	$299,891	$184,851	544.40	$87,145	$65,057	6204.90	$676,831	$389,033
FARM BUREAU MUTUAL INSURANCE	390.60	$19,958	$0	46.50	$21,736	$238	48.40	$6,575	$861	485.50	$48,269	$1,099
FARMERS INSURANCE EXCHANGE	49866.81	$3,894,358	$1,047,890	5828.31	$3,756,375	$2,956,729	6093.57	$1,251,243	$935,149	61788.69	$8,901,976	$4,939,768

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	18.18	$2,589	$223,450	4.41	$3,076	$18,007	4.41	$1,139	$646	27.00	$6,804	$242,103
FOUNDERS INSURANCE COMPANY	31.06	$3,037	$72	2.66	$3,078	$1,861	2.66	$1,462	$0	36.38	$7,577	$1,933
FOUNDERS INSURANCE COMPANY OF	93.63	$12,900	$0	5.07	$7,428	$0	5.08	$3,540	$0	103.78	$23,868	$0
FRANKENMUTH MUTUAL INSURANCE	2396.00	$139,213	$5,193	315.00	$140,452	$54,104	306.00	$54,009	$16,812	3017.00	$333,674	$76,109
FREMONT MUTUAL INSURANCE	22.00	$650	$0	2.00	$572	$0	2.00	$208	$0	26.00	$1,430	$0
GE PROPERTY & CASUALTY INSURANCE	275.24	$31,036	$0	48.65	$23,789	$20,148	48.47	$6,310	$680	372.36	$61,135	$20,828
GEICO INDEMNITY COMPANY	3016.70	$454,900	$646,246	455.83	$340,137	$177,886	482.40	$123,914	$96,245	3954.93	$918,951	$920,377
GLENS FALLS INSURANCE COMPANY, THE	1393.42	$118,695	$10,624	227.33	$114,349	$53,879	249.58	$48,225	$14,312	1870.33	$281,269	$78,815
GLOBE INDEMNITY COMPANY	10.00	$494	$0	2.00	$831	$0	2.00	$396	$0	14.00	$1,721	$0
GMAC INSURANCE COMPANY	41.00	$3,409	$0	6.50	$2,616	$1,264	6.50	$1,079	$0	54.00	$7,104	$1,264
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$75	0.00	$0	$181	0.00	$0	$256
GRANGE INSURANCE COMPANY OF	36.50	$3,303	$0	2.58	$2,132	$3,220	2.58	$1,200	$0	41.66	$6,635	$3,220

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT AMERICAN INSURANCE	49.31	$7,870	$9,252	8.22	$5,517	$134	9.22	$2,452	$4,754	66.75	$15,839	$14,140
GREAT LAKES CASUALTY INSURANCE	466.61	$47,049	$5,178	77.96	$48,336	$14,469	77.71	$12,936	$15,504	622.28	$108,321	$35,151
GREAT NORTHERN INSURANCE	456.97	$57,923	$10,227	163.39	$112,678	$31,291	150.52	$42,755	$64,318	770.88	$213,356	$105,836
GUARANTY NATIONAL INSURANCE	195.06	$17,617	$0	17.73	$16,012	$11,642	17.83	$6,172	$0	230.62	$39,801	$11,642
HARLEYSVILLE LAKE STATES INSURANCE	298.08	$43,099	$216,683	32.98	$31,678	$35,099	42.40	$12,296	$5,812	373.46	$87,073	$257,594
HARTFORD ACCIDENT AND INDEMNITY	1193.91	$69,765	$59,237	237.56	$104,269	$71,349	245.00	$31,118	$10,304	1676.47	$205,152	$140,890
HARTFORD CASUALTY INSURANCE	16.92	$856	$0	3.90	$1,844	$3,076	3.74	$441	$1,006	24.56	$3,141	$4,082
HARTFORD INSURANCE COMPANY OF	5361.89	$338,765	$156,796	951.02	$354,851	$198,588	1027.77	$106,902	$24,478	7340.68	$800,518	$379,862
HARTFORD UNDERWRITERS INSURANCE	260.15	$16,405	$93,249	48.99	$19,852	$107,112	49.04	$7,137	$15,955	358.18	$43,394	$216,316
HASTINGS MUTUAL INSURANCE	449.57	$43,375	$62,730	50.00	$25,274	$3,396	51.50	$10,222	$1,391	551.07	$78,871	$67,517
HOME-OWNERS INSURANCE COMPANY	24079.60	$1,087,168	$391,277	2666.50	$1,313,114	$738,708	2835.00	$401,630	$175,091	29581.10	$2,801,912	$1,305,076
HORACE MANN INSURANCE COMPANY	300.25	$24,364	$38,356	40.83	$24,469	$14,153	41.83	$10,424	$1,772	382.91	$59,257	$54,281

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
INTEGON NATIONAL INSURANCE	244.39	$24,323	$0	32.98	$22,715	$12,021	33.75	$8,055	$1,275	311.12	$55,093	$13,296
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1091.30	$186,893	$275,999	258.93	$169,973	$142,772	271.10	$49,338	$21,538	1621.33	$406,204	$440,309
LUMBERMENS MUTUAL CASUALTY	0.00	($279)	$0	0.00	($384)	$0	0.00	($272)	$3,475	0.00	($935)	$3,475
MEEMIC INSURANCE COMPANY	14188.80	$1,104,154	$484,461	2377.72	$1,052,956	$677,933	2454.75	$436,327	$163,142	19021.27	$2,593,437	$1,325,536
MEMBERSELECT INSURANCE COMPANY	2448.06	$391,089	$58,080	305.06	$357,032	$163,240	323.82	$116,153	$86,162	3076.94	$864,274	$307,482
MERASTAR INSURANCE COMPANY	110.04	$11,250	$250	22.11	$10,557	$0	23.09	$2,867	$1,355	155.24	$24,674	$1,605
METROPOLITAN DIRECT PROPERTY AND	170.21	$15,125	$0	22.40	$9,442	$9,762	24.40	$4,421	$1,788	217.01	$28,988	$11,550
METROPOLITAN GROUP PROPERTY AND	1066.81	$88,680	$52,935	158.91	$98,316	$44,415	163.90	$34,156	$24,424	1389.62	$221,152	$121,774
METROPOLITAN PROPERTY AND CASUALTY	25.48	$1,872	$0	4.08	$1,759	$0	4.08	$829	$0	33.64	$4,460	$0
MIC GENERAL INSURANCE CORPORATION	32148.67	$2,845,436	$942,314	6148.00	$2,937,036	$1,902,657	6450.43	$758,759	$366,542	44747.10	$6,541,231	$3,211,513
MICHIGAN AUTOMOBILE INSURANCE	1393.14	$240,687	$13,739	129.49	$135,897	$69,770	131.23	$38,497	$13,205	1653.86	$415,081	$96,714
MICHIGAN INSURANCE COMPANY	2394.00	$48,069	$19,282	245.00	$40,743	$69,686	177.00	$14,117	$2,935	2816.00	$102,929	$91,903

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN MILLERS MUTUAL INSURANCE	3033.87	$191,104	$9,633	388.50	$176,967	$109,170	413.92	$72,907	$15,783	3836.29	$440,978	$134,586
MID-CENTURY INSURANCE COMPANY	0.00	$161	$0	0.00	($364)	$3,534	0.33	($22)	$0	0.33	($225)	$3,534
MODERN SERVICE INSURANCE	558.31	$76,427	$398,934	15.15	$19,862	$25,744	15.08	$6,200	$14,984	588.54	$102,489	$439,662
MUTUAL SERVICE CASUALTY INSURANCE	224.79	$15,849	$500	30.24	$15,002	$16,075	31.65	$6,174	$326	286.68	$37,025	$16,901
NATIONAL BEN-FRANKLIN INSURANCE	1383.25	$97,397	$11,178	241.00	$99,456	$41,943	254.25	$39,741	$10,963	1878.50	$236,594	$64,084
NATIONAL GENERAL INSURANCE	278.74	$42,126	$375	57.23	$27,159	$29,599	60.77	$8,521	$2,406	396.74	$77,806	$32,380
NATIONWIDE INSURANCE COMPANY OF	0.88	($176)	$607	1.12	$986	$39,469	0.85	$227	$3,559	2.85	$1,037	$43,635
NATIONWIDE MUTUAL FIRE INSURANCE	20118.36	$2,160,084	$955,822	4167.16	$2,168,207	$1,063,787	4340.83	$716,839	$321,902	28626.35	$5,045,130	$2,341,511
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$391	0.00	$0	$932	0.00	$0	$1,323
NATIONWIDE PROPERTY AND CASUALTY	69.00	$18,089	$2,420	12.47	$16,573	$0	12.47	$3,636	$0	93.94	$38,298	$2,420
NORTH POINTE INSURANCE COMPANY	5109.00	$752,788	$228,321	101.00	$123,651	$46,200	104.00	$52,430	($817)	5314.00	$928,869	$273,704
NORTHERN INSURANCE COMPANY OF	0.00	($150)	$0	0.00	($150)	$0	0.00	($45)	($191)	0.00	($345)	($191)

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PACIFIC INDEMNITY COMPANY	6.03	$869	$0	2.01	$2,200	$0	2.01	$713	$0	10.05	$3,782	$0
PARTNERS MUTUAL INSURANCE	0.00	($454)	$0	0.00	$72	$0	0.00	$26	$0	0.00	($356)	$0
PHARMACISTS MUTUAL INSURANCE	96.00	$6,175	$0	24.00	$7,977	$4,182	12.75	$1,694	$0	132.75	$15,846	$4,182
PIONEER STATE MUTUAL INSURANCE	2597.48	$159,039	$8,335	358.27	$108,254	$104,798	359.27	$38,427	$15,898	3315.02	$305,720	$129,031
PROGRESSIVE MICHIGAN INSURANCE	6342.00	$664,318	$180,289	907.00	$663,393	$284,331	940.00	$125,682	$132,299	8189.00	$1,453,393	$596,919
QBE INSURANCE CORPORATION	192.73	$31,290	$0	0.75	$1,964	$0	1.50	$1,277	$0	194.98	$34,531	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$66,643	NA	NA	NA	NA	NA	NA	0.00	$0	$66,643
SAFECO INSURANCE COMPANY OF	12.25	$779	$48,399	3.08	$720	$0	2.40	$62	$0	17.73	$1,561	$48,399
SOUTHERN MICHIGAN INSURANCE	552.08	$50,113	$0	31.65	$28,304	$15,402	31.66	$13,723	$1,401	615.39	$92,140	$16,803
STANDARD FIRE INSURANCE COMPANY, THE	20.64	$1,886	$500	9.20	$3,255	$13,341	6.68	$1,237	$1,454	36.52	$6,378	$15,295
STATE AUTOMOBILE MUTUAL	162.08	$15,989	$10,404	22.08	$14,809	$22,789	20.17	$4,437	$674	204.33	$35,235	$33,867
STATE FARM FIRE AND CASUALTY	63.16	$13,204	$0	7.41	$8,793	$6,225	7.41	$1,556	$0	77.98	$23,553	$6,225

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE FARM MUTUAL AUTOMOBILE	29128.39	$2,929,030	$1,792,985	3969.55	$2,179,930	$1,530,329	4160.74	$666,820	$427,616	37258.68	$5,775,780	$3,750,930
TEACHERS INSURANCE COMPANY	24.15	$1,630	$0	4.83	$2,315	$496	4.83	$924	$0	33.81	$4,869	$496
TITAN INDEMNITY COMPANY	47.04	$5,279	$9,000	6.71	$7,541	$898	6.53	$1,521	$0	60.28	$14,341	$9,898
TITAN INSURANCE COMPANY	26834.55	$4,017,388	$2,332,085	785.33	$1,023,566	$492,048	799.48	$380,015	$119,029	28419.36	$5,420,969	$2,943,162
TOKIO MARINE AND FIRE INSURANCE	8.00	$975	$0	2.00	$1,171	$0	2.00	$330	$0	12.00	$2,476	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$900	0.00	$0	$900
TRAVELERS INDEMNITY COMPANY OF	12.78	$1,356	$0	3.14	$1,687	$0	1.56	$595	$0	17.48	$3,638	$0
TRUMBULL INSURANCE COMPANY	5.32	$845	$0	NA	NA	NA	NA	NA	NA	5.32	$845	$0
UNITED SERVICES AUTOMOBILE	5998.16	$444,260	$31,961	1232.70	$600,549	$372,650	1277.90	$144,969	$81,946	8508.76	$1,189,778	$486,557
UNITRIN DIRECT INSURANCE COMPANY	484.96	$38,357	$1,000	85.23	$41,994	$13,839	84.60	$17,785	$879	654.79	$98,136	$15,718
UNITRIN DIRECT PROPERTY & CASUALTY	110.95	$10,604	$0	18.39	$12,947	$1,337	31.39	$3,024	$50	160.73	$26,575	$1,387
USAA CASUALTY INSURANCE COMPANY	5450.15	$414,307	$17,449	1085.42	$578,486	$278,359	1119.83	$148,223	$54,798	7655.40	$1,141,016	$350,606

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WARNER INSURANCE COMPANY	1.52	$0	$0	0.38	$0	$0	0.77	$0	$0	2.67	$0	$0
WEST AMERICAN INSURANCE COMPANY	205.93	$20,553	$0	25.60	$14,355	$2,085	27.29	$6,516	$807	258.82	$41,424	$2,892
WESTFIELD INSURANCE COMPANY	564.25	$36,772	$500	63.58	$39,785	$6,826	65.75	$15,284	$2,991	693.58	$91,841	$10,317
WOLVERINE MUTUAL INSURANCE	48.37	$3,035	$0	5.07	$2,838	$0	5.57	$977	$915	59.01	$6,850	$915
Mean:	6111.22	$509,508	$223,776	873.95	$472,853	$297,059	904.16	$144,037	$73,083	7600.58	$1,088,951	$574,593
StDev:	16306.67	$1,334,045	$553,641	2539.00	$1,351,207	$864,920	2640.78	$394,963	$209,373	21031.59	$3,008,669	$1,549,154
Min:	0.00	($454)	$0	0.00	($384)	$0	0.00	($272)	$0	0.00	($935)	($1,134)
Max:	106697.82	$8,666,912	$3,258,472	19129.39	$9,988,129	$6,291,299	19891.49	$2,676,090	$1,387,238	145718.70	$21,331,131	$10,937,009

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1399.98	$194,510	$8,560	208.44	$178,344	$99,152	217.94	$95,588	$60,142	1826.36	$468,442	$167,854
ALLIED PROPERTY AND CASUALTY	2147.59	$339,078	$100,754	317.72	$251,285	$179,850	339.14	$114,804	$91,956	2804.45	$705,167	$372,560
ALLSTATE INSURANCE COMPANY	19984.21	$2,817,991	$3,949,416	2445.72	$2,321,484	$1,393,354	2555.31	$1,413,622	$771,576	24985.24	$6,553,097	$6,114,346
AMERICAN AND FOREIGN INSURANCE	5.00	$758	$0	1.00	$1,105	$2	1.00	$629	$0	7.00	$2,492	$2
AMERICAN FELLOWSHIP MUTUAL	360.80	$41,892	$2,561	53.38	$41,854	$16,922	53.38	$16,165	$8,943	467.56	$99,911	$28,426
AMERICAN INTERNATIONAL INSURANCE	2558.93	$377,116	$179,755	352.59	$292,071	$271,074	381.21	$197,050	$99,668	3292.73	$866,237	$550,497
AMEX ASSURANCE COMPANY	586.24	$156,913	$24,309	154.99	$120,658	$57,993	168.24	$62,689	$53,765	909.47	$340,260	$136,067
AMICA MUTUAL INSURANCE COMPANY	729.92	$91,133	$94,036	106.73	$103,290	$40,296	110.68	$57,308	$14,353	947.33	$251,731	$148,685
ARGONAUT INSURANCE COMPANY	42.90	$5,672	$0	3.50	$4,147	$0	3.48	$1,326	$0	49.88	$11,145	$0
AUTO CLUB GROUP INSURANCE	36220.80	$5,475,404	$2,514,639	5782.23	$5,225,167	$3,444,513	5954.58	$2,492,865	$2,164,087	47957.61	$13,193,436	$8,123,239
AUTO CLUB INSURANCE ASSOCIATION	27690.98	$4,549,883	$3,214,319	4044.72	$3,529,934	$1,947,505	4231.32	$1,664,438	$1,470,035	35967.02	$9,744,255	$6,631,859
AUTO-OWNERS INSURANCE COMPANY	8498.56	$629,871	$221,525	879.61	$755,396	$704,645	939.72	$210,602	$333,338	10317.89	$1,595,869	$1,259,508

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
BRISTOL WEST INSURANCE COMPANY	525.65	$86,037	$196	64.57	$93,472	$41,994	65.07	$51,519	$5,208	655.29	$231,028	$47,398
CINCINNATI INSURANCE COMPANY, THE	12.00	$1,841	$0	1.00	$382	$2,405	2.00	$181	$0	15.00	$2,404	$2,405
CITIZENS INSURANCE COMPANY OF	4874.06	$562,827	$169,042	527.31	$533,056	$279,116	563.57	$175,554	$176,598	5964.94	$1,271,437	$624,756
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$70	0.00	$0	($5,166)	0.00	$0	($5,096)
DAIRYLAND INSURANCE COMPANY	579.16	$124,403	$17,625	12.40	$19,909	$10,856	10.91	$17,345	$24,117	602.47	$161,657	$52,598
EMCASCO INSURANCE COMPANY	69.69	$7,042	$0	7.17	$4,383	$0	7.67	$3,319	$2,342	84.53	$14,744	$2,342
EMPLOYERS MUTUAL CASUALTY	183.53	$15,560	$4,000	18.75	$13,086	$3,277	21.75	$11,794	$6,140	224.03	$40,440	$13,417
ESURANCE INSURANCE COMPANY	12.00	$10,185	$0	4.00	$6,308	$0	1.99	$1,722	$0	17.99	$18,215	$0
FARM BUREAU GENERAL INSURANCE	3305.70	$245,782	$200,516	237.30	$228,833	$135,414	240.20	$163,993	$85,775	3783.20	$638,608	$421,705
FARM BUREAU MUTUAL INSURANCE	32.40	$2,719	$0	1.20	$1,179	$0	2.20	$1,575	$0	35.80	$5,473	$0
FARMERS INSURANCE EXCHANGE	2619.30	$378,422	$90,064	142.82	$173,068	$139,198	148.57	$99,647	$171,626	2910.69	$651,137	$400,888
FEDERAL INSURANCE COMPANY	7.51	$1,025	$8,783	0.59	$389	$24,634	0.59	$220	$1,729	8.69	$1,634	$35,146

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	311.57	$53,183	$103,331	8.15	$12,848	$2,947	8.24	$7,779	$0	327.96	$73,810	$106,278
FOUNDERS INSURANCE COMPANY OF	1063.48	$234,210	$422,620	15.64	$29,537	$10,626	16.16	$18,160	$0	1095.28	$281,907	$433,246
FRANKENMUTH MUTUAL INSURANCE	3626.00	$391,224	$71,735	503.00	$391,275	$273,217	474.00	$137,779	$154,949	4603.00	$920,278	$499,901
GE PROPERTY & CASUALTY INSURANCE	900.08	$124,872	$198,192	180.57	$121,263	$44,245	183.91	$48,678	$28,588	1264.56	$294,813	$271,025
GEICO INDEMNITY COMPANY	4119.82	$878,913	$727,617	524.64	$460,231	$295,760	555.58	$334,120	$198,351	5200.04	$1,673,264	$1,221,728
GLENS FALLS INSURANCE COMPANY, THE	110.07	$20,014	$9,435	17.76	$14,421	$7,253	20.75	$9,636	$900	148.58	$44,071	$17,588
GLOBE INDEMNITY COMPANY	12.00	$388	$0	2.00	$815	$0	2.00	$407	$0	16.00	$1,610	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	$648	0.00	$0	($1,245)	0.00	$0	($597)
GRANGE INSURANCE COMPANY OF	9.00	$1,184	$0	1.00	$973	$0	1.00	$665	$0	11.00	$2,822	$0
GREAT LAKES CASUALTY INSURANCE	193.17	$26,980	$12,262	27.88	$23,344	$14,970	28.95	$12,073	$31,267	250.00	$62,397	$58,499
GUARANTY NATIONAL INSURANCE	182.64	$26,018	$1,158	18.24	$24,475	$25,822	18.90	$12,333	($1,887)	219.78	$62,826	$25,093
HARLEYSVILLE LAKE STATES INSURANCE	193.41	$27,809	$285	21.28	$25,039	$16,227	27.61	$11,108	$9,659	242.30	$63,956	$26,171

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	659.09	$78,285	$37,659	110.40	$86,512	$71,506	110.15	$40,933	$32,768	879.64	$205,730	$141,933
HARTFORD INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	($630)	NA	NA	NA	0.00	$0	($630)
HASTINGS MUTUAL INSURANCE	25.63	$4,901	$0	4.00	$3,551	$1,752	4.00	$2,857	$0	33.63	$11,309	$1,752
HOME-OWNERS INSURANCE COMPANY	6799.41	$456,600	$253,301	700.60	$562,429	$426,325	741.52	$153,080	$202,246	8241.53	$1,172,109	$881,872
HORACE MANN INSURANCE COMPANY	913.08	$120,031	$2,707	33.49	$23,330	$8,300	43.66	$21,866	$7,049	990.23	$165,227	$18,056
INTEGON NATIONAL INSURANCE	67.66	$8,756	$0	4.16	$3,424	$0	4.07	$1,290	$1,817	75.89	$13,470	$1,817
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8973.79	$1,907,373	$527,952	2023.99	$1,845,305	$1,077,663	2140.84	$853,798	$555,433	13138.62	$4,606,476	$2,161,048
LUMBERMENS MUTUAL CASUALTY	0.00	($569)	$1,096	0.00	($680)	($3,523)	0.00	($420)	$3,055	0.00	($1,669)	$628
MEEMIC INSURANCE COMPANY	3288.91	$388,404	$23,642	569.22	$469,378	$238,078	584.66	$174,290	$93,704	4442.79	$1,032,072	$355,424
MEMBERSELECT INSURANCE COMPANY	497.07	$134,190	$668	55.73	$107,604	$78,592	56.32	$58,243	$85,457	609.12	$300,037	$164,717
MERASTAR INSURANCE COMPANY	59.86	$14,970	$0	12.06	$14,477	$15,293	12.06	$5,717	$1,116	83.98	$35,164	$16,409
METROPOLITAN DIRECT PROPERTY AND	610.25	$42,810	$21,106	85.81	$34,089	$39,098	91.32	$12,878	$7,639	787.38	$89,777	$67,843

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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	6902.31	$449,440	$219,064	1003.82	$528,237	$341,466	1037.82	$182,847	$112,094	8943.95	$1,160,524	$672,624
METROPOLITAN PROPERTY AND CASUALTY	197.41	$12,625	$1,988	17.83	$7,408	$2,743	17.83	$2,687	$0	233.07	$22,720	$4,731
MIC GENERAL INSURANCE CORPORATION	1015.70	$156,739	$24,780	175.91	$139,710	$44,325	176.85	$73,376	$35,878	1368.46	$369,825	$104,983
MICHIGAN AUTOMOBILE INSURANCE	900.31	$229,030	$8,417	97.56	$156,863	$71,514	99.75	$63,569	$78,971	1097.62	$449,462	$158,902
MICHIGAN INSURANCE COMPANY	21.00	$1,129	$0	1.00	$403	$0	0.00	$149	$0	22.00	$1,681	$0
MICHIGAN MILLERS MUTUAL INSURANCE	675.81	$68,051	$18,743	73.50	$62,966	$50,395	79.00	$23,922	$26,432	828.31	$154,939	$95,570
MODERN SERVICE INSURANCE	5458.31	$1,082,090	$334,447	54.66	$91,855	$73,308	61.91	$70,374	$40,512	5574.88	$1,244,319	$448,267
MUTUAL SERVICE CASUALTY INSURANCE	299.56	$32,538	$1,000	31.15	$25,858	$24,233	32.57	$8,750	$14,542	363.28	$67,146	$39,775
NATIONAL BEN-FRANKLIN INSURANCE	25.75	$3,426	$0	6.58	$5,464	$0	6.58	$3,203	$329	38.91	$12,093	$329
NATIONAL GENERAL INSURANCE	79.45	$16,267	$0	16.80	$12,238	$18,698	18.29	$6,454	($9,704)	114.54	$34,959	$8,994
NATIONWIDE INSURANCE COMPANY OF	0.00	($674)	$4,176	0.00	($55)	$34,717	0.00	$93	($7,930)	0.00	($636)	$30,963
NATIONWIDE MUTUAL FIRE INSURANCE	4756.27	$927,647	$226,553	851.78	$743,245	$497,222	878.29	$452,893	$313,241	6486.34	$2,123,785	$1,037,016

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TERRITORY 36 Detroit Metropolitan Inner

	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	$1,398	NA	NA	NA	0.00	$0	$1,398
NATIONWIDE PROPERTY AND CASUALTY	19.52	$8,375	$0	3.63	$6,896	$0	3.63	$3,464	$0	26.78	$18,735	$0
NORTH POINTE INSURANCE COMPANY	473.00	$110,826	$199,053	3.00	$7,047	$20,061	6.00	$8,475	$10,342	482.00	$126,348	$229,456
NORTHERN INSURANCE COMPANY OF	15.84	$2,072	$0	2.60	$3,194	($2,575)	3.10	$1,204	$993	21.54	$6,470	($1,582)
PARTNERS MUTUAL INSURANCE	6.44	$1,616	$0	1.84	$1,194	$0	0.92	$508	$0	9.20	$3,318	$0
PHARMACISTS MUTUAL INSURANCE	93.16	$9,327	$0	23.16	$8,290	$0	8.84	$4,457	$26,601	125.16	$22,074	$26,601
PIONEER STATE MUTUAL INSURANCE	478.28	$41,029	$500	63.83	$27,962	$11,309	63.97	$9,132	$7,666	606.08	$78,123	$19,475
PROGRESSIVE MICHIGAN INSURANCE	13066.00	$1,895,447	$669,253	1598.00	$1,506,857	$684,708	1641.00	$842,321	$420,696	16305.00	$4,244,625	$1,774,657
QBE INSURANCE CORPORATION	3665.56	$877,283	$52,503	6.65	$14,573	$400	11.41	$12,358	$15,185	3683.62	$904,214	$68,088
SAFECO INSURANCE COMPANY OF	0.00	($1,064)	$500	0.18	($838)	$29,792	0.18	($277)	$22,425	0.36	($2,179)	$52,717
SAFECO INSURANCE COMPANY OF	10363.59	$1,406,679	$1,043,160	1318.16	$1,088,888	$607,719	1514.85	$695,429	$393,661	13196.60	$3,190,996	$2,044,540
SECURA INSURANCE, A MUTUAL	863.58	$130,167	$4,649	115.48	$115,968	$57,873	120.08	$46,690	$15,345	1099.14	$292,825	$77,867

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SOUTHERN MICHIGAN INSURANCE	509.66	$72,137	$0	7.03	$11,473	$5,397	7.48	$10,993	$1,707	524.17	$94,603	$7,104
STANDARD FIRE INSURANCE COMPANY, THE	37.14	$3,036	$0	9.76	$4,102	$7,305	5.07	$1,558	$4,685	51.97	$8,696	$11,990
STATE AUTOMOBILE MUTUAL	66.92	$9,321	$0	11.36	$9,752	$2,011	15.48	$4,056	$0	93.76	$23,129	$2,011
STATE FARM FIRE AND CASUALTY	28.48	$9,174	$3,404	3.58	$6,322	$25,269	3.57	$2,610	$19,836	35.63	$18,106	$48,509
STATE FARM MUTUAL AUTOMOBILE	25112.06	$3,498,609	$5,641,803	3257.28	$2,462,775	$1,568,475	3416.91	$1,401,144	$889,797	31786.25	$7,362,528	$8,100,075
TEACHERS INSURANCE COMPANY	183.40	$25,155	$0	3.00	$2,236	$1,000	3.00	$1,456	$0	189.40	$28,847	$1,000
TITAN INDEMNITY COMPANY	79.13	$13,150	$0	11.63	$16,066	$0	11.35	$6,076	$307	102.11	$35,292	$307
TITAN INSURANCE COMPANY	28921.37	$6,083,797	$1,807,455	180.20	$323,850	$248,697	203.60	$199,986	$147,513	29305.17	$6,607,633	$2,203,665
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($6,326)	0.00	$0	($11,383)	0.00	$0	($17,709)
TRAVELERS INDEMNITY COMPANY OF	41.62	$2,930	$0	8.48	$3,906	$11,580	6.26	$1,330	$530	56.36	$8,166	$12,110
TRUMBULL INSURANCE COMPANY	30.33	$6,832	$0	1.08	$999	$0	0.91	$508	$0	32.32	$8,339	$0
UNITED SERVICES AUTOMOBILE	1943.63	$195,386	$50,805	362.03	$237,084	$180,251	398.61	$83,842	$102,888	2704.27	$516,312	$333,944

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
UNITRIN DIRECT INSURANCE COMPANY	712.70	$37,813	$0	70.58	$22,876	$0	70.45	$13,603	$0	853.73	$74,292	$0
USAA CASUALTY INSURANCE COMPANY	929.71	$102,157	$76,032	176.18	$132,669	$91,918	182.17	$48,447	$27,374	1288.06	$283,273	$195,324
WEST AMERICAN INSURANCE COMPANY	940.07	$135,086	$1,136	139.00	$129,382	$89,103	149.48	$60,457	$83,512	1228.55	$324,925	$173,751
WESTFIELD INSURANCE COMPANY	204.25	$17,630	$431	23.83	$14,784	$17,324	23.58	$9,885	$810	251.66	$42,299	$18,565
WOLVERINE MUTUAL INSURANCE	1.46	$5	$0	0.16	$371	$2,941	0.16	$97	$0	1.78	$473	$2,941
Mean:	3025.97	$461,058	$281,009	337.30	$293,093	$182,592	361.23	$150,912	$111,862	3546.39	$875,770	$557,161
StDev:	6835.39	$1,125,244	$876,761	888.76	$780,644	$485,488	934.42	$397,285	$310,194	8322.88	$2,167,249	$1,544,895
Min:	0.00	($1,064)	$0	0.00	($838)	($6,326)	0.00	($420)	$0	0.00	($2,179)	($17,709)
Max:	36220.80	$6,083,797	$5,641,803	5782.23	$5,225,167	$3,444,513	5954.58	$2,492,865	$2,164,087	47957.61	$13,193,436	$8,123,239

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	749.85	$95,137	$15,472	111.92	$91,052	$40,516	118.36	$43,796	$4,544	980.13	$229,985	$60,532
ALLIED PROPERTY AND CASUALTY	1055.35	$169,761	$921,803	163.38	$138,720	$82,280	168.30	$58,655	$110,209	1387.03	$367,136	$1,114,292
ALLSTATE INSURANCE COMPANY	23349.07	$3,144,367	$1,940,880	2776.45	$2,543,544	$1,633,531	2888.65	$1,644,399	$1,022,945	29014.17	$7,332,310	$4,597,356
AMERICAN AND FOREIGN INSURANCE	10.00	$1,318	$0	2.00	$1,763	$0	2.00	$869	$0	14.00	$3,950	$0
AMERICAN FELLOWSHIP MUTUAL	398.75	$46,302	$1,349	59.00	$46,260	$13,325	59.00	$17,867	$959	516.75	$110,429	$15,633
AMERICAN INTERNATIONAL INSURANCE	1420.65	$196,019	$0	215.30	$172,236	$84,417	229.50	$104,188	$47,224	1865.45	$472,443	$131,641
AMEX ASSURANCE COMPANY	1712.15	$446,521	$25,413	479.56	$382,608	$196,479	490.82	$186,510	$150,313	2682.53	$1,015,639	$372,205
AMICA MUTUAL INSURANCE COMPANY	703.87	$84,553	$1,508	111.40	$102,674	$53,973	116.24	$49,795	$2,482	931.51	$237,022	$57,963
AUTO CLUB GROUP INSURANCE	26773.49	$3,670,199	$2,230,799	4384.56	$3,855,971	$2,409,621	4544.66	$1,829,117	$1,982,423	35702.71	$9,355,287	$6,622,843
AUTO CLUB INSURANCE ASSOCIATION	19723.40	$2,920,628	$1,070,553	3005.57	$2,599,802	$1,444,613	3137.07	$1,209,304	$1,106,172	25866.04	$6,729,734	$3,621,338
AUTO-OWNERS INSURANCE COMPANY	8498.56	$629,871	$221,525	879.61	$755,396	$704,645	939.72	$210,602	$333,338	10317.89	$1,595,869	$1,259,508
BRISTOL WEST INSURANCE COMPANY	1929.13	$269,519	$54,878	160.98	$224,782	$56,637	165.74	$132,537	$14,276	2255.85	$626,838	$125,791

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CINCINNATI INSURANCE COMPANY, THE	7.00	$912	$0	1.00	$1,481	$0	2.00	$456	$0	10.00	$2,849	$0
CITIZENS INSURANCE COMPANY OF	23098.46	$2,489,243	$618,627	2402.88	$2,230,559	$1,111,378	2596.73	$746,867	$597,768	28098.07	$5,466,669	$2,327,773
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$848	0.00	$0	($89)	0.00	$0	$759
DAIRYLAND INSURANCE COMPANY	96.89	$26,607	$0	0.24	$1,933	$21,058	0.00	$637	$4,336	97.13	$29,177	$25,394
EMCASCO INSURANCE COMPANY	70.69	$6,075	$0	6.17	$5,939	$5,403	6.67	$4,480	$300	83.53	$16,494	$5,703
EMPLOYERS MUTUAL CASUALTY	175.98	$15,526	$0	12.91	$10,145	$0	13.41	$8,733	$5,010	202.30	$34,404	$5,010
FARMERS INSURANCE EXCHANGE	14782.05	$2,182,973	$814,077	957.05	$1,106,007	$903,875	1048.57	$642,732	$660,612	16787.67	$3,931,712	$2,378,564
FEDERAL INSURANCE COMPANY	38.48	$4,907	$0	8.47	$5,290	$6,571	8.96	$4,349	$1,125	55.91	$14,546	$7,696
FOUNDERS INSURANCE COMPANY	400.33	$68,966	$75,737	10.90	$14,433	$0	11.08	$10,018	$6,046	422.31	$93,417	$81,783
FOUNDERS INSURANCE COMPANY OF	1591.81	$330,941	$79,070	20.07	$31,941	$8,763	20.99	$22,836	$4,137	1632.87	$385,718	$91,970
FREMONT MUTUAL INSURANCE	146.95	$7,222	$500	11.89	$9,025	$6,016	11.89	$3,072	$0	170.73	$19,319	$6,516
GE PROPERTY & CASUALTY INSURANCE	1303.39	$197,549	$88,395	246.98	$174,719	$84,033	248.32	$80,767	$25,270	1798.69	$453,035	$197,698

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GEICO INDEMNITY COMPANY	1625.05	$395,974	$55,665	189.83	$174,596	$73,368	203.39	$144,253	$46,955	2018.27	$714,823	$175,988
GLENS FALLS INSURANCE COMPANY, THE	67.00	$11,701	$0	8.50	$10,741	$3,159	10.17	$6,813	($45)	85.67	$29,255	$3,114
GLOBE INDEMNITY COMPANY	18.00	$1,205	$0	2.00	$1,159	$0	2.00	$590	$0	22.00	$2,954	$0
GMAC INSURANCE COMPANY	6.00	$824	$0	1.00	$1,009	$0	1.00	$143	$0	8.00	$1,976	$0
GRANGE INSURANCE COMPANY OF	21.96	$2,260	$0	1.50	$768	$0	2.08	$750	$0	25.54	$3,778	$0
GREAT LAKES CASUALTY INSURANCE	759.69	$100,532	$7,000	107.07	$64,653	$38,413	116.44	$37,358	$22,944	983.20	$202,543	$68,357
GREAT NORTHERN INSURANCE	390.33	$48,190	$20,558	125.02	$91,315	$74,565	124.08	$61,923	$2,868	639.43	$201,428	$97,991
GUARANTY NATIONAL INSURANCE	228.65	$34,650	$1,090	26.22	$36,142	$15,333	26.16	$20,297	$21,734	281.03	$91,089	$38,157
HARLEYSVILLE LAKE STATES INSURANCE	1994.82	$277,832	$21,611	236.33	$237,979	$195,537	266.61	$99,647	$139,535	2497.76	$615,458	$356,683
HARTFORD ACCIDENT AND INDEMNITY	763.44	$91,902	$28,982	142.48	$98,381	$92,843	148.80	$45,307	$89,578	1054.72	$235,590	$211,403
HARTFORD CASUALTY INSURANCE	95.88	$12,438	$0	19.88	$13,322	$22,282	21.48	$5,374	$1,453	137.24	$31,134	$23,735
HARTFORD INSURANCE COMPANY OF	35117.93	$3,703,458	$2,245,000	5895.78	$3,702,845	$2,502,770	6402.72	$1,463,416	$971,867	47416.43	$8,869,719	$5,719,637

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARTFORD UNDERWRITERS INSURANCE	574.88	$64,784	$8,879	88.24	$62,616	$160,675	91.17	$25,876	$52,265	754.29	$153,276	$221,819
HASTINGS MUTUAL INSURANCE	141.32	$19,611	$0	15.00	$7,769	$3,913	17.00	$7,570	$247	173.32	$34,950	$4,160
HOME-OWNERS INSURANCE COMPANY	6799.41	$456,600	$253,301	700.60	$562,429	$426,325	741.52	$153,080	$202,246	8241.53	$1,172,109	$881,872
HORACE MANN INSURANCE COMPANY	302.75	$40,184	$16,675	33.41	$19,393	$11,400	34.91	$14,647	$65,606	371.07	$74,224	$93,681
INTEGON NATIONAL INSURANCE	14.65	$3,614	$0	1.32	$2,742	$18,510	1.33	$1,468	$924	17.30	$7,824	$19,434
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1592.30	$349,276	$102,878	370.32	$330,053	$196,074	383.88	$151,919	$33,759	2346.50	$831,248	$332,711
LUMBERMENS MUTUAL CASUALTY	0.00	($560)	$0	0.00	($81)	$0	0.00	$3	$0	0.00	($638)	$0
MEEMIC INSURANCE COMPANY	5513.97	$671,097	$384,359	926.05	$775,430	$399,105	961.49	$309,130	$218,734	7401.51	$1,755,657	$1,002,198
MEMBERSELECT INSURANCE COMPANY	516.82	$121,753	$42,155	58.39	$99,173	$68,404	60.24	$52,934	$26,719	635.45	$273,860	$137,278
MERASTAR INSURANCE COMPANY	8.00	$2,132	$0	1.00	$1,006	$0	1.00	$270	$0	10.00	$3,408	$0
METROPOLITAN DIRECT PROPERTY AND	457.63	$31,980	$1,100	64.97	$27,632	$9,442	67.49	$10,654	$21,977	590.09	$70,266	$32,519
METROPOLITAN GENERAL INSURANCE	19.75	$1,936	$0	1.83	$1,285	$584	1.83	$466	$0	23.41	$3,687	$584

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 GROUP PROPERTY AND	7690.23	$451,063	$423,232	1108.30	$511,022	$285,566	1145.31	$171,574	$127,413	9943.84	$1,133,659	$836,211
METROPOLITAN PROPERTY AND CASUALTY	121.23	$7,525	$0	13.91	$5,340	$0	14.91	$2,413	$2,293	150.05	$15,278	$2,293
MIC GENERAL INSURANCE CORPORATION	986.69	$125,834	$3,239	156.64	$121,094	$111,196	161.70	$68,690	$12,038	1305.03	$315,618	$126,473
MICHIGAN AUTOMOBILE INSURANCE	690.97	$172,702	$20,027	69.57	$115,131	$87,161	71.57	$44,491	$23,794	832.11	$332,324	$130,982
MICHIGAN INSURANCE COMPANY	649.00	$19,863	$0	79.00	$21,019	$9,374	35.00	$6,938	$1,063	763.00	$47,820	$10,437
MICHIGAN MILLERS MUTUAL INSURANCE	550.58	$55,449	$27,456	67.50	$61,373	$64,139	71.91	$21,612	$6,873	689.99	$138,434	$98,468
MID-CENTURY INSURANCE COMPANY	0.00	($616)	$0	0.00	($2,015)	$0	0.00	($772)	$0	0.00	($3,403)	$0
MODERN SERVICE INSURANCE	981.66	$254,663	$109,745	8.91	$16,770	$50,338	10.24	$12,173	$26,166	1000.81	$283,606	$186,249
MUTUAL SERVICE CASUALTY INSURANCE	739.87	$80,978	$10,510	99.39	$80,340	$37,267	101.90	$34,446	$42,187	941.16	$195,764	$89,964
NATIONAL BEN-FRANKLIN INSURANCE	23.75	$1,674	$0	6.33	$500	$2,938	6.58	$568	$0	36.66	$2,742	$2,938
NATIONAL GENERAL INSURANCE	165.01	$31,657	$18,636	36.39	$22,484	$11,025	37.10	$10,094	$716	238.50	$64,235	$30,377
NATIONWIDE INSURANCE COMPANY OF	0.00	($612)	$0	0.00	($435)	$5,223	0.00	($192)	($3,194)	0.00	($1,239)	$2,029

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONWIDE MUTUAL FIRE INSURANCE	2861.53	$544,290	$376,518	498.29	$428,896	$254,893	518.68	$261,304	$236,421	3878.50	$1,234,490	$867,832
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$5,134	NA	NA	NA	0.00	$0	$5,134
NATIONWIDE PROPERTY AND CASUALTY	9.50	$4,047	$0	0.50	$676	$0	0.50	$91	$0	10.50	$4,814	$0
NORTH POINTE INSURANCE COMPANY	777.00	$210,208	$175,273	4.00	$10,557	$42,732	6.00	$10,762	$25,814	787.00	$231,527	$243,819
NORTHERN INSURANCE COMPANY OF	28.87	$3,830	$0	4.44	$3,974	$8,230	4.44	$1,413	$2,929	37.75	$9,217	$11,159
PHARMACISTS MUTUAL INSURANCE	23.00	$2,560	$1,361	6.00	$1,549	$5,323	3.00	$797	$4,463	32.00	$4,906	$11,147
PIONEER STATE MUTUAL INSURANCE	314.60	$26,447	$4,000	44.99	$21,615	$6,329	44.99	$6,659	$2,905	404.58	$54,721	$13,234
PROGRESSIVE MICHIGAN INSURANCE	16204.00	$2,011,247	$594,979	2167.00	$1,972,247	$981,239	2227.00	$1,035,777	$696,803	20598.00	$5,019,271	$2,273,021
PRUDENTIAL GENERAL INSURANCE	184.74	$27,198	$38,118	25.15	$25,481	$15,957	24.66	$13,086	$17	234.55	$65,765	$54,092
PRUDENTIAL PROPERTY AND CASUALTY	6060.81	$568,986	$226,954	820.47	$561,705	$222,209	836.49	$283,068	$256,578	7717.77	$1,413,759	$705,741
QBE INSURANCE CORPORATION	877.55	$254,779	$21,666	2.50	$5,734	$0	2.99	$3,069	$0	883.04	$263,582	$21,666
SOUTHERN MICHIGAN INSURANCE	1683.10	$229,155	$29,378	20.61	$24,484	$11,985	20.51	$24,409	$13,537	1724.22	$278,048	$54,900

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STANDARD FIRE INSURANCE COMPANY, THE	65.94	$3,899	$0	12.98	$3,241	$19,862	6.49	$1,154	$2,975	85.41	$8,294	$22,837
STATE AUTOMOBILE MUTUAL	20.50	$3,370	$0	3.00	$3,651	$0	4.00	$1,391	$0	27.50	$8,412	$0
STATE FARM FIRE AND CASUALTY	36.00	$9,738	$0	2.50	$3,546	$0	2.50	$1,545	$0	41.00	$14,829	$0
STATE FARM MUTUAL AUTOMOBILE	22255.21	$2,906,421	$3,479,309	3047.06	$2,299,761	$1,537,469	3153.15	$1,338,596	$879,801	28455.42	$6,544,778	$5,896,579
TEACHERS INSURANCE COMPANY	4.15	$561	$0	NA	NA	NA	NA	NA	NA	4.15	$561	$0
TITAN INDEMNITY COMPANY	66.29	$12,584	$2,800	11.74	$15,674	$0	11.74	$5,385	$18,268	89.77	$33,643	$21,068
TITAN INSURANCE COMPANY	5627.83	$1,523,283	$555,190	48.75	$97,221	$66,641	47.18	$56,266	$41,334	5723.76	$1,676,770	$663,165
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($10)	NA	NA	NA	0.00	$0	($10)
TRAVELERS INDEMNITY COMPANY OF	91.21	$7,331	$0	14.64	$5,526	$2,771	9.93	$2,033	$2,648	115.78	$14,890	$5,419
TRUMBULL INSURANCE COMPANY	26.14	$4,912	$0	NA	NA	NA	NA	NA	NA	26.14	$4,912	$0
UNITED SERVICES AUTOMOBILE	796.89	$78,942	$4,234	144.62	$96,554	$65,163	152.35	$33,383	$37,057	1093.86	$208,879	$106,454
UNITRIN DIRECT INSURANCE COMPANY	1616.50	$127,638	$5,528	165.33	$107,962	$15,565	167.48	$75,388	$0	1949.31	$310,988	$21,093

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	293.38	$32,040	$13,745	54.01	$39,127	$22,509	55.45	$12,630	$35,028	402.84	$83,797	$71,282
WEST AMERICAN INSURANCE COMPANY	328.43	$44,839	$18,621	50.02	$49,221	$23,942	52.41	$20,804	$11,854	430.86	$114,864	$54,417
WESTFIELD INSURANCE COMPANY	244.91	$24,608	$0	29.09	$25,613	$13,206	29.59	$13,543	$2,684	303.59	$63,764	$15,890
Mean:	3073.38	$396,566	$208,457	398.45	$324,533	$201,954	428.35	$159,049	$126,617	3765.35	$851,700	$519,375
StDev:	6875.71	$859,181	$566,801	994.03	$779,898	$488,070	1064.24	$380,874	$317,997	8762.01	$1,973,561	$1,303,781
Min:	0.00	($616)	$0	0.00	($2,015)	($10)	0.00	($772)	$0	0.00	($3,403)	($10)
Max:	35117.93	$3,703,458	$3,479,309	5895.78	$3,855,971	$2,502,770	6402.72	$1,829,117	$1,982,423	47416.43	$9,355,287	$6,622,843

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AIU INSURANCE COMPANY	3881.28	$422,526	$381,987	640.35	$460,034	$291,741	667.06	$240,660	$128,486	5188.69	$1,123,220	$802,214
ALLIED PROPERTY AND CASUALTY	3356.62	$489,808	$115,169	575.43	$459,661	$394,256	601.53	$195,128	$203,141	4533.58	$1,144,597	$712,566
ALLSTATE INSURANCE COMPANY	57224.32	$6,187,881	$7,096,847	7296.62	$5,538,629	$4,220,840	7681.64	$3,381,889	$2,259,892	72202.58	$15,108,399	$13,577,579
AMERICAN FELLOWSHIP MUTUAL	1288.00	$125,237	$29,978	195.86	$116,601	$80,108	195.86	$41,817	$18,467	1679.72	$283,655	$128,553
AMERICAN INSURANCE COMPANY, THE	0.00	($26)	$0	0.00	($72)	$0	0.00	($45)	$0	0.00	($143)	$0
AMERICAN INTERNATIONAL INSURANCE	5618.78	$686,332	$1,423,432	818.07	$623,508	$486,770	877.45	$394,154	$269,139	7314.30	$1,703,994	$2,179,341
AMERICAN PROTECTION INSURANCE	0.00	($442)	$0	0.00	($493)	$0	0.00	($174)	$0	0.00	($1,109)	$0
AMERICAN RELIABLE INSURANCE	8.00	$124	$0	3.00	$194	$1,470	3.00	$268	$0	14.00	$586	$1,470
AMEX ASSURANCE COMPANY	85.00	$11,738	$0	26.32	$12,786	$0	26.32	$5,059	$27,345	137.64	$29,583	$27,345
AMICA MUTUAL INSURANCE COMPANY	1582.05	$163,743	$5,882	267.48	$200,492	$93,255	271.74	$91,415	$34,624	2121.27	$455,650	$133,761
AUTO CLUB GROUP INSURANCE	62227.98	$6,813,356	$2,517,753	10332.31	$7,402,585	$5,221,526	10723.48	$3,505,677	$4,479,016	83283.77	$17,721,618	$12,218,295
AUTO CLUB INSURANCE ASSOCIATION	49551.72	$5,883,479	$1,988,985	7918.65	$5,506,454	$3,404,034	8252.40	$2,546,455	$2,382,194	65722.77	$13,936,388	$7,775,213

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	19623.16	$1,380,349	$622,965	2035.31	$1,687,181	$1,241,729	2176.37	$467,625	$631,435	23834.84	$3,535,155	$2,496,129
BRISTOL WEST INSURANCE COMPANY	2771.29	$296,652	$188,906	278.65	$327,508	$135,348	283.40	$164,276	$113,700	3333.34	$788,436	$437,954
CINCINNATI INSURANCE COMPANY, THE	5731.96	$295,340	$161,287	765.53	$332,712	$253,382	815.72	$125,759	$49,700	7313.21	$753,811	$464,369
CITIZENS INSURANCE COMPANY OF	11601.31	$788,826	$67,743	1230.48	$677,595	$268,691	1314.07	$231,639	$168,924	14145.86	$1,698,060	$505,358
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($6,726)	0.00	$0	$406	0.00	$0	($6,320)
DAIRYLAND INSURANCE COMPANY	197.99	$44,105	$2,200	8.66	$15,356	$2,214	8.74	$10,034	$3,113	215.39	$69,495	$7,527
EMCASCO INSURANCE COMPANY	392.05	$31,918	$0	50.23	$34,111	$39,948	51.73	$24,111	$11,916	494.01	$90,140	$51,864
EMPLOYERS MUTUAL CASUALTY	243.41	$17,587	$0	25.65	$17,646	$18,194	25.65	$13,081	$2,779	294.71	$48,314	$20,973
FARM BUREAU GENERAL INSURANCE	3201.70	$193,080	$161,095	280.30	$205,591	$154,483	288.20	$127,551	$93,945	3770.20	$526,222	$409,523
FARM BUREAU MUTUAL INSURANCE	34.50	$1,848	$0	3.00	$2,102	$7,864	3.00	$965	$0	40.50	$4,915	$7,864
FARMERS INSURANCE EXCHANGE	10339.98	$1,261,742	$3,059,647	1021.63	$1,093,370	$1,176,426	1075.40	$539,847	$801,761	12437.01	$2,894,959	$5,037,834
FEDERAL INSURANCE COMPANY	3.43	$506	$0	0.18	($203)	$15,734	0.12	($1,003)	$6,641	3.73	($700)	$22,375

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	2373.91	$360,345	$66,257	87.56	$95,968	$127,905	89.32	$55,939	$42,423	2550.79	$512,252	$236,585
FOUNDERS INSURANCE COMPANY OF	5719.64	$1,051,091	$150,841	217.15	$311,652	$127,588	219.41	$180,068	$57,234	6156.20	$1,542,811	$335,663
FRANKENMUTH MUTUAL INSURANCE	71.00	$7,571	$0	9.00	$7,699	$0	11.00	$2,760	$434	91.00	$18,030	$434
FREMONT MUTUAL INSURANCE	13.14	$1,347	$0	0.58	$468	$0	0.58	$145	$0	14.30	$1,960	$0
GE PROPERTY & CASUALTY INSURANCE	220.91	$37,282	$3,095	48.97	$36,627	$15,731	46.74	$16,187	$27,008	316.62	$90,096	$45,834
GEICO INDEMNITY COMPANY	2324.53	$509,932	$24,849	325.11	$290,731	$99,520	349.46	$214,290	$47,534	2999.10	$1,014,953	$171,903
GLENS FALLS INSURANCE COMPANY, THE	296.83	$38,213	$52,876	43.25	$35,917	$14,080	48.92	$23,628	$1,562	389.00	$97,758	$68,518
GLOBE INDEMNITY COMPANY	NA	NA	NA	0.00	($80)	$954	0.00	($93)	($575)	0.00	($173)	$379
GMAC INSURANCE COMPANY	33.00	$3,223	$0	4.50	$2,573	$0	4.50	$1,352	$1,500	42.00	$7,148	$1,500
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($6,350)	0.00	$0	($1,548)	0.00	$0	($7,898)
GRANGE INSURANCE COMPANY OF	66.48	$5,726	$0	10.33	$5,139	$0	10.33	$2,569	$1,970	87.14	$13,434	$1,970
GREAT AMERICAN INSURANCE	874.02	$120,643	$37,351	179.89	$111,706	$119,152	219.02	$52,330	$47,220	1272.93	$284,679	$203,723

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT LAKES CASUALTY INSURANCE	35.50	$4,785	$0	4.75	$5,513	$0	6.25	$1,398	$0	46.50	$11,696	$0
GREAT NORTHERN INSURANCE	26.43	$3,420	$0	9.00	$4,756	$1,933	8.08	$2,937	$3,521	43.51	$11,113	$5,454
GUARANTY NATIONAL INSURANCE	638.73	$72,207	$142,308	66.07	$80,030	$48,668	65.40	$40,571	$18,708	770.20	$192,808	$209,684
HARLEYSVILLE LAKE STATES INSURANCE	2503.80	$381,033	$240,778	241.33	$278,417	$150,395	334.08	$115,320	$210,791	3079.21	$774,770	$601,964
HARTFORD ACCIDENT AND INDEMNITY	6230.84	$696,604	$450,782	1207.58	$835,462	$718,280	1251.69	$395,189	$240,907	8690.11	$1,927,255	$1,409,969
HARTFORD CASUALTY INSURANCE	76.33	$10,559	$0	11.94	$7,920	$275	11.95	$2,750	$77	100.22	$21,229	$352
HARTFORD INSURANCE COMPANY OF	29572.67	$2,857,805	$2,243,975	5206.21	$3,085,635	$1,883,754	5625.09	$1,208,999	$563,428	40403.97	$7,152,439	$4,691,157
HARTFORD UNDERWRITERS INSURANCE	507.58	$51,526	$87,781	81.24	$49,492	$120,574	86.66	$19,663	$135,321	675.48	$120,681	$343,676
HASTINGS MUTUAL INSURANCE	99.12	$14,558	$0	10.50	$5,562	$3,338	11.00	$4,152	$0	120.62	$24,272	$3,338
HOME-OWNERS INSURANCE COMPANY	14402.81	$915,009	$625,046	1507.40	$1,132,419	$767,918	1585.52	$306,276	$391,401	17495.73	$2,353,704	$1,784,365
HORACE MANN INSURANCE COMPANY	478.46	$67,359	$3,464	39.08	$27,208	$11,348	41.40	$21,029	$27,067	558.94	$115,596	$41,879
INTEGON NATIONAL INSURANCE	74.23	$10,799	$0	9.66	$9,173	$1,651	10.99	$3,658	$1,201	94.88	$23,630	$2,852

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1765.79	$245,902	$156,236	410.92	$259,908	$242,886	426.09	$107,539	$84,472	2602.80	$613,349	$483,594
LUMBERMENS MUTUAL CASUALTY	0.00	($851)	$0	0.00	($817)	($7,082)	0.00	($206)	($161,436)	0.00	($1,874)	($168,518)
MARYLAND CASUALTY COMPANY	8.90	$555	$0	0.46	$329	$0	0.98	$489	$0	10.34	$1,373	$0
MEEMIC INSURANCE COMPANY	5139.81	$490,062	$43,799	866.98	$521,432	$406,224	893.91	$197,652	$199,759	6900.70	$1,209,146	$649,782
MEMBERSELECT INSURANCE COMPANY	1333.40	$249,739	$323,810	165.73	$224,780	$145,782	177.65	$122,458	$116,125	1676.78	$596,977	$585,717
MERASTAR INSURANCE COMPANY	35.64	$5,818	$0	6.68	$5,475	$0	6.68	$1,866	$0	49.00	$13,159	$0
METROPOLITAN DIRECT PROPERTY AND	265.22	$19,897	$0	36.82	$15,222	$1,786	41.33	$6,288	$7,672	343.37	$41,407	$9,458
METROPOLITAN GENERAL INSURANCE	24.00	$2,069	$0	4.00	$1,864	$0	4.00	$557	$0	32.00	$4,490	$0
METROPOLITAN GROUP PROPERTY AND	8858.57	$494,612	$81,872	1318.55	$537,042	$218,871	1370.99	$177,977	$59,886	11548.11	$1,209,631	$360,629
METROPOLITAN PROPERTY AND CASUALTY	76.30	$7,092	$0	12.66	$5,296	$769	12.66	$1,742	$1,409	101.62	$14,130	$2,178
MIC GENERAL INSURANCE CORPORATION	4441.57	$668,705	$961,190	770.14	$613,823	$467,822	796.85	$179,312	$183,507	6008.56	$1,461,840	$1,612,519
MICHIGAN AUTOMOBILE INSURANCE	2175.05	$434,514	$62,517	241.06	$334,401	$112,275	245.33	$121,310	$121,416	2661.44	$890,225	$296,208

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN INSURANCE COMPANY	5831.00	$114,926	$2,905	760.00	$130,321	$67,529	425.00	$43,948	$22,306	7016.00	$289,195	$92,740
MICHIGAN MILLERS MUTUAL INSURANCE	1361.02	$131,006	$21,000	156.25	$123,820	$73,874	162.57	$45,707	$21,699	1679.84	$300,533	$116,573
MID-CENTURY INSURANCE COMPANY	0.00	($1,961)	$0	0.50	($3,043)	$0	1.00	($1,531)	$0	1.50	($6,535)	$0
MODERN SERVICE INSURANCE	1663.33	$348,467	$209,871	1.82	$3,774	$16,410	2.08	$2,788	$40,320	1667.23	$355,029	$266,601
MUTUAL SERVICE CASUALTY INSURANCE	319.31	$37,524	$38,866	43.32	$39,270	$32,619	43.32	$18,097	$9,600	405.95	$94,891	$81,085
NATIONAL BEN-FRANKLIN INSURANCE	104.25	$10,873	$3,836	12.25	$7,762	$26,053	14.25	$4,818	$1,391	130.75	$23,453	$31,280
NATIONAL GENERAL INSURANCE	412.05	$80,650	$801	79.95	$62,657	$44,231	85.65	$25,244	$15,523	577.65	$168,551	$60,555
NATIONWIDE INSURANCE COMPANY OF	0.00	($403)	$167,067	0.00	($563)	$23,819	0.00	($170)	$17,171	0.00	($1,136)	$208,057
NATIONWIDE MUTUAL FIRE INSURANCE	5749.02	$1,003,817	$255,297	993.63	$813,952	$638,150	1031.50	$478,788	$493,309	7774.15	$2,296,557	$1,386,756
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($191)	0.00	$0	($191)
NATIONWIDE PROPERTY AND CASUALTY	18.96	$6,862	$0	3.11	$4,882	$0	3.11	$1,863	$0	25.18	$13,607	$0
NORTH POINTE INSURANCE COMPANY	2815.00	$607,086	$120,723	11.00	$24,473	$18,816	22.00	$30,785	$64,280	2848.00	$662,344	$203,819

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTHERN INSURANCE COMPANY OF	46.55	$4,723	$0	7.89	$4,904	$10,196	7.89	$1,873	$3,068	62.33	$11,500	$13,264
PACIFIC INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$713	0.00	$0	$713
PARTNERS MUTUAL INSURANCE	14.37	$999	$0	0.87	$364	$0	0.87	$166	$0	16.11	$1,529	$0
PHARMACISTS MUTUAL INSURANCE	44.09	$3,523	$0	13.25	$3,876	$0	6.17	$2,445	$0	63.51	$9,844	$0
PIONEER STATE MUTUAL INSURANCE	496.26	$43,792	$0	69.16	$32,177	$14,049	71.16	$10,387	$36,682	636.58	$86,356	$50,731
PROGRESSIVE MICHIGAN INSURANCE	965.00	$156,953	$81,373	146.00	$128,599	$22,579	150.00	$46,857	$23,553	1261.00	$332,409	$127,505
QBE INSURANCE CORPORATION	1424.74	$350,412	$50,416	2.33	$3,742	$6,757	2.33	$1,938	$0	1429.40	$356,092	$57,173
RESPONSE WORLDWIDE INSURANCE	25.24	$1,814	$0	0.30	$490	$0	1.09	$299	$6,393	26.63	$2,603	$6,393
SECURA INSURANCE, A MUTUAL	NA	NA	NA	0.00	$0	($1,436)	0.00	$0	($500)	0.00	$0	($1,936)
SOUTHERN MICHIGAN INSURANCE	2123.23	$254,251	$27,579	30.64	$40,775	$73,000	31.30	$41,562	$18,257	2185.17	$336,588	$118,836
STANDARD FIRE INSURANCE COMPANY, THE	1.98	$159	$0	NA	NA	NA	NA	NA	NA	1.98	$159	$0
STATE AUTOMOBILE MUTUAL	63.14	$10,804	$0	10.59	$11,988	$6,256	11.59	$4,344	$2,017	85.32	$27,136	$8,273

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE FARM FIRE AND CASUALTY	60.00	$11,370	$500	7.50	$9,461	$8,804	7.50	$2,915	$14,872	75.00	$23,746	$24,176
STATE FARM MUTUAL AUTOMOBILE	62195.15	$6,561,820	$3,234,692	7783.23	$4,981,247	$3,672,794	8149.23	$2,483,287	$2,334,080	78127.61	$14,026,354	$9,241,566
TEACHERS INSURANCE COMPANY	19.40	$2,141	$0	3.08	$2,218	$0	3.08	$1,031	$0	25.56	$5,390	$0
TITAN INDEMNITY COMPANY	45.84	$9,858	$43,502	7.04	$9,615	$1,010	7.04	$4,269	$0	59.92	$23,742	$44,512
TITAN INSURANCE COMPANY	10195.04	$2,143,957	$979,143	137.20	$220,050	$143,294	145.02	$122,969	$123,804	10477.26	$2,486,976	$1,246,241
TRANSPORT INSURANCE COMPANY	0.00	$227	$0	0.00	$997	($1,888)	0.00	$480	($8,200)	0.00	$1,704	($10,088)
TRAVELERS INDEMNITY COMPANY OF	34.00	$2,025	$0	4.00	$1,502	$0	4.00	$544	$8,686	42.00	$4,071	$8,686
TRUMBULL INSURANCE COMPANY	39.65	$7,185	$0	0.83	$1,216	$0	0.83	$928	$0	41.31	$9,329	$0
UNITED SERVICES AUTOMOBILE	2655.77	$258,066	$56,540	531.35	$309,871	$304,206	568.75	$109,468	$115,763	3755.87	$677,405	$476,509
UNITRIN DIRECT INSURANCE COMPANY	1469.31	$156,133	$22,964	221.45	$126,364	$147,229	224.18	$82,715	$4,392	1914.94	$365,212	$174,585
UNITRIN DIRECT PROPERTY & CASUALTY	441.05	$50,810	$0	78.78	$49,599	$18,965	176.15	$19,436	$0	695.98	$119,845	$18,965
USAA CASUALTY INSURANCE COMPANY	1274.19	$127,038	$16,889	255.99	$166,227	$137,489	265.22	$60,010	$77,262	1795.40	$353,275	$231,640

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	704.20	$90,144	$29,128	106.57	$97,274	$60,542	110.35	$42,949	$27,544	921.12	$230,367	$117,214
WESTFIELD INSURANCE COMPANY	604.60	$56,786	$5,355	63.33	$51,207	$44,210	69.41	$24,554	$22,387	737.34	$132,547	$71,952
Mean:	4705.93	$517,160	$314,686	615.49	$432,770	$304,283	630.52	$200,104	$181,575	5638.55	$1,103,081	$770,111
StDev:	12262.36	$1,333,912	$949,165	1764.80	$1,230,508	$868,013	1830.25	$609,095	$606,829	15447.61	$3,096,194	$2,260,349
Min:	0.00	($1,961)	$0	0.00	($3,043)	($7,082)	0.00	($1,531)	$0	0.00	($6,535)	($168,518)
Max:	62227.98	$6,813,356	$7,096,847	10332.31	$7,402,585	$5,221,526	10723.48	$3,505,677	$4,479,016	83283.77	$17,721,618	$13,577,579

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AIU INSURANCE COMPANY	10930.20	$903,839	$664,494	1865.53	$1,109,547	$859,696	1953.15	$534,292	$339,701	14748.88	$2,547,678	$1,863,891
ALLIED PROPERTY AND CASUALTY	6772.46	$812,738	$1,045,274	1124.48	$757,618	$483,687	1171.47	$313,870	$291,388	9068.41	$1,884,226	$1,820,349
ALLSTATE INSURANCE COMPANY	144016.07	$13,462,088	$10,104,504	18023.22	$12,201,312	$8,320,573	19082.90	$6,554,120	$3,811,378	181122.19	$32,217,520	$22,236,455
AMERICAN AND FOREIGN INSURANCE	12.00	$384	$0	2.00	$692	$0	2.00	$261	$0	16.00	$1,337	$0
AMERICAN FELLOWSHIP MUTUAL	5244.10	$458,117	$79,981	795.09	$372,279	$414,622	795.16	$111,808	$217,219	6834.35	$942,204	$711,822
AMERICAN INSURANCE COMPANY, THE	15.52	$1,420	$0	4.52	$2,604	$273	4.30	$984	$0	24.34	$5,008	$273
AMERICAN INTERNATIONAL INSURANCE	13649.89	$1,299,746	$2,518,451	2180.49	$1,484,924	$1,155,903	2312.06	$801,344	$499,874	18142.44	$3,586,014	$4,174,228
AMEX ASSURANCE COMPANY	4412.48	$799,366	$146,079	1280.90	$786,686	$576,345	1317.49	$317,957	$279,921	7010.87	$1,904,009	$1,002,345
AMICA MUTUAL INSURANCE COMPANY	3551.15	$355,904	$229,765	590.64	$427,902	$241,365	612.98	$168,241	$73,262	4754.77	$952,047	$544,392
ARGONAUT INSURANCE COMPANY	106.48	$15,413	$13,206	12.58	$9,302	$9,931	12.49	$3,645	$18,375	131.55	$28,360	$41,512
AUTO CLUB GROUP INSURANCE	203670.05	$18,753,346	$5,719,226	33712.06	$19,015,967	$11,821,079	35219.81	$6,960,661	$5,361,296	272601.92	$44,729,974	$22,901,601
AUTO CLUB INSURANCE ASSOCIATION	77184.64	$8,270,710	$3,571,702	11830.98	$7,058,207	$4,067,619	12425.65	$2,671,650	$1,949,462	101441.27	$18,000,567	$9,588,783

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	45839.05	$2,201,945	$705,578	4790.30	$2,455,463	$1,393,307	5210.45	$739,410	$449,472	55839.80	$5,396,818	$2,548,357
CINCINNATI INSURANCE COMPANY, THE	1027.57	$127,590	$2,470	136.85	$57,075	$56,989	143.53	$21,657	($9,872)	1307.95	$206,322	$49,587
CITIZENS INSURANCE COMPANY OF	109775.80	$6,273,535	$3,239,765	12515.29	$5,400,558	$3,363,083	13214.99	$1,891,187	$1,132,412	135506.08	$13,565,280	$7,735,260
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$5,925	0.00	$0	($2,968)	0.00	$0	$2,957
DAIRYLAND INSURANCE COMPANY	438.98	$87,365	$77,100	2.66	$3,826	$40,833	2.74	$5,724	$5,412	444.38	$96,915	$123,345
EMCASCO INSURANCE COMPANY	113.67	$10,458	$0	12.00	$9,535	$8,471	12.00	$7,306	$0	137.67	$27,299	$8,471
EMPLOYERS MUTUAL CASUALTY	281.94	$22,750	$1,000	27.93	$19,233	$7,199	28.93	$15,006	$1,043	338.80	$56,989	$9,242
ESURANCE INSURANCE COMPANY	21.96	$19,436	$0	7.74	$11,516	$0	3.90	$4,690	$0	33.60	$35,642	$0
FARM BUREAU GENERAL INSURANCE	5831.20	$381,171	$233,584	494.00	$366,347	$220,578	504.60	$198,216	$73,085	6829.80	$945,734	$527,247
FARM BUREAU MUTUAL INSURANCE	358.30	$19,479	$5,000	31.50	$14,313	$6,055	32.00	$7,089	$4,074	421.80	$40,881	$15,129
FARMERS INSURANCE EXCHANGE	21319.98	$2,168,218	$882,735	2145.73	$1,613,982	$1,500,075	2270.65	$720,096	$649,434	25736.36	$4,502,296	$3,032,244
FEDERAL INSURANCE COMPANY	21.71	$3,029	$0	5.93	$3,184	$9,902	5.42	$2,123	$2,606	33.06	$8,336	$12,508

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	750.23	$88,309	$76,954	22.22	$22,913	$41,931	23.16	$13,282	$28,796	795.61	$124,504	$147,681
FOUNDERS INSURANCE COMPANY OF	2839.15	$420,754	$39,370	83.73	$122,355	$34,739	84.91	$69,258	$18,740	3007.79	$612,367	$92,849
FRANKENMUTH MUTUAL INSURANCE	3748.00	$240,648	$45,586	511.00	$210,382	$201,946	469.00	$74,414	$51,903	4728.00	$525,444	$299,435
FREMONT MUTUAL INSURANCE	199.58	$7,306	$397	15.97	$6,250	$782	16.13	$2,269	$2,764	231.68	$15,825	$3,943
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	0.00	$0	($7,818)	0.00	$0	($350)	0.00	$0	($8,168)
GEICO INDEMNITY COMPANY	5577.42	$1,195,466	$764,929	752.89	$643,948	$420,339	840.38	$492,290	$313,113	7170.69	$2,331,704	$1,498,381
GLENS FALLS INSURANCE COMPANY, THE	1859.75	$189,504	$119,732	293.50	$168,298	$72,586	313.17	$88,804	$35,569	2466.42	$446,606	$227,887
GLOBE INDEMNITY COMPANY	5.00	$284	$0	1.00	$778	$0	1.00	$280	$0	7.00	$1,342	$0
GMAC INSURANCE COMPANY	70.00	$6,459	$0	9.00	$4,851	$0	9.00	$2,169	$0	88.00	$13,479	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($3,079)	0.00	$0	($12,732)	0.00	$0	($15,811)
GRANGE INSURANCE COMPANY OF	290.50	$18,695	$2,831	41.98	$16,709	$931	45.98	$5,986	$77	378.46	$41,390	$3,839
GREAT AMERICAN INSURANCE	57.61	$6,619	$0	9.68	$5,729	$2,913	16.38	$1,942	$0	83.67	$14,290	$2,913

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT LAKES CASUALTY INSURANCE	2136.03	$197,565	$759,415	347.84	$200,907	$129,187	360.63	$74,458	$25,532	2844.50	$472,930	$914,134
GREAT NORTHERN INSURANCE	532.45	$64,121	$1,017	168.02	$107,836	$61,993	162.96	$66,629	$62,142	863.43	$238,586	$125,152
HARLEYSVILLE LAKE STATES INSURANCE	1309.23	$104,232	$42,895	156.15	$110,070	$58,881	175.07	$27,448	$40,882	1640.45	$241,750	$142,658
HARTFORD ACCIDENT AND INDEMNITY	2115.54	$139,403	$30,700	397.36	$204,229	$152,771	411.28	$69,058	$39,780	2924.18	$412,690	$223,251
HARTFORD CASUALTY INSURANCE	26.30	$2,610	$0	6.74	$3,300	$4,928	6.29	$1,058	$7,187	39.33	$6,968	$12,115
HARTFORD INSURANCE COMPANY OF	9931.66	$694,522	$118,996	1780.06	$727,155	$436,453	1945.43	$229,952	$143,148	13657.15	$1,651,629	$698,597
HARTFORD UNDERWRITERS INSURANCE	258.83	$21,388	$110,913	45.19	$22,818	$81,430	47.40	$8,101	$21,494	351.42	$52,307	$213,837
HASTINGS MUTUAL INSURANCE	412.71	$46,084	$2,518	52.00	$26,385	$23,674	54.00	$23,314	$8,145	518.71	$95,783	$34,337
HOME-OWNERS INSURANCE COMPANY	15001.35	$738,991	$467,195	1571.55	$833,835	$465,180	1688.10	$239,614	$207,166	18261.00	$1,812,440	$1,139,541
INTEGON NATIONAL INSURANCE	594.58	$63,726	$13,000	71.74	$53,174	$18,616	73.16	$20,102	$28,110	739.48	$137,002	$59,726
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7700.98	$866,652	$461,427	1786.76	$939,279	$632,275	1886.35	$343,590	$223,183	11374.09	$2,149,521	$1,316,885
MEEMIC INSURANCE COMPANY	26288.39	$2,292,571	$657,346	4422.31	$2,344,126	$1,448,310	4578.41	$930,245	$481,624	35289.11	$5,566,942	$2,587,280

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEMBERSELECT INSURANCE COMPANY	3826.58	$651,742	$120,769	401.47	$471,465	$243,365	429.06	$206,604	$122,095	4657.11	$1,329,811	$486,229
MERASTAR INSURANCE COMPANY	194.57	$33,079	$0	31.11	$22,752	$6,224	31.18	$8,136	$19,271	256.86	$63,967	$25,495
MERCHANTS MUTUAL INSURANCE	24.00	$1,832	$0	1.00	$1,045	$3,825	2.00	$617	$0	27.00	$3,494	$3,825
METROPOLITAN DIRECT PROPERTY AND	137.13	$9,837	$0	22.82	$11,248	$0	22.82	$3,321	$210	182.77	$24,406	$210
METROPOLITAN GROUP PROPERTY AND	5019.40	$261,846	$7,781	780.31	$294,330	$179,901	796.32	$102,246	$29,793	6596.03	$658,422	$217,475
METROPOLITAN PROPERTY AND CASUALTY	5.00	$408	$0	1.00	$558	$0	1.00	$124	$0	7.00	$1,090	$0
MIC GENERAL INSURANCE CORPORATION	7152.94	$963,398	$745,607	1258.05	$876,976	$532,646	1311.68	$282,303	$224,280	9722.67	$2,122,677	$1,502,533
MICHIGAN AUTOMOBILE INSURANCE	6217.81	$1,071,336	$310,702	702.80	$771,174	$494,401	718.24	$255,833	$350,021	7638.85	$2,098,343	$1,155,124
MICHIGAN INSURANCE COMPANY	4344.00	$83,712	$10,313	479.00	$75,092	$53,665	330.00	$25,227	$23,732	5153.00	$184,031	$87,710
MICHIGAN MILLERS MUTUAL INSURANCE	5649.75	$450,044	$130,761	669.33	$423,328	$280,059	704.54	$156,708	$136,907	7023.62	$1,030,080	$547,727
MID-CENTURY INSURANCE COMPANY	0.00	$156	$0	0.00	($730)	$0	0.00	($276)	$0	0.00	($850)	$0
MODERN SERVICE INSURANCE	756.16	$145,515	$20,171	1.07	$1,224	($8,048)	1.41	($1,238)	$31,844	758.64	$145,501	$43,967

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	839.47	$68,229	$85,530	107.15	$61,768	$53,700	112.41	$28,216	$20,623	1059.03	$158,213	$159,853
NATIONAL BEN-FRANKLIN INSURANCE	622.42	$60,354	$4,400	102.67	$49,177	$19,649	110.42	$25,827	$14,057	835.51	$135,358	$38,106
NATIONAL GENERAL INSURANCE	753.46	$130,980	$46,588	157.51	$104,678	$55,543	165.45	$37,230	$60,315	1076.42	$272,888	$162,446
NATIONWIDE INSURANCE COMPANY OF	0.00	($603)	$99,756	0.01	($785)	$33,218	0.03	($250)	($18,412)	0.04	($1,638)	$114,562
NATIONWIDE MUTUAL FIRE INSURANCE	21143.16	$2,950,520	$1,469,400	3898.75	$2,734,728	$2,282,356	4005.88	$1,393,213	$1,333,459	29047.79	$7,078,461	$5,085,215
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$1,077	0.00	$0	$733	0.00	$0	$1,810
NATIONWIDE PROPERTY AND CASUALTY	41.14	$12,670	$0	6.13	$6,377	$0	6.13	$2,365	$0	53.40	$21,412	$0
NORTH POINTE INSURANCE COMPANY	7595.00	$1,292,047	$510,460	125.00	$158,434	$72,454	139.00	$84,686	$31,451	7859.00	$1,535,167	$614,365
NORTHERN INSURANCE COMPANY OF	98.80	$8,747	$20,500	15.80	$10,172	$32,107	16.43	$3,630	$1,920	131.03	$22,549	$54,527
PHARMACISTS MUTUAL INSURANCE	101.16	$7,915	$0	25.17	$9,574	$7,751	12.58	$4,186	$0	138.91	$21,675	$7,751
PIONEER STATE MUTUAL INSURANCE	886.64	$65,935	$40,195	120.81	$50,049	$49,874	120.95	$17,091	$7,989	1128.40	$133,075	$98,058
PROGRESSIVE MICHIGAN INSURANCE	20941.00	$2,090,050	$579,456	2537.00	$1,733,368	$852,839	2608.00	$610,395	$274,102	26086.00	$4,433,813	$1,706,397

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	625.47	$129,380	$12,705	2.91	$3,621	$0	2.49	$1,262	$5,000	630.87	$134,263	$17,705
ROYAL INSURANCE COMPANY OF	7.00	$802	$0	1.00	$492	$0	1.00	$367	$0	9.00	$1,661	$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	($608)	NA	NA	NA	0.00	$0	($608)
SAFECO INSURANCE COMPANY OF	0.00	$0	$1,200	NA	NA	NA	NA	NA	NA	0.00	$0	$1,200
SECURA INSURANCE, A MUTUAL	2046.81	$164,816	$108,947	303.39	$136,092	$115,137	319.82	$58,179	$24,001	2670.02	$359,087	$248,085
SECURA SUPREME INSURANCE	268.50	$35,507	$0	77.33	$32,675	$5,763	78.66	$14,117	$4,181	424.49	$82,299	$9,944
SOUTHERN MICHIGAN INSURANCE	2415.41	$287,656	$34,578	45.11	$53,374	$15,166	44.85	$55,235	$31,319	2505.37	$396,265	$81,063
STANDARD FIRE INSURANCE COMPANY, THE	26.46	$929	$0	1.72	($641)	$6,638	0.72	($133)	$2,978	28.90	$155	$9,616
STATE AUTOMOBILE MUTUAL	685.33	$69,431	$21,086	131.40	$81,929	$46,363	134.91	$26,108	$8,098	951.64	$177,468	$75,547
STATE FARM FIRE AND CASUALTY	535.96	$83,058	$5,309	62.06	$64,231	$53,160	66.24	$19,080	$14,403	664.26	$166,369	$72,872
STATE FARM MUTUAL AUTOMOBILE	293382.97	$24,135,399	$13,954,935	39033.63	$19,979,878	$14,109,449	40733.15	$7,983,698	$6,297,555	373149.75	$52,098,975	$34,361,939
TITAN INDEMNITY COMPANY	22.00	$3,560	$0	3.86	$5,283	$0	3.86	$1,213	$0	29.72	$10,056	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INSURANCE COMPANY	11790.04	$1,989,488	$1,076,805	303.49	$424,404	$162,981	315.86	$226,802	$121,039	12409.39	$2,640,694	$1,360,825
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($4,414)	0.00	$0	$15,973	0.00	$0	$11,559
TRAVELERS INDEMNITY COMPANY OF	149.00	$9,562	$0	34.83	$10,573	$10,006	22.83	$3,837	$8,685	206.66	$23,972	$18,691
TRUMBULL INSURANCE COMPANY	6.90	$1,795	$0	0.58	$832	$0	0.58	$286	$0	8.06	$2,913	$0
UNITED SERVICES AUTOMOBILE	5351.26	$469,339	$346,887	1045.11	$583,418	$385,860	1105.60	$182,079	$187,268	7501.97	$1,234,836	$920,015
UNITRIN DIRECT INSURANCE COMPANY	1074.83	$72,778	$24,424	150.88	$66,956	$19,109	153.53	$32,849	$1,056	1379.24	$172,583	$44,589
UNITRIN DIRECT PROPERTY & CASUALTY	105.20	$7,906	$0	20.04	$8,245	$0	27.13	$2,181	$0	152.37	$18,332	$0
USAA CASUALTY INSURANCE COMPANY	3333.60	$299,837	$509,264	629.03	$382,717	$193,539	655.35	$126,285	$116,084	4617.98	$808,839	$818,887
WEST AMERICAN INSURANCE COMPANY	1565.40	$161,587	$112,106	228.71	$185,100	$122,416	245.26	$109,246	$35,915	2039.37	$455,933	$270,437
WESTFIELD INSURANCE COMPANY	1205.24	$101,173	$1,474	131.08	$88,756	$83,277	141.50	$53,774	$55,742	1477.82	$243,703	$140,493
WOLVERINE MUTUAL INSURANCE	21.56	$1,771	$0	2.08	$2,567	$646	2.08	$1,209	$0	25.72	$5,547	$646

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
Mean:	12890.66	$1,148,758	$599,632	1678.63	$956,744	$632,059	1776.86	$397,629	$284,586	15476.93	$2,412,135	$1,465,762
StDev:	42236.11	$3,615,713	$1,957,516	5785.89	$3,175,319	$2,113,854	6084.72	$1,308,306	$957,161	52691.04	$7,942,466	$4,881,500
Min:	0.00	($603)	$0	0.00	($785)	($8,048)	0.00	($1,238)	$0	0.00	($1,638)	($15,811)
Max:	293382.97	$24,135,399	$13,954,935	39033.63	$19,979,878	$14,109,449	40733.15	$7,983,698	$6,297,555	373149.75	$52,098,975	$34,361,939

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	3305.08	$159,472	$9,506	611.20	$242,344	$162,705	632.30	$82,753	$48,722	4548.58	$484,569	$220,933
ALLIED PROPERTY AND CASUALTY	3364.60	$239,333	$106,095	592.64	$226,550	$95,245	622.05	$96,244	$48,241	4579.29	$562,127	$249,581
ALLSTATE INSURANCE COMPANY	22731.04	$1,520,680	$1,062,629	2957.79	$1,598,605	$936,495	3181.65	$720,710	$304,831	28870.48	$3,839,995	$2,303,955
AMERICAN FELLOWSHIP MUTUAL	980.10	$76,973	$25,500	143.38	$63,996	$47,188	143.38	$21,082	$6,526	1266.86	$162,051	$79,214
AMERICAN INSURANCE COMPANY, THE	105.48	$7,592	$0	24.50	$11,816	$7,813	26.08	$7,518	$1,920	156.06	$26,926	$9,733
AMERICAN INTERNATIONAL INSURANCE	2087.99	$117,553	$97,246	371.03	$163,771	$117,223	392.36	$63,403	$15,635	2851.38	$344,727	$230,104
AMEX ASSURANCE COMPANY	320.90	$32,489	$500	105.07	$35,388	$21,280	106.06	$12,125	$6,032	532.03	$80,002	$27,812
AMICA MUTUAL INSURANCE COMPANY	277.78	$24,837	$2,165	50.33	$24,729	$5,901	51.24	$6,229	$54,306	379.35	$55,795	$62,372
ARGONAUT INSURANCE COMPANY	40.15	$7,136	$0	7.41	$6,329	$2,115	7.83	$3,883	$4,409	55.39	$17,348	$6,524
AUTO CLUB GROUP INSURANCE	141816.15	$10,861,300	$3,346,067	24284.64	$10,943,137	$6,587,093	25319.24	$3,403,632	$2,700,101	191420.03	$25,208,069	$12,633,261
AUTO CLUB INSURANCE ASSOCIATION	40432.65	$3,593,127	$748,044	6398.66	$3,005,835	$1,734,039	6763.74	$929,879	$658,620	53595.05	$7,528,841	$3,140,703
AUTO-OWNERS INSURANCE COMPANY	41971.20	$1,858,790	$712,468	4511.60	$2,190,474	$999,207	4842.00	$676,006	$463,581	51324.80	$4,725,270	$2,175,256

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CINCINNATI INSURANCE COMPANY, THE	807.82	$43,477	$0	108.08	$47,937	$30,040	126.08	$18,362	$8,448	1041.98	$109,776	$38,488
CITIZENS INSURANCE COMPANY OF	58403.39	$2,915,737	$1,378,763	6853.46	$2,580,468	$1,711,465	7152.16	$940,216	$509,943	72409.01	$6,436,421	$3,600,171
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$2,241	0.00	$0	$97	0.00	$0	$2,338
DAIRYLAND INSURANCE COMPANY	10.13	$1,600	$0	0.83	$346	$0	0.49	$68	$0	11.45	$2,014	$0
EMCASCO INSURANCE COMPANY	26.00	$1,631	$0	1.50	$352	$0	1.50	$222	$0	29.00	$2,205	$0
EMPLOYERS MUTUAL CASUALTY	156.54	$14,207	$0	13.16	$11,355	$3,856	14.66	$8,377	$22,596	184.36	$33,939	$26,452
ESURANCE INSURANCE COMPANY	8.46	$12,590	$14,833	3.66	$8,919	$1,405	1.83	$4,644	$0	13.95	$26,153	$16,238
FARM BUREAU GENERAL INSURANCE	3180.00	$192,019	$29,669	306.80	$161,323	$72,561	322.60	$47,304	$36,089	3809.40	$400,646	$138,319
FARM BUREAU MUTUAL INSURANCE	512.10	$25,350	$0	57.30	$20,039	$5,414	62.50	$6,173	$3,057	631.90	$51,562	$8,471
FARMERS INSURANCE EXCHANGE	3179.46	$269,961	$36,720	351.56	$221,259	$201,542	375.83	$73,292	$60,812	3906.85	$564,512	$299,074
FEDERAL INSURANCE COMPANY	32.52	$4,697	$0	7.71	$3,895	$2,453	7.84	$2,148	$0	48.07	$10,740	$2,453
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$157	0.00	$0	$15	0.00	$0	$172

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	35.99	$4,559	$0	1.16	$1,309	$9,413	1.16	$683	$0	38.31	$6,551	$9,413
FOUNDERS INSURANCE COMPANY OF	84.91	$14,071	$0	3.32	$4,663	$1,926	3.32	$2,836	$2,400	91.55	$21,570	$4,326
FRANKENMUTH MUTUAL INSURANCE	3844.00	$192,348	$400,766	456.00	$183,891	$89,741	475.00	$65,707	$63,212	4775.00	$441,946	$553,719
FREMONT MUTUAL INSURANCE	58.50	$1,894	$0	2.00	$798	$0	2.00	$277	$0	62.50	$2,969	$0
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	0.00	$0	$310	0.00	$0	$793	0.00	$0	$1,103
GEICO INDEMNITY COMPANY	345.53	$62,353	$1,074	49.67	$40,594	$10,421	57.27	$20,317	$12,084	452.47	$123,264	$23,579
GLENS FALLS INSURANCE COMPANY, THE	904.66	$75,368	$2,535	167.24	$71,412	$47,609	169.67	$30,071	$7,335	1241.57	$176,851	$57,479
GMAC INSURANCE COMPANY	15.00	$859	$0	1.50	$615	$0	1.50	$244	$0	18.00	$1,718	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$53	0.00	$0	$53
GRANGE INSURANCE COMPANY OF	387.33	$21,589	$0	56.57	$17,558	$1,496	57.07	$6,375	$273	500.97	$45,522	$1,769
GREAT AMERICAN INSURANCE	23.42	$2,650	$0	6.11	$3,344	$0	5.94	$1,424	$154	35.47	$7,418	$154
GREAT LAKES CASUALTY INSURANCE	324.65	$26,950	$3,370	53.77	$32,603	$13,914	54.53	$8,720	$6,006	432.95	$68,273	$23,290

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	470.89	$54,429	$298,211	154.39	$95,871	$43,613	149.06	$56,725	$42,039	774.34	$207,025	$383,863
HARLEYSVILLE LAKE STATES INSURANCE	1572.90	$142,958	$32,586	178.26	$103,078	$78,563	198.45	$30,244	$26,645	1949.61	$276,280	$137,794
HARTFORD ACCIDENT AND INDEMNITY	1470.80	$78,266	$14,837	271.27	$129,795	$118,146	276.56	$39,906	$43,579	2018.63	$247,967	$176,562
HARTFORD CASUALTY INSURANCE	4.99	$834	$0	1.01	$1,164	$0	1.00	$281	$0	7.00	$2,279	$0
HARTFORD INSURANCE COMPANY OF	168.63	$9,158	$1,033	24.89	$8,702	$211	27.49	$2,733	$838	221.01	$20,593	$2,082
HARTFORD UNDERWRITERS INSURANCE	0.00	($49)	$0	0.00	($30)	$0	0.00	($13)	$0	0.00	($92)	$0
HASTINGS MUTUAL INSURANCE	192.29	$17,251	$0	24.50	$8,847	$0	25.00	$5,705	$936	241.79	$31,803	$936
HOME-OWNERS INSURANCE COMPANY	8050.20	$331,543	$245,213	872.80	$385,436	$298,872	909.90	$115,669	$77,482	9832.90	$832,648	$621,567
INTEGON NATIONAL INSURANCE	70.48	$7,931	$2,300	7.65	$5,132	$1,642	8.65	$2,757	$1,306	86.78	$15,820	$5,248
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1971.58	$195,326	$103,384	478.25	$217,290	$105,267	501.95	$73,433	$30,172	2951.78	$486,049	$238,823
LUMBERMENS MUTUAL CASUALTY	0.00	($183)	$0	0.00	($12)	$3,793	0.00	$11	($4,105)	0.00	($184)	($312)
MEEMIC INSURANCE COMPANY	17492.83	$1,224,320	$190,463	3050.39	$1,127,875	$876,090	3150.16	$490,877	$256,376	23693.38	$2,843,072	$1,322,929

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEMBERSELECT INSURANCE COMPANY	2560.48	$384,096	$919,927	294.06	$296,986	$225,559	306.98	$111,229	$66,098	3161.52	$792,311	$1,211,584
MERASTAR INSURANCE COMPANY	42.00	$4,278	$0	7.43	$4,155	$0	7.43	$1,220	$0	56.86	$9,653	$0
METROPOLITAN DIRECT PROPERTY AND	545.74	$41,582	$3,251	78.56	$34,045	$2,024	83.65	$12,761	$7,754	707.95	$88,388	$13,029
METROPOLITAN GENERAL INSURANCE	32.06	$2,185	$11,774	5.00	$2,994	$2,005	5.00	$995	$0	42.06	$6,174	$13,779
METROPOLITAN GROUP PROPERTY AND	6261.57	$387,447	$10,861	899.30	$420,965	$171,339	934.40	$148,175	$128,176	8095.27	$956,587	$310,376
METROPOLITAN PROPERTY AND CASUALTY	173.30	$12,389	$338	23.58	$10,050	$24,996	24.82	$4,168	$1,140	221.70	$26,607	$26,474
MIC GENERAL INSURANCE CORPORATION	510.62	$48,087	$8,684	94.14	$43,122	$33,834	99.44	$13,112	$9,129	704.20	$104,321	$51,647
MICHIGAN AUTOMOBILE INSURANCE	326.08	$56,364	$3,134	21.49	$23,219	$8,247	21.49	$6,389	$6,288	369.06	$85,972	$17,669
MICHIGAN INSURANCE COMPANY	5096.00	$103,702	$1,558	560.00	$97,896	$41,060	452.00	$32,787	$15,507	6108.00	$234,385	$58,125
MICHIGAN MILLERS MUTUAL INSURANCE	1697.19	$92,592	$65,496	216.66	$88,000	$74,133	218.16	$34,244	$18,406	2132.01	$214,836	$158,035
MID-CENTURY INSURANCE COMPANY	1.50	$208	$0	0.16	$64	$0	0.24	$38	$0	1.90	$310	$0
MODERN SERVICE INSURANCE	6026.58	$911,743	$145,013	114.15	$163,054	$135,908	119.24	$61,430	$98,897	6259.97	$1,136,227	$379,818

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	688.49	$41,334	$8,538	88.57	$35,972	$29,197	88.99	$10,751	$40,631	866.05	$88,057	$78,366
NATIONAL BEN-FRANKLIN INSURANCE	422.33	$28,305	$3,022	63.66	$22,737	$2,284	72.59	$9,934	$2,449	558.58	$60,976	$7,755
NATIONAL GENERAL INSURANCE	5.76	$926	$0	1.12	$600	$0	1.11	$287	$0	7.99	$1,813	$0
NATIONWIDE INSURANCE COMPANY OF	0.00	($228)	$0	0.00	($177)	$16,686	0.06	($55)	$1,398	0.06	($460)	$18,084
NATIONWIDE MUTUAL FIRE INSURANCE	1539.99	$154,833	$1,395	290.11	$145,458	$62,808	302.76	$57,621	$12,902	2132.86	$357,912	$77,105
NATIONWIDE PROPERTY AND CASUALTY	2.00	$429	$0	0.50	$708	$0	0.50	$125	$0	3.00	$1,262	$0
NORTH POINTE INSURANCE COMPANY	1859.00	$295,673	$68,533	46.00	$55,760	$112,046	47.00	$21,371	$242	1952.00	$372,804	$180,821
NORTHERN INSURANCE COMPANY OF	16.55	$1,308	$0	0.75	$405	$0	1.38	$214	$0	18.68	$1,927	$0
PHARMACISTS MUTUAL INSURANCE	6.00	$478	$0	2.00	$454	$0	1.00	$62	$0	9.00	$994	$0
PIONEER STATE MUTUAL INSURANCE	62.86	$3,214	$0	8.98	$3,080	$0	8.98	$1,102	$0	80.82	$7,396	$0
PROGRESSIVE MICHIGAN INSURANCE	12974.00	$1,267,928	$723,939	1573.00	$1,055,898	$595,807	1622.00	$317,524	$171,805	16169.00	$2,641,350	$1,491,551
QBE INSURANCE CORPORATION	3720.48	$666,377	$101,996	28.72	$49,210	$31,505	30.07	$15,557	$26,454	3779.27	$731,144	$159,955

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SAFECO INSURANCE COMPANY OF	0.00	($373)	$0	0.00	($631)	$5,811	0.00	($305)	$0	0.00	($1,309)	$5,811
SAFECO INSURANCE COMPANY OF	1291.71	$129,758	$1,171	231.29	$105,343	$26,477	251.67	$53,390	$21,706	1774.67	$288,491	$49,354
SECURA INSURANCE, A MUTUAL	2031.91	$155,822	$9,382	323.24	$135,908	$145,566	334.66	$61,685	$17,168	2689.81	$353,415	$172,116
SECURA SUPREME INSURANCE	366.00	$46,418	$2,645	105.57	$37,111	$1,705	109.58	$16,427	$443	581.15	$99,956	$4,793
SOUTHERN MICHIGAN INSURANCE	3.98	$685	$0	1.00	$555	$0	NA	NA	NA	4.98	$1,240	$0
STANDARD FIRE INSURANCE COMPANY, THE	18.78	$1,208	$0	5.64	$960	$671	2.82	$368	$0	27.24	$2,536	$671
STATE AUTOMOBILE MUTUAL	41.25	$3,202	$0	5.08	$3,074	$9,582	6.55	$1,128	$0	52.88	$7,404	$9,582
STATE FARM FIRE AND CASUALTY	102.50	$15,537	$0	12.24	$13,793	$0	12.74	$3,038	$4,786	127.48	$32,368	$4,786
STATE FARM MUTUAL AUTOMOBILE	59708.39	$4,097,195	$1,371,784	8276.97	$3,573,067	$2,493,308	8666.40	$1,216,118	$872,727	76651.76	$8,886,380	$4,737,819
TITAN INDEMNITY COMPANY	95.30	$15,029	$0	14.87	$18,519	$5,694	14.87	$6,183	$3,934	125.04	$39,731	$9,628
TITAN INSURANCE COMPANY	18969.28	$3,688,338	$1,029,936	389.24	$583,642	$348,502	401.85	$349,869	$110,603	19760.37	$4,621,849	$1,489,041
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($700)	0.00	$0	($700)

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRAVELERS INDEMNITY COMPANY OF	450.68	$22,051	$0	99.94	$21,019	$2,938	74.42	$8,989	$156	625.04	$52,059	$3,094
UNITED SERVICES AUTOMOBILE	1574.66	$117,058	$2,462	323.04	$154,261	$53,449	336.67	$44,238	$19,376	2234.37	$315,557	$75,287
UNITRIN DIRECT INSURANCE COMPANY	412.54	$22,686	$0	54.93	$25,875	$241	55.66	$10,118	$0	523.13	$58,679	$241
UNITRIN DIRECT PROPERTY & CASUALTY	3.00	$372	$0	0.60	$818	$0	0.60	$165	$0	4.20	$1,355	$0
USAA CASUALTY INSURANCE COMPANY	635.76	$48,538	$3,756	124.40	$66,784	$50,557	128.33	$18,987	$2,958	888.49	$134,309	$57,271
WARNER INSURANCE COMPANY	3.60	$0	$0	0.90	$0	$0	0.90	$0	$0	5.40	$0	$0
WEST AMERICAN INSURANCE COMPANY	122.70	$13,936	$786	24.58	$14,519	$1,022	25.50	$5,703	$2,563	172.78	$34,158	$4,371
WESTFIELD INSURANCE COMPANY	379.75	$21,758	$6,985	45.58	$23,170	$14,946	46.49	$9,034	$3,010	471.82	$53,962	$24,941
WOLVERINE MUTUAL INSURANCE	0.00	($167)	$0	0.00	($171)	$0	0.00	($69)	$0	0.00	($407)	$0
Mean:	5591.15	$424,424	$151,958	748.13	$344,407	$210,751	773.35	$116,797	$78,126	6787.63	$854,147	$427,293
StDev:	18371.64	$1,377,200	$454,824	2868.31	$1,284,086	$781,779	2981.16	$407,508	$308,559	23648.24	$2,994,302	$1,500,781
Min:	0.00	($373)	$0	0.00	($631)	$0	0.00	($305)	$0	0.00	($1,309)	($700)
Max:	141816.15	$10,861,300	$3,346,067	24284.64	$10,943,137	$6,587,093	25319.24	$3,403,632	$2,700,101	191420.03	$25,208,069	$12,633,261

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1655.74	$79,997	$2,396	289.91	$129,410	$85,117	308.43	$37,827	$14,828	2254.08	$247,234	$102,341
ALLIED PROPERTY AND CASUALTY	15239.02	$1,097,016	$403,240	2628.44	$847,448	$821,925	2869.35	$426,200	$207,577	20736.81	$2,370,664	$1,432,742
ALLSTATE INSURANCE COMPANY	84996.57	$5,578,418	$4,690,530	8957.89	$5,142,579	$2,968,359	9925.66	$1,833,740	$839,109	103880.12	$12,554,737	$8,497,998
AMERICAN FELLOWSHIP MUTUAL	70.65	$5,850	$0	10.82	$4,673	$0	10.82	$1,501	$0	92.29	$12,024	$0
AMERICAN INSURANCE COMPANY, THE	32.92	$2,772	$3,043	10.70	$3,945	$5,142	9.64	$1,663	$0	53.26	$8,380	$8,185
AMERICAN INTERNATIONAL INSURANCE	1120.18	$60,044	$23,766	175.73	$85,649	$54,141	192.75	$24,220	$7,674	1488.66	$169,913	$85,581
AMEX ASSURANCE COMPANY	680.74	$66,006	$16,363	196.98	$78,520	$46,146	204.82	$21,248	$20,311	1082.54	$165,774	$82,820
AMICA MUTUAL INSURANCE COMPANY	637.33	$51,805	$10,099	104.78	$61,821	$38,717	113.29	$13,248	$11,277	855.40	$126,874	$60,093
ARGONAUT INSURANCE COMPANY	35.22	$4,278	$0	1.83	$2,672	$0	1.82	$811	$346	38.87	$7,761	$346
AUTO CLUB GROUP INSURANCE	64819.15	$4,771,828	$1,406,103	11059.23	$4,912,793	$3,361,050	11548.23	$1,435,756	$868,979	87426.61	$11,120,377	$5,636,132
AUTO CLUB INSURANCE ASSOCIATION	57926.40	$4,741,172	$2,602,532	9204.06	$4,051,260	$2,962,218	9710.73	$1,166,454	$772,211	76841.19	$9,958,886	$6,336,961
AUTO-OWNERS INSURANCE COMPANY	32784.85	$1,444,515	$1,063,453	3563.70	$1,583,932	$1,032,409	3972.10	$474,109	$195,602	40320.65	$3,502,556	$2,291,464

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
BRISTOL WEST INSURANCE COMPANY	6857.06	$439,706	$85,534	513.98	$362,041	$168,664	543.98	$111,252	$52,214	7915.02	$912,999	$306,412
CINCINNATI INSURANCE COMPANY, THE	586.07	$32,933	$2,500	80.75	$31,516	$8,183	91.39	$13,072	$2,964	758.21	$77,521	$13,647
CITIZENS INSURANCE COMPANY OF	164444.30	$8,230,044	$2,201,294	19440.37	$6,667,380	$5,325,786	20458.15	$2,622,965	$1,333,097	204342.82	$17,520,389	$8,860,177
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($2,569)	0.00	$0	$369	0.00	$0	($2,200)
DAIRYLAND INSURANCE COMPANY	2901.05	$389,871	$26,742	21.99	$37,588	$14,608	23.49	$16,192	$6,182	2946.53	$443,651	$47,532
EMCASCO INSURANCE COMPANY	780.53	$56,973	$8,801	91.24	$49,511	$26,608	96.90	$16,585	$5,180	968.67	$123,069	$40,589
EMPLOYERS MUTUAL CASUALTY	292.20	$21,036	$4,219	28.51	$16,722	$3,973	29.76	$5,552	$1,982	350.47	$43,310	$10,174
ESURANCE INSURANCE COMPANY	10.98	$7,218	$0	4.00	$5,963	$0	2.00	$1,179	$0	16.98	$14,360	$0
FARM BUREAU GENERAL INSURANCE	16413.10	$578,516	$446,897	1257.50	$624,328	$410,478	1325.40	$167,460	$126,495	18996.00	$1,370,304	$983,870
FARM BUREAU MUTUAL INSURANCE	1228.50	$46,397	$503	114.30	$52,668	$15,400	122.00	$16,027	$12,074	1464.80	$115,092	$27,977
FARMERS INSURANCE EXCHANGE	14863.80	$1,152,637	$316,828	1269.39	$809,821	$593,996	1417.72	$275,371	$134,136	17550.91	$2,237,829	$1,044,960
FEDERAL INSURANCE COMPANY	0.00	($254)	$0	0.08	($916)	$0	0.03	($388)	$0	0.11	($1,558)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	NA	NA	NA	0.00	$0	$1,644	NA	NA	NA	0.00	$0	$1,644
FOUNDERS INSURANCE COMPANY	2.66	$432	$0	0.91	$15	$0	0.08	$226	$0	3.65	$673	$0
FOUNDERS INSURANCE COMPANY OF	11.32	$1,678	$2,952	0.33	$308	$0	0.33	$215	$0	11.98	$2,201	$2,952
FRANKENMUTH MUTUAL INSURANCE	9825.00	$498,822	$103,790	1316.00	$418,394	$428,755	1241.00	$179,920	$83,145	12382.00	$1,097,136	$615,690
FREMONT MUTUAL INSURANCE	967.80	$28,160	$7,067	65.88	$22,948	$11,643	69.53	$9,541	$1,254	1103.21	$60,649	$19,964
GE PROPERTY & CASUALTY INSURANCE	486.41	$41,385	$3,400	94.82	$33,526	$12,673	86.40	$9,491	$826	667.63	$84,402	$16,899
GEICO INDEMNITY COMPANY	1877.28	$244,849	$37,688	224.48	$137,093	$38,129	232.05	$61,571	$2,358	2333.81	$443,513	$78,175
GLENS FALLS INSURANCE COMPANY, THE	875.18	$69,056	$32,738	151.16	$62,572	$23,941	164.17	$25,830	$6,046	1190.51	$157,458	$62,725
GMAC INSURANCE COMPANY	14.50	$1,069	$0	2.50	$1,187	$0	2.50	$490	$0	19.50	$2,746	$0
GRANGE INSURANCE COMPANY OF	49.46	$4,210	$0	7.91	$4,600	$322	8.33	$1,489	$386	65.70	$10,299	$708
GREAT AMERICAN INSURANCE	849.87	$86,779	$13,533	182.58	$62,369	$52,494	216.82	$33,024	$21,821	1249.27	$182,172	$87,848
GREAT LAKES CASUALTY INSURANCE	806.43	$73,468	$68,776	107.87	$52,704	$69,744	109.70	$17,622	$10,405	1024.00	$143,794	$148,925

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	4.80	$565	$0	1.60	$1,056	$1,209	1.60	$805	$0	8.00	$2,426	$1,209
GUARANTY NATIONAL INSURANCE	67.98	$5,635	$0	4.57	$2,619	$0	4.57	$1,170	$0	77.12	$9,424	$0
HARLEYSVILLE LAKE STATES INSURANCE	1303.55	$117,090	$10,088	155.81	$95,777	$65,237	187.83	$29,497	$17,956	1647.19	$242,364	$93,281
HARTFORD ACCIDENT AND INDEMNITY	1983.78	$89,794	$10,276	335.06	$129,213	$98,332	353.45	$36,723	$23,085	2672.29	$255,730	$131,693
HARTFORD CASUALTY INSURANCE	11.43	$532	$0	1.37	$17	$0	1.38	($27)	$102	14.18	$522	$102
HARTFORD INSURANCE COMPANY OF	5579.46	$311,877	$125,322	980.49	$308,878	$216,838	1090.59	$112,293	$38,386	7650.54	$733,048	$380,546
HARTFORD UNDERWRITERS INSURANCE	34.92	$3,484	$0	7.69	$2,037	$569	5.76	$885	$1,732	48.37	$6,406	$2,301
HASTINGS MUTUAL INSURANCE	486.90	$51,207	$20,300	56.00	$25,833	$19,480	60.50	$11,948	$5,211	603.40	$88,988	$44,991
HOME-OWNERS INSURANCE COMPANY	24817.90	$967,171	$367,179	2737.20	$1,048,296	$700,102	2947.90	$295,084	$137,077	30503.00	$2,310,551	$1,204,358
HORACE MANN INSURANCE COMPANY	1271.91	$80,063	$17,898	189.39	$68,335	$73,536	208.82	$33,994	$11,319	1670.12	$182,392	$102,753
INTEGON NATIONAL INSURANCE	486.65	$42,043	$10,006	48.89	$29,889	$4,502	54.07	$11,520	$2,686	589.61	$83,452	$17,194
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10622.35	$1,109,742	$109,668	2473.30	$1,316,560	$674,106	2680.70	$364,426	$204,661	15776.35	$2,790,728	$988,435

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LUMBERMENS MUTUAL CASUALTY	0.00	($865)	$0	0.50	($485)	$0	0.50	($359)	($450)	1.00	($1,709)	($450)
MEEMIC INSURANCE COMPANY	10892.89	$720,607	$1,465,482	1690.89	$538,820	$423,038	1759.74	$241,675	$119,874	14343.52	$1,501,102	$2,008,394
MEMBERSELECT INSURANCE COMPANY	4138.23	$569,702	$254,643	392.07	$374,166	$281,043	420.90	$134,047	$38,787	4951.20	$1,077,915	$574,473
MERASTAR INSURANCE COMPANY	37.88	$4,607	$0	7.97	$4,422	$1,500	8.97	$1,378	$45	54.82	$10,407	$1,545
MERCHANTS MUTUAL INSURANCE	132.00	$6,643	$0	12.00	$5,046	$0	12.00	$1,993	$0	156.00	$13,682	$0
METROPOLITAN DIRECT PROPERTY AND	322.65	$21,203	$400	46.32	$14,803	$24,688	49.33	$6,036	$377	418.30	$42,042	$25,465
METROPOLITAN GENERAL INSURANCE	32.00	$1,988	$0	5.00	$1,329	$0	5.00	$572	$155	42.00	$3,889	$155
METROPOLITAN GROUP PROPERTY AND	2140.82	$210,038	$1,234,219	286.30	$157,461	$88,934	299.32	$53,979	$50,087	2726.44	$421,478	$1,373,240
METROPOLITAN PROPERTY AND CASUALTY	283.05	$17,216	$11,128	35.89	$12,986	$6,868	35.82	$4,798	$6,509	354.76	$35,000	$24,505
MIC GENERAL INSURANCE CORPORATION	1183.39	$87,262	$8,886	214.98	$95,789	$75,628	234.43	$26,260	$17,428	1632.80	$209,311	$101,942
MICHIGAN AUTOMOBILE INSURANCE	1322.16	$190,175	$85,927	60.99	$62,846	$16,618	64.74	$17,626	$11,074	1447.89	$270,647	$113,619
MICHIGAN INSURANCE COMPANY	29699.00	$537,082	$115,972	3736.00	$485,605	$315,108	3458.00	$187,256	$88,220	36893.00	$1,209,943	$519,300

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN MILLERS MUTUAL INSURANCE	6164.36	$337,206	$175,947	775.25	$249,852	$227,654	827.42	$121,334	$58,792	7767.03	$708,392	$462,393
MID-CENTURY INSURANCE COMPANY	102.96	$7,431	$50,503	13.48	($581)	$29,649	12.66	($567)	$2,892	129.10	$6,283	$83,044
MODERN SERVICE INSURANCE	237.80	$42,005	$2,624	5.57	$5,978	$2,569	5.74	$2,274	($1,500)	249.11	$50,257	$3,693
MUTUAL SERVICE CASUALTY INSURANCE	393.96	$22,853	$2,531	52.39	$19,061	$41,391	50.99	$5,377	$3,237	497.34	$47,291	$47,159
NATIONAL BEN-FRANKLIN INSURANCE	168.75	$11,423	$0	30.33	$11,064	$2,282	35.50	$4,590	$442	234.58	$27,077	$2,724
NATIONAL GENERAL INSURANCE	72.79	$8,050	$1,014	16.95	$7,921	$1,482	18.90	$1,734	$140	108.64	$17,705	$2,636
NATIONWIDE INSURANCE COMPANY OF	0.00	($929)	$0	0.10	($571)	$1,491	0.16	($291)	($511)	0.26	($1,791)	$980
NATIONWIDE MUTUAL FIRE INSURANCE	18343.90	$1,624,922	$741,199	3634.98	$1,474,315	$1,255,785	3787.18	$630,273	$268,563	25766.06	$3,729,510	$2,265,547
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$1,517	0.00	$0	$830	0.00	$0	$2,347
NATIONWIDE PROPERTY AND CASUALTY	166.22	$35,523	$2,420	17.48	$16,988	$0	17.48	$4,779	$0	201.18	$57,290	$2,420
NORTH POINTE INSURANCE COMPANY	1230.00	$181,649	$62,398	15.00	$22,574	$17,942	17.00	$7,613	$1,578	1262.00	$211,836	$81,918
NORTHERN INSURANCE COMPANY OF	9.26	$655	$0	1.69	$606	$3,770	1.94	$356	$0	12.89	$1,617	$3,770

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PARTNERS MUTUAL INSURANCE	421.44	$44,749	$22,291	114.97	$35,767	$36,096	60.49	$18,697	$7,211	596.90	$99,213	$65,598
PHARMACISTS MUTUAL INSURANCE	12.00	$575	$0	4.00	$826	$0	2.00	$197	$0	18.00	$1,598	$0
PIONEER STATE MUTUAL INSURANCE	4484.00	$248,910	$6,089	641.34	$171,529	$169,968	646.31	$67,070	$33,393	5771.65	$487,509	$209,450
PROGRESSIVE MICHIGAN INSURANCE	32492.00	$2,921,413	$1,217,606	4055.00	$2,572,909	$1,340,551	4300.00	$624,170	$262,367	40847.00	$6,118,492	$2,820,524
PRUDENTIAL GENERAL INSURANCE	105.73	$7,819	$502	9.98	$6,594	$1,534	7.24	$1,856	$299	122.95	$16,269	$2,335
PRUDENTIAL PROPERTY AND CASUALTY	4607.88	$254,081	$64,646	616.24	$227,349	$277,999	537.48	$85,158	$47,916	5761.60	$566,588	$390,561
QBE INSURANCE CORPORATION	200.23	$38,637	$2,915	1.40	$1,719	$0	1.41	$465	$0	203.04	$40,821	$2,915
RESPONSE WORLDWIDE INSURANCE	3.12	$227	$0	NA	NA	NA	0.00	$0	$477	3.12	$227	$477
ROYAL INSURANCE COMPANY OF	3.51	$160	$0	0.00	$383	$0	1.08	$585	$0	4.59	$1,128	$0
SAFECO INSURANCE COMPANY OF	0.00	($298)	$1,100	0.10	($61)	$3,332	0.00	($17)	$2,055	0.10	($376)	$6,487
SAFECO INSURANCE COMPANY OF	6584.34	$606,428	$200,862	1262.31	$492,722	$422,357	1463.22	$175,602	$100,208	9309.87	$1,274,752	$723,427
SECURA INSURANCE, A MUTUAL	1573.55	$116,487	$50,014	234.56	$83,282	$46,356	247.32	$33,526	$17,224	2055.43	$233,295	$113,594

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SECURA SUPREME INSURANCE	21.00	$2,805	$0	6.00	$2,577	$0	6.00	$644	$0	33.00	$6,026	$0
SOUTHERN MICHIGAN INSURANCE	2737.11	$261,461	$63,596	74.98	$48,399	$85,323	74.41	$14,115	$8,537	2886.50	$323,975	$157,456
STANDARD FIRE INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$2,132	0.00	$0	$1,108	0.00	$0	$3,240
STATE AUTOMOBILE MUTUAL	443.96	$30,645	$17,420	73.25	$34,192	$17,929	73.69	$13,979	$3,848	590.90	$78,816	$39,197
STATE FARM FIRE AND CASUALTY	231.15	$28,196	$1,879	26.23	$22,496	$24,115	28.57	$4,574	$3,206	285.95	$55,266	$29,200
STATE FARM MUTUAL AUTOMOBILE	96271.64	$6,198,780	$1,792,742	12403.55	$5,904,560	$4,092,001	13546.31	$1,641,141	$1,036,399	122221.50	$13,744,481	$6,921,142
TEACHERS INSURANCE COMPANY	1707.74	$86,026	$4,377	248.08	$76,321	$48,890	261.07	$33,446	$12,913	2216.89	$195,793	$66,180
TITAN INSURANCE COMPANY	1310.35	$227,982	$76,434	35.39	$38,715	$23,345	37.28	$14,549	$7,637	1383.02	$281,246	$107,416
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($265)	NA	NA	NA	0.00	$0	($265)
TRAVELERS INDEMNITY COMPANY OF	30.90	$1,376	$0	6.86	$1,294	$0	3.83	$533	$0	41.59	$3,203	$0
TRUMBULL INSURANCE COMPANY	23.90	$1,576	$0	3.08	$2,060	$0	3.16	$524	$0	30.14	$4,160	$0
UNITED SERVICES AUTOMOBILE	8746.38	$609,968	$197,831	1797.27	$750,765	$470,262	1871.98	$175,058	$120,348	12415.63	$1,535,791	$788,441

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
UNITRIN DIRECT INSURANCE COMPANY	3666.07	$199,532	$35,161	514.99	$197,245	$139,349	519.54	$79,223	$8,399	4700.60	$476,000	$182,909
UNITRIN DIRECT PROPERTY & CASUALTY	170.20	$8,835	$0	28.29	$10,471	$0	50.58	$2,821	$0	249.07	$22,127	$0
USAA CASUALTY INSURANCE COMPANY	7929.31	$582,564	$115,476	1508.76	$682,998	$493,498	1578.34	$164,946	$69,192	11016.41	$1,430,508	$678,166
WEST AMERICAN INSURANCE COMPANY	159.81	$15,912	$0	26.59	$13,156	$803	27.74	$5,607	$691	214.14	$34,675	$1,494
WESTFIELD INSURANCE COMPANY	974.08	$52,811	$500	113.41	$49,612	$23,191	118.18	$20,131	$207	1205.67	$122,554	$23,898
WOLVERINE MUTUAL INSURANCE	3722.32	$204,228	$50,754	453.56	$156,561	$131,820	475.49	$68,332	$21,923	4651.37	$429,121	$204,497
Mean:	8108.47	$516,250	$230,856	1024.60	$440,891	$307,952	1097.73	$146,194	$76,132	9801.75	$1,070,840	$599,111
StDev:	22860.66	$1,363,996	$656,428	2843.89	$1,205,373	$851,622	3037.46	$402,689	$218,398	28135.28	$2,926,608	$1,629,716
Min:	0.00	($929)	$0	0.00	($916)	($2,569)	0.00	($567)	$0	0.00	($1,791)	($2,200)
Max:	164444.30	$8,230,044	$4,690,530	19440.37	$6,667,380	$5,325,786	20458.15	$2,622,965	$1,333,097	204342.82	$17,520,389	$8,860,177

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	2887.36	$140,541	$208,298	489.72	$199,775	$199,850	523.72	$59,702	$28,609	3900.80	$400,018	$436,757
ALLIED PROPERTY AND CASUALTY	2749.30	$193,155	$206,207	476.25	$148,899	$128,921	528.05	$75,754	$40,871	3753.60	$417,808	$375,999
ALLSTATE INSURANCE COMPANY	8586.74	$538,961	$438,223	988.98	$539,455	$367,519	1107.24	$204,678	$73,605	10682.96	$1,283,094	$879,347
AMERICAN FELLOWSHIP MUTUAL	259.50	$17,784	$0	40.69	$9,685	$9,923	40.69	$2,729	$1,493	340.88	$30,198	$11,416
AMERICAN INTERNATIONAL INSURANCE	1692.10	$99,278	$276,431	285.08	$120,189	$129,126	304.66	$41,143	$18,209	2281.84	$260,610	$423,766
AMEX ASSURANCE COMPANY	541.24	$53,026	$2,501	148.07	$54,688	$43,942	150.98	$15,191	$19,108	840.29	$122,905	$65,551
AMICA MUTUAL INSURANCE COMPANY	1553.45	$107,707	$25,892	290.21	$135,954	$78,572	299.81	$35,045	$27,760	2143.47	$278,706	$132,224
ARGONAUT INSURANCE COMPANY	12.05	$1,881	$0	0.41	$63	$0	0.99	$127	$0	13.45	$2,071	$0
AUTO-OWNERS INSURANCE COMPANY	37928.45	$1,661,372	$1,109,981	4137.00	$1,815,119	$1,224,327	4608.50	$559,099	$226,339	46673.95	$4,035,590	$2,560,647
BRISTOL WEST INSURANCE COMPANY	10520.30	$712,332	$81,633	801.22	$596,860	$332,223	831.91	$180,426	$65,564	12153.43	$1,489,618	$479,420
CINCINNATI INSURANCE COMPANY, THE	5785.35	$316,437	$273,899	752.67	$283,276	$213,123	848.38	$118,892	$33,352	7386.40	$718,605	$520,374
CITIZENS INSURANCE COMPANY OF	127985.23	$6,408,412	$1,938,200	15397.31	$5,151,600	$3,860,697	16211.23	$2,065,826	$943,775	159593.77	$13,625,838	$6,742,672

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$5,742	0.00	$0	$130	0.00	$0	$5,872
DAIRYLAND INSURANCE COMPANY	2166.32	$275,785	$17,083	24.66	$32,641	$22,090	25.08	$14,761	$5,481	2216.06	$323,187	$44,654
EMCASCO INSURANCE COMPANY	452.27	$32,031	$25,001	55.74	$26,874	$11,481	56.24	$9,038	$13,829	564.25	$67,943	$50,311
EMPLOYERS MUTUAL CASUALTY	206.40	$14,028	$1,509	17.76	$9,394	$4,081	17.76	$2,913	$739	241.92	$26,335	$6,329
ESURANCE INSURANCE COMPANY	4.98	$2,762	$0	1.32	$1,299	$0	0.66	$281	$0	6.96	$4,342	$0
FARM BUREAU GENERAL INSURANCE	39405.60	$1,359,541	$719,017	3899.60	$1,404,637	$1,108,374	4108.20	$417,720	$281,115	47413.40	$3,181,898	$2,108,506
FARM BUREAU MUTUAL INSURANCE	6495.10	$204,234	$80,398	717.70	$197,839	$155,204	771.70	$67,748	$41,654	7984.50	$469,821	$277,256
FARMERS INSURANCE EXCHANGE	19797.56	$1,425,079	$381,326	1708.72	$1,003,089	$590,067	1867.57	$323,299	$162,550	23373.85	$2,751,467	$1,133,943
FOUNDERS INSURANCE COMPANY	0.00	($44)	$0	0.00	($277)	$0	0.00	($105)	$0	0.00	($426)	$0
FOUNDERS INSURANCE COMPANY OF	6.97	$1,282	$0	NA	NA	NA	NA	NA	NA	6.97	$1,282	$0
FRANKENMUTH MUTUAL INSURANCE	5639.00	$272,168	$20,772	709.00	$226,527	$135,691	724.00	$97,085	$45,007	7072.00	$595,780	$201,470
FREMONT MUTUAL INSURANCE	619.89	$16,141	$0	47.49	$11,928	$5,669	51.49	$5,090	$5,398	718.87	$33,159	$11,067

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GEICO INDEMNITY COMPANY	177.28	$24,760	$18,854	18.39	$9,891	$1,473	20.82	$5,208	$0	216.49	$39,859	$20,327
GLENS FALLS INSURANCE COMPANY, THE	1048.42	$74,182	$36,294	189.50	$74,389	$31,585	198.17	$31,019	$15,077	1436.09	$179,590	$82,956
GMAC INSURANCE COMPANY	31.50	$3,057	$0	3.00	$1,446	$0	3.00	$412	$0	37.50	$4,915	$0
GRANGE INSURANCE COMPANY OF	475.00	$25,782	$2,109	69.75	$21,287	$5,332	75.00	$7,691	$1,052	619.75	$54,760	$8,493
GREAT AMERICAN INSURANCE	0.00	$356	$1,635	1.00	$233	$723	1.26	($116)	$0	2.26	$473	$2,358
GREAT LAKES CASUALTY INSURANCE	844.24	$75,820	$105,932	123.12	$55,035	$81,349	125.30	$20,414	$5,567	1092.66	$151,269	$192,848
GREAT NORTHERN INSURANCE	38.73	$3,643	$0	14.00	$9,021	$2,567	12.91	$2,413	$0	65.64	$15,077	$2,567
GUARANTY NATIONAL INSURANCE	5.57	$567	$0	0.24	$130	$0	0.24	$95	$0	6.05	$792	$0
HARLEYSVILLE LAKE STATES INSURANCE	5314.44	$457,869	$341,896	573.28	$338,421	$256,493	699.53	$93,548	$82,071	6587.25	$889,838	$680,460
HARTFORD CASUALTY INSURANCE	4.00	$274	$0	1.00	$320	$0	1.00	$157	$0	6.00	$751	$0
HARTFORD INSURANCE COMPANY OF	28.32	$2,726	$0	6.58	$3,874	$408	6.58	$731	$538	41.48	$7,331	$946
HARTFORD UNDERWRITERS INSURANCE	6.93	$852	$0	1.75	$1,010	$0	1.75	$358	$0	10.43	$2,220	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HASTINGS MUTUAL INSURANCE	13480.38	$836,095	$646,325	1683.00	$489,844	$693,634	1746.50	$208,152	$144,518	16909.88	$1,534,091	$1,484,477
HOME-OWNERS INSURANCE COMPANY	34381.00	$1,335,204	$551,421	3811.60	$1,466,389	$1,060,761	4113.20	$436,230	$190,487	42305.80	$3,237,823	$1,802,669
INTEGON NATIONAL INSURANCE	727.58	$63,695	$1,697	73.39	$49,142	$16,293	77.07	$16,099	$824	878.04	$128,936	$18,814
LIBERTY MUTUAL FIRE INSURANCE COMPANY	48708.05	$4,114,393	$3,356,637	11440.29	$4,922,408	$3,059,678	12377.13	$1,731,678	$969,441	72525.47	$10,768,479	$7,385,756
LUMBERMENS MUTUAL CASUALTY	0.00	($921)	$0	0.00	($138)	$0	0.00	($143)	$0	0.00	($1,202)	$0
MEEMIC INSURANCE COMPANY	33518.99	$2,167,908	$313,994	5314.13	$1,646,901	$1,241,808	5498.75	$742,513	$387,762	44331.87	$4,557,322	$1,943,564
MEMBERSELECT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($595)	NA	NA	NA	0.00	$0	($595)
MERCHANTS MUTUAL INSURANCE	68.00	$3,184	$733	6.00	$2,958	$0	6.00	$1,356	$0	80.00	$7,498	$733
METROPOLITAN DIRECT PROPERTY AND	10.00	$542	$0	2.00	$441	$413	2.00	$155	$0	14.00	$1,138	$413
METROPOLITAN GENERAL INSURANCE	0.00	$140	$0	NA	NA	NA	NA	NA	NA	0.00	$140	$0
METROPOLITAN GROUP PROPERTY AND	131.32	$14,436	$0	18.41	$9,655	$1,381	20.83	$3,899	$21,247	170.56	$27,990	$22,628
METROPOLITAN PROPERTY AND CASUALTY	14.32	$873	$0	2.08	$825	$0	2.08	$383	$0	18.48	$2,081	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	5700.00	$433,237	$395,603	1056.90	$438,687	$395,651	1128.45	$116,339	$55,188	7885.35	$988,263	$846,442
MICHIGAN AUTOMOBILE INSURANCE	814.31	$124,038	$5,309	41.39	$36,621	$1,968	42.90	$11,402	$3,853	898.60	$172,061	$11,130
MICHIGAN INSURANCE COMPANY	25753.00	$470,023	$30,329	3211.00	$408,275	$243,373	2905.00	$152,738	$68,226	31869.00	$1,031,036	$341,928
MICHIGAN MILLERS MUTUAL INSURANCE	6574.80	$329,131	$22,009	860.84	$240,484	$190,051	917.83	$120,818	$68,778	8353.47	$690,433	$280,838
MID-CENTURY INSURANCE COMPANY	207.00	$14,222	$143	17.72	$8,796	$13,256	19.82	$2,780	$3,984	244.54	$25,798	$17,383
MODERN SERVICE INSURANCE	1393.82	$198,136	$103,519	29.24	$26,508	$29,892	29.49	$10,661	($480)	1452.55	$235,305	$132,931
MUTUAL SERVICE CASUALTY INSURANCE	259.14	$13,716	$0	33.82	$9,716	$14,172	37.24	$4,020	$4,605	330.20	$27,452	$18,777
NATIONAL BEN-FRANKLIN INSURANCE	140.40	$9,673	$0	24.50	$9,279	$936	27.75	$3,880	$611	192.65	$22,832	$1,547
NATIONAL GENERAL INSURANCE	908.50	$86,811	$2,608	193.46	$61,422	$19,489	211.06	$14,540	$16,724	1313.02	$162,773	$38,821
NATIONWIDE INSURANCE COMPANY OF	0.28	$21	$0	0.00	($51)	$6,746	0.00	($29)	$1,107	0.28	($59)	$7,853
NATIONWIDE MUTUAL FIRE INSURANCE	2431.63	$202,355	$21,977	471.39	$186,796	$87,064	503.92	$84,305	$35,047	3406.94	$473,456	$144,088
NATIONWIDE PROPERTY AND CASUALTY	12.50	$2,800	$0	1.45	$965	$0	1.45	$284	$0	15.40	$4,049	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	441.00	$66,300	$54,622	11.00	$16,492	$12,518	12.00	$5,694	$603	464.00	$88,486	$67,743
NORTHERN INSURANCE COMPANY OF	54.85	$2,818	$0	9.61	$2,623	$5,968	9.01	$1,200	$540	73.47	$6,641	$6,508
PACIFIC INDEMNITY COMPANY	10.71	$1,101	$0	4.09	$2,472	$0	3.57	$649	$0	18.37	$4,222	$0
PARTNERS MUTUAL INSURANCE	208.02	$20,649	$19,501	55.72	$13,103	$9,139	30.59	$6,405	$9,644	294.33	$40,157	$38,284
PIONEER STATE MUTUAL INSURANCE	3129.82	$158,984	$14,153	446.39	$102,082	$103,065	447.89	$40,304	$20,798	4024.10	$301,370	$138,016
PROGRESSIVE MICHIGAN INSURANCE	10150.00	$652,266	$202,856	850.00	$546,155	$215,199	897.00	$119,855	$48,722	11897.00	$1,318,276	$466,777
PRUDENTIAL GENERAL INSURANCE	30.65	$2,875	$0	4.49	$2,200	$6,294	4.00	$966	$0	39.14	$6,041	$6,294
PRUDENTIAL PROPERTY AND CASUALTY	897.58	$53,465	$2,613	119.98	$36,666	$73,029	130.23	$20,964	$15,690	1147.79	$111,095	$91,332
QBE INSURANCE CORPORATION	1117.81	$178,820	$3,720	4.82	$6,592	$0	5.32	$2,108	$0	1127.95	$187,520	$3,720
ROYAL INSURANCE COMPANY OF	26.00	$1,563	$0	2.00	$989	$0	4.00	$623	$0	32.00	$3,175	$0
SAFECO INSURANCE COMPANY OF	3688.97	$358,439	$182,850	654.54	$272,008	$157,250	809.55	$89,862	$54,152	5153.06	$720,309	$394,252
SECURA INSURANCE, A MUTUAL	18085.30	$1,250,270	$150,594	2740.48	$909,040	$660,223	2849.90	$365,569	$258,555	23675.68	$2,524,879	$1,069,372

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SECURA SUPREME INSURANCE	426.99	$45,499	$0	130.83	$40,815	$4,532	137.07	$14,867	$636	694.89	$101,181	$5,168
SOUTHERN MICHIGAN INSURANCE	3261.44	$305,828	$228,977	70.20	$69,373	$47,289	71.30	$25,011	$24,131	3402.94	$400,212	$300,397
STANDARD FIRE INSURANCE COMPANY, THE	751.70	$47,990	$6,897	144.18	$35,056	$45,949	89.24	$14,948	$41,570	985.12	$97,994	$94,416
STATE AUTOMOBILE MUTUAL	372.39	$24,820	$0	56.34	$24,429	$18,324	55.38	$9,899	$3,695	484.11	$59,148	$22,019
STATE FARM FIRE AND CASUALTY	726.05	$85,700	$800	82.95	$70,183	$44,844	95.15	$16,499	$9,443	904.15	$172,382	$55,087
STATE FARM MUTUAL AUTOMOBILE	307253.97	$16,775,330	$30,645,151	42665.21	$16,720,719	$12,440,066	46158.57	$5,154,018	$3,550,258	396077.75	$38,650,067	$46,635,475
TITAN INDEMNITY COMPANY	61.54	$6,278	$4,334	7.48	$4,421	$9,529	7.48	$1,796	$0	76.50	$12,495	$13,863
TITAN INSURANCE COMPANY	18482.40	$2,878,468	$1,090,337	398.83	$477,013	$348,233	419.25	$167,943	$58,448	19300.48	$3,523,424	$1,497,018
TOKIO MARINE AND FIRE INSURANCE	8.00	$943	$0	0.00	$752	$2,507	1.00	$176	$0	9.00	$1,871	$2,507
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($120)	0.00	$0	($120)
TRAVELERS INDEMNITY COMPANY OF	75.62	$3,984	$0	19.14	$4,147	$0	11.87	$2,047	$0	106.63	$10,178	$0
TRUMBULL INSURANCE COMPANY	58.65	$4,773	$1,155	2.32	$2,380	$0	2.33	$428	$0	63.30	$7,581	$1,155

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
UNITED SERVICES AUTOMOBILE	1019.23	$66,941	$7,102	193.32	$73,600	$66,274	204.56	$18,193	$8,250	1417.11	$158,734	$81,626
UNITRIN DIRECT INSURANCE COMPANY	498.70	$25,566	$4,442	63.65	$24,610	$12,751	65.86	$10,005	$100	628.21	$60,181	$17,293
USAA CASUALTY INSURANCE COMPANY	837.27	$58,521	$24,893	160.67	$68,840	$106,497	166.19	$17,097	$13,312	1164.13	$144,458	$144,702
WEST AMERICAN INSURANCE COMPANY	1612.24	$124,133	$33,549	289.80	$101,484	$99,836	304.44	$50,037	$21,678	2206.48	$275,654	$155,063
WESTFIELD INSURANCE COMPANY	686.34	$36,888	$10,500	64.42	$31,445	$8,315	68.84	$10,467	$3,227	819.60	$78,800	$22,042
WOLVERINE MUTUAL INSURANCE	11414.40	$640,471	$471,382	1453.64	$502,337	$335,768	1528.82	$218,990	$82,601	14396.86	$1,361,798	$889,751
Mean:	9699.91	$561,186	$516,389	1275.75	$490,374	$355,355	1361.88	$166,748	$95,825	11926.28	$1,177,697	$935,317
StDev:	36230.12	$1,984,999	$3,299,003	5006.48	$1,941,097	$1,429,751	5397.60	$621,438	$405,296	45820.74	$4,460,681	$5,000,894
Min:	0.00	($921)	$0	0.00	($277)	($595)	0.00	($143)	$0	0.00	($1,202)	($595)
Max:	307253.97	$16,775,330	$30,645,151	42665.21	$16,720,719	$12,440,066	46158.57	$5,154,018	$3,550,258	396077.75	$38,650,067	$46,635,475

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1034.15	$83,764	$103,357	182.10	$97,463	$30,650	191.49	$32,823	$16,008	1407.74	$214,050	$150,015
ALLIED PROPERTY AND CASUALTY	3654.51	$335,956	$122,217	547.04	$282,404	$151,237	602.51	$104,271	$32,010	4804.06	$722,631	$305,464
ALLSTATE INDEMNITY COMPANY	0.00	($59)	$0	NA	NA	NA	NA	NA	NA	0.00	($59)	$0
ALLSTATE INSURANCE COMPANY	39885.82	$3,481,835	$1,588,422	4926.54	$3,094,974	$1,571,863	5367.14	$1,288,335	$651,783	50179.50	$7,865,144	$3,812,068
AMERICAN FELLOWSHIP MUTUAL	3006.95	$262,916	$76,381	452.18	$214,977	$171,075	452.18	$65,372	$82,152	3911.31	$543,265	$329,608
AMERICAN INSURANCE COMPANY, THE	0.00	($117)	$0	0.00	($158)	$0	0.00	($66)	$0	0.00	($341)	$0
AMERICAN INTERNATIONAL INSURANCE	958.95	$75,062	$9,464	165.54	$94,063	$46,045	172.98	$31,697	$8,826	1297.47	$200,822	$64,335
AMERICAN RELIABLE INSURANCE	15.00	$236	$0	3.00	$386	$1,563	5.00	$828	$0	23.00	$1,450	$1,563
AMEX ASSURANCE COMPANY	82.15	$12,746	$978	21.91	$11,711	$12,998	22.40	$4,441	$105	126.46	$28,898	$14,081
AMICA MUTUAL INSURANCE COMPANY	179.05	$18,545	$0	27.10	$24,798	$16,119	28.69	$6,233	$0	234.84	$49,576	$16,119
AUTO CLUB GROUP INSURANCE	17132.58	$1,804,865	$445,678	2641.15	$1,789,655	$1,044,727	2782.82	$645,257	$425,103	22556.55	$4,239,777	$1,915,508
AUTO CLUB INSURANCE ASSOCIATION	5870.64	$672,710	$433,170	874.05	$573,748	$293,408	923.32	$191,499	$156,762	7668.01	$1,437,957	$883,340

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	3507.80	$221,873	$35,202	336.50	$231,751	$130,758	387.80	$79,591	$23,276	4232.10	$533,215	$189,236
BRISTOL WEST INSURANCE COMPANY	533.48	$59,020	$13,662	59.23	$65,557	$28,055	59.32	$18,951	$32,732	652.03	$143,528	$74,449
CINCINNATI INSURANCE COMPANY, THE	554.78	$41,582	$0	75.93	$40,742	$10,445	102.90	$18,674	$4,315	733.61	$100,998	$14,760
CITIZENS INSURANCE COMPANY OF	54066.39	$3,754,111	$1,137,660	5841.63	$3,182,412	$1,875,873	6265.49	$1,218,673	$596,308	66173.51	$8,155,196	$3,609,841
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($1,795)	0.00	$0	$277	0.00	$0	($1,518)
DAIRYLAND INSURANCE COMPANY	700.74	$104,232	$150,168	56.48	$74,741	$93,279	56.82	$26,604	$11,056	814.04	$205,577	$254,503
EMCASCO INSURANCE COMPANY	891.47	$87,005	$152,531	96.75	$61,426	$55,868	107.75	$24,755	$12,489	1095.97	$173,186	$220,888
EMPLOYERS MUTUAL CASUALTY	468.26	$40,534	$3,220	44.64	$30,795	$10,289	49.97	$11,486	$7,092	562.87	$82,815	$20,601
FARM BUREAU GENERAL INSURANCE	9786.30	$548,785	$665,872	902.10	$585,405	$413,009	942.00	$223,095	$81,385	11630.40	$1,357,285	$1,160,266
FARM BUREAU MUTUAL INSURANCE	191.40	$9,757	$0	23.70	$11,870	$19,379	26.20	$6,007	$610	241.30	$27,634	$19,989
FARMERS INSURANCE EXCHANGE	13452.96	$1,271,187	$270,766	1493.04	$867,302	$744,909	1560.07	$314,062	$265,473	16506.07	$2,452,551	$1,281,148
FEDERAL INSURANCE COMPANY	0.00	($1,243)	$0	0.00	($2,435)	$0	0.00	($778)	$0	0.00	($4,456)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$163	NA	NA	NA	0.00	$0	$163
FOUNDERS INSURANCE COMPANY	2.13	$214	$0	NA	NA	NA	NA	NA	NA	2.13	$214	$0
FOUNDERS INSURANCE COMPANY OF	8.30	$1,139	$0	NA	NA	NA	NA	NA	NA	8.30	$1,139	$0
FRANKENMUTH MUTUAL INSURANCE	3439.00	$259,491	$65,882	418.00	$242,606	$134,968	415.00	$95,912	$55,280	4272.00	$598,009	$256,130
GE PROPERTY & CASUALTY INSURANCE	72.58	$6,882	$0	10.41	$3,450	$0	10.07	$851	$0	93.06	$11,183	$0
GEICO INDEMNITY COMPANY	931.68	$160,848	$28,510	107.80	$78,039	$45,331	118.62	$33,008	$2,309	1158.10	$271,895	$76,150
GLENS FALLS INSURANCE COMPANY, THE	2843.65	$273,420	$32,208	427.92	$235,532	$119,494	474.50	$91,207	$35,495	3746.07	$600,159	$187,197
GLOBE INDEMNITY COMPANY	6.00	$407	$0	1.00	$517	$0	1.00	$192	$0	8.00	$1,116	$0
GRANGE INSURANCE COMPANY OF	29.46	$3,174	$0	3.75	$3,737	$0	4.25	$1,269	$0	37.46	$8,180	$0
GREAT AMERICAN INSURANCE	8.52	$3,634	$0	2.13	$4,147	$0	2.13	$2,074	$0	12.78	$9,855	$0
GREAT LAKES CASUALTY INSURANCE	45.55	$6,138	$76	3.94	$3,650	$8,130	4.21	$1,001	($111)	53.70	$10,789	$8,095
GREAT NORTHERN INSURANCE	15.27	$1,724	$0	4.13	$2,385	$0	5.13	$2,013	$0	24.53	$6,122	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GUARANTY NATIONAL INSURANCE	641.31	$68,579	$1,189	46.56	$47,651	$4,602	46.41	$18,357	$15,419	734.28	$134,587	$21,210
HARLEYSVILLE LAKE STATES INSURANCE	34.73	$5,420	$0	4.01	$3,680	$1,551	4.00	$1,297	$0	42.74	$10,397	$1,551
HARTFORD ACCIDENT AND INDEMNITY	406.34	$31,065	$21,216	60.26	$31,466	$18,044	62.55	$10,481	$1,260	529.15	$73,012	$40,520
HARTFORD CASUALTY INSURANCE	13.78	$2,179	$0	1.04	$1,351	$0	1.04	$334	$0	15.86	$3,864	$0
HARTFORD INSURANCE COMPANY OF	12490.95	$798,510	$391,246	2124.90	$774,201	$509,286	2301.54	$249,251	$110,032	16917.39	$1,821,962	$1,010,564
HARTFORD UNDERWRITERS INSURANCE	838.14	$57,736	$114,572	142.16	$58,715	$206,239	146.19	$21,875	$67,065	1126.49	$138,326	$387,876
HASTINGS MUTUAL INSURANCE	139.23	$15,105	$917	11.50	$9,638	$8,573	12.50	$4,812	$3,042	163.23	$29,555	$12,532
HOME-OWNERS INSURANCE COMPANY	12279.50	$683,734	$445,149	1177.00	$695,375	$469,633	1278.10	$213,978	$95,375	14734.60	$1,593,087	$1,010,157
HORACE MANN INSURANCE COMPANY	1229.04	$113,243	$16,237	148.08	$89,495	$61,278	164.32	$51,532	$18,039	1541.44	$254,270	$95,554
INTEGON NATIONAL INSURANCE	283.98	$36,940	$250	35.48	$28,893	$14,865	35.66	$9,539	$5,328	355.12	$75,372	$20,443
LIBERTY MUTUAL FIRE INSURANCE COMPANY	500.01	$78,531	$7,000	96.34	$67,930	$67,184	107.24	$21,441	$12,893	703.59	$167,902	$87,077
MEEMIC INSURANCE COMPANY	2676.47	$236,113	$15,815	435.31	$211,877	$113,302	452.99	$89,440	$27,773	3564.77	$537,430	$156,890

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEMBERSELECT INSURANCE COMPANY	263.15	$46,985	$856	26.75	$34,646	$5,480	28.24	$13,849	$13,586	318.14	$95,480	$19,922
MERASTAR INSURANCE COMPANY	31.24	$5,409	$0	6.06	$4,191	$0	6.56	$1,240	$0	43.86	$10,840	$0
METROPOLITAN DIRECT PROPERTY AND	300.31	$24,440	$0	34.24	$16,774	$10,809	38.65	$7,852	$4,848	373.20	$49,066	$15,657
METROPOLITAN GENERAL INSURANCE	8.55	$524	$0	1.00	$629	($476)	1.00	$252	$0	10.55	$1,405	($476)
METROPOLITAN GROUP PROPERTY AND	510.39	$60,948	$0	67.07	$49,498	$11,543	69.23	$18,599	$6,813	646.69	$129,045	$18,356
METROPOLITAN PROPERTY AND CASUALTY	36.00	$3,253	$0	2.75	$1,395	$0	3.75	$668	$71	42.50	$5,316	$71
MIC GENERAL INSURANCE CORPORATION	18196.12	$2,108,587	$1,388,374	3262.54	$1,800,822	$1,337,081	3500.53	$581,061	$174,688	24959.19	$4,490,470	$2,900,143
MICHIGAN AUTOMOBILE INSURANCE	302.64	$60,429	$23,460	27.82	$33,440	$5,225	27.91	$10,506	$18,254	358.37	$104,375	$46,939
MICHIGAN INSURANCE COMPANY	486.00	$14,113	$1,128	45.00	$7,331	$9,925	37.00	$2,776	$0	568.00	$24,220	$11,053
MICHIGAN MILLERS MUTUAL INSURANCE	3423.42	$219,243	$44,841	385.91	$172,814	$99,049	417.24	$79,951	$21,193	4226.57	$472,008	$165,083
MID-CENTURY INSURANCE COMPANY	0.00	($282)	$0	0.00	($3,738)	$0	0.00	($733)	$0	0.00	($4,753)	$0
MODERN SERVICE INSURANCE	1246.21	$155,382	$48,911	48.07	$56,847	$45,364	48.08	$24,805	$14,306	1342.36	$237,034	$108,581

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	442.89	$37,202	$26,175	56.73	$32,751	$5,878	58.99	$10,612	$3,222	558.61	$80,565	$35,275
NATIONAL BEN-FRANKLIN INSURANCE	2190.09	$181,242	$93,868	380.17	$172,814	$70,151	424.25	$69,370	$22,397	2994.51	$423,426	$186,416
NATIONAL GENERAL INSURANCE	117.94	$19,852	$0	23.98	$13,501	$14,848	27.74	$4,228	$1,485	169.66	$37,581	$16,333
NATIONWIDE INSURANCE COMPANY OF	1.15	$107	$0	0.37	$100	$7,143	0.33	$53	($5,412)	1.85	$260	$1,731
NATIONWIDE MUTUAL FIRE INSURANCE	3355.67	$418,638	$74,012	556.53	$322,157	$192,125	586.57	$147,482	$58,596	4498.77	$888,277	$324,733
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$118	0.00	$0	$118
NATIONWIDE PROPERTY AND CASUALTY	33.49	$10,973	$0	5.00	$5,906	$480	5.00	$1,817	$0	43.49	$18,696	$480
NORTH POINTE INSURANCE COMPANY	6747.00	$989,342	$313,864	104.00	$165,814	$30,359	109.00	$51,099	$10,011	6960.00	$1,206,255	$354,234
NORTHERN INSURANCE COMPANY OF	0.00	($331)	$0	0.00	($897)	$0	0.00	($310)	$0	0.00	($1,538)	$0
NORTHERN MUTUAL INSURANCE	1037.84	$36,143	$1,763	132.82	$37,217	$4,789	143.25	$19,450	$16,137	1313.91	$92,810	$22,689
PARTNERS MUTUAL INSURANCE	39.40	$2,987	$0	5.73	$1,884	$0	3.74	$850	$75	48.87	$5,721	$75
PIONEER STATE MUTUAL INSURANCE	9588.37	$647,952	$81,579	1316.44	$470,470	$322,695	1331.94	$170,955	$78,849	12236.75	$1,289,377	$483,123

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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
PROGRESSIVE MICHIGAN INSURANCE	7527.00	$768,000	$124,529	890.00	$690,787	$264,972	935.00	$187,287	$37,506	9352.00	$1,646,074	$427,007
PRUDENTIAL GENERAL INSURANCE	139.56	$15,433	$0	15.49	$12,310	$2,907	15.49	$6,299	$698	170.54	$34,042	$3,605
PRUDENTIAL PROPERTY AND CASUALTY	4271.14	$274,709	$114,664	509.06	$249,434	$121,513	515.14	$115,189	$47,954	5295.34	$639,332	$284,131
QBE INSURANCE CORPORATION	1106.14	$155,944	$9,625	10.66	$19,474	$15,427	11.16	$6,004	$10,848	1127.96	$181,422	$35,900
SAFECO INSURANCE COMPANY OF	0.00	($127)	$0	0.00	($132)	$1,217	0.00	($65)	($102)	0.00	($324)	$1,115
SAFECO INSURANCE COMPANY OF	195.40	$29,979	$0	35.79	$27,781	$8,709	38.77	$12,979	$3,024	269.96	$70,739	$11,733
SECURA INSURANCE, A MUTUAL	153.66	$19,755	$0	22.41	$13,919	$6,046	25.32	$6,255	$1,086	201.39	$39,929	$7,132
SECURA SUPREME INSURANCE	6.48	$1,051	$0	1.16	$473	$0	1.16	$207	$0	8.80	$1,731	$0
SOUTHERN MICHIGAN INSURANCE	1205.12	$113,485	$417,271	85.27	$97,399	$90,855	85.77	$37,762	$8,427	1376.16	$248,646	$516,553
STANDARD FIRE INSURANCE COMPANY, THE	2155.73	$127,967	$1,585	518.05	$140,002	$142,933	308.02	$56,499	$60,538	2981.80	$324,468	$205,056
STATE AUTOMOBILE MUTUAL	120.68	$12,458	$212	18.01	$12,432	$5,718	19.59	$4,708	$17,169	158.28	$29,598	$23,099
STATE FARM FIRE AND CASUALTY	53.58	$8,232	$0	6.65	$7,676	$16,352	6.64	$2,232	$0	66.87	$18,140	$16,352

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 FARM MUTUAL AUTOMOBILE	25995.47	$2,683,079	$1,116,633	3356.54	$1,975,872	$1,455,794	3586.58	$735,867	$460,669	32938.59	$5,394,818	$3,033,096
TEACHERS INSURANCE COMPANY	249.23	$21,628	$0	33.91	$16,137	$35,208	34.41	$7,235	$2,501	317.55	$45,000	$37,709
TITAN INDEMNITY COMPANY	21.66	$2,910	$0	2.88	$3,251	$1,702	2.88	$908	$0	27.42	$7,069	$1,702
TITAN INSURANCE COMPANY	8994.47	$1,523,450	$559,675	174.29	$279,267	$136,369	184.21	$86,297	$38,720	9352.97	$1,889,014	$734,764
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($21)	NA	NA	NA	0.00	$0	($21)
TRAVELERS INDEMNITY COMPANY OF	1010.73	$56,935	$2,544	249.62	$62,139	$108,208	162.20	$26,214	$18,798	1422.55	$145,288	$129,550
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$6,460	NA	NA	NA	0.00	$0	$6,460
TRUMBULL INSURANCE COMPANY	23.90	$3,764	$22,769	2.91	$4,505	$7,431	3.07	$1,056	$557	29.88	$9,325	$30,757
UNITED SERVICES AUTOMOBILE	1677.09	$150,459	$9,913	316.40	$158,608	$74,696	342.98	$41,858	$18,707	2336.47	$350,925	$103,316
UNITRIN DIRECT INSURANCE COMPANY	3126.73	$169,236	$0	310.61	$151,298	$0	314.93	$57,289	$0	3752.27	$377,823	$0
USAA CASUALTY INSURANCE COMPANY	1203.11	$112,055	$23,357	222.11	$116,923	$50,193	245.00	$32,704	$24,975	1670.22	$261,682	$98,525
WARNER INSURANCE COMPANY	61.14	$0	$0	13.13	$0	$0	13.72	$0	$0	87.99	$0	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WEST AMERICAN INSURANCE COMPANY	95.58	$10,844	$0	14.09	$10,009	$1,663	15.58	$4,664	$2,887	125.25	$25,517	$4,550
WESTFIELD INSURANCE COMPANY	2239.49	$150,766	$80,098	246.67	$139,113	$121,068	258.24	$56,456	$16,261	2744.40	$346,335	$217,427
WOLVERINE MUTUAL INSURANCE	12.25	$1,143	$0	2.91	$1,823	$1,160	2.33	$820	$0	17.49	$3,786	$1,160
Mean:	3243.75	$289,211	$116,284	395.58	$226,471	$140,542	427.44	$85,321	$43,736	3861.05	$572,075	$286,359
StDev:	7941.70	$672,654	$288,169	965.11	$557,815	$340,780	1046.27	$214,943	$113,828	9699.43	$1,404,493	$706,849
Min:	0.00	($1,243)	$0	0.00	($3,738)	($1,795)	0.00	($778)	$0	0.00	($4,753)	($1,518)
Max:	54066.39	$3,754,111	$1,588,422	5841.63	$3,182,412	$1,875,873	6265.49	$1,288,335	$651,783	66173.51	$8,155,196	$3,812,068

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	5538.50	$359,591	$977,742	963.42	$417,156	$191,633	1014.42	$132,820	$74,955	7516.34	$909,567	$1,244,330
ALLIED PROPERTY AND CASUALTY	1756.63	$141,050	$9,138	286.14	$130,104	$93,274	317.33	$50,823	$29,669	2360.10	$321,977	$132,081
ALLSTATE INSURANCE COMPANY	12130.89	$973,943	$646,812	1560.39	$906,668	$557,240	1689.24	$385,424	$114,976	15380.52	$2,266,035	$1,319,028
AMERICAN FELLOWSHIP MUTUAL	8304.45	$708,707	$647,494	1233.39	$509,942	$466,594	1233.39	$185,874	$141,615	10771.23	$1,404,523	$1,255,703
AMERICAN INSURANCE COMPANY, THE	21.64	$1,264	$0	5.40	$2,337	$0	5.41	$933	$0	32.45	$4,534	$0
AMERICAN INTERNATIONAL INSURANCE	6206.75	$468,949	$123,942	1034.67	$480,760	$321,071	1103.20	$145,888	$99,039	8344.62	$1,095,597	$544,052
AMERICAN RELIABLE INSURANCE	16.00	$290	$0	5.00	$404	$0	5.00	$551	$0	26.00	$1,245	$0
AMEX ASSURANCE COMPANY	179.00	$27,803	$9,486	52.82	$24,559	$44,858	56.40	$7,722	$3,168	288.22	$60,084	$57,512
AMICA MUTUAL INSURANCE COMPANY	544.57	$51,282	$321,046	94.95	$57,559	$53,983	98.06	$15,157	$11,248	737.58	$123,998	$386,277
AUTO CLUB GROUP INSURANCE	44660.66	$3,994,766	$1,424,297	7170.14	$3,723,416	$2,198,305	7637.07	$1,288,431	$761,224	59467.87	$9,006,613	$4,383,826
AUTO CLUB INSURANCE ASSOCIATION	13774.06	$1,320,014	$368,727	2125.31	$1,065,971	$540,610	2285.07	$349,662	$287,533	18184.44	$2,735,647	$1,196,870
AUTO-OWNERS INSURANCE COMPANY	22947.40	$1,111,474	$917,162	2396.70	$1,141,448	$700,740	2666.60	$378,393	$159,549	28010.70	$2,631,315	$1,777,451

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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	1247.05	$149,467	$11,945	147.74	$175,243	$22,072	150.82	$53,200	$11,087	1545.61	$377,910	$45,104
CINCINNATI INSURANCE COMPANY, THE	1922.94	$113,169	$1,984	245.55	$96,440	$31,882	321.22	$39,058	$16,639	2489.71	$248,667	$50,505
CITIZENS INSURANCE COMPANY OF	68315.80	$3,846,970	$1,045,639	7941.12	$3,308,483	$1,950,465	8393.82	$1,300,714	$614,164	84650.74	$8,456,167	$3,610,268
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($5,336)	0.00	$0	$1,632	0.00	$0	($3,704)
DAIRYLAND INSURANCE COMPANY	152.55	$20,110	$1,850	15.07	$16,422	$7,176	15.08	$5,068	$5,019	182.70	$41,600	$14,045
EMCASCO INSURANCE COMPANY	799.55	$72,804	$4,207	88.87	$46,857	$25,414	93.05	$18,307	($313)	981.47	$137,968	$29,308
EMPLOYERS MUTUAL CASUALTY	344.22	$29,065	$500	28.82	$17,843	($6,401)	29.32	$6,890	$1,210	402.36	$53,798	($4,691)
FARM BUREAU GENERAL INSURANCE	43733.30	$2,261,160	$637,785	4523.10	$2,050,506	$1,426,814	4767.60	$666,753	$570,710	53024.00	$4,978,419	$2,635,309
FARM BUREAU MUTUAL INSURANCE	3959.00	$170,359	$378,362	420.40	$134,950	$81,158	470.50	$53,300	$16,115	4849.90	$358,609	$475,635
FARMERS INSURANCE EXCHANGE	23556.00	$2,032,712	$794,442	2551.96	$1,464,800	$1,049,376	2763.32	$562,845	$421,177	28871.28	$4,060,357	$2,264,995
FEDERAL INSURANCE COMPANY	6.78	$967	$0	2.00	$1,215	$0	2.00	$798	$0	10.78	$2,980	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	($609)	0.00	$0	$207	0.00	$0	($402)

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FOUNDERS INSURANCE COMPANY	7.15	$727	$0	0.50	$305	$0	0.50	$155	$0	8.15	$1,187	$0
FOUNDERS INSURANCE COMPANY OF	18.56	$2,761	$0	1.75	$1,877	$0	1.75	$913	$0	22.06	$5,551	$0
FRANKENMUTH MUTUAL INSURANCE	18949.00	$1,000,049	$554,142	2339.00	$898,490	$779,684	2374.00	$375,195	$191,969	23662.00	$2,273,734	$1,525,795
FREMONT MUTUAL INSURANCE	83.29	$1,386	$0	4.15	$987	$0	4.48	$476	$0	91.92	$2,849	$0
GE PROPERTY & CASUALTY INSURANCE	0.00	$0	$5,920	0.00	$0	$21,546	0.00	$0	$38,297	0.00	$0	$65,763
GEICO INDEMNITY COMPANY	372.62	$63,625	$13,267	33.41	$21,159	$10,278	40.05	$9,831	$3,279	446.08	$94,615	$26,824
GLENS FALLS INSURANCE COMPANY, THE	3983.25	$338,146	$307,910	647.67	$292,352	$152,988	714.08	$115,079	$68,709	5345.00	$745,577	$529,607
GLOBE INDEMNITY COMPANY	0.00	($46)	$0	0.00	($45)	$0	0.00	($17)	$0	0.00	($108)	$0
GMAC INSURANCE COMPANY	7.50	$785	$0	1.00	$510	$0	1.00	$154	$0	9.50	$1,449	$0
GRANGE INSURANCE COMPANY OF	143.88	$9,620	$500	21.66	$8,306	$4,736	22.32	$2,516	$247	187.86	$20,442	$5,483
GREAT AMERICAN INSURANCE	4583.62	$468,181	$277,774	995.75	$383,032	$326,577	1134.52	$186,979	$145,559	6713.89	$1,038,192	$749,910
GREAT LAKES CASUALTY INSURANCE	2463.89	$239,868	$6,759	429.79	$134,889	$127,954	440.02	$91,133	$41,719	3333.70	$465,890	$176,432

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	91.53	$11,791	$0	29.64	$16,150	$11,610	24.45	$8,739	$3,181	145.62	$36,680	$14,791
GUARANTY NATIONAL INSURANCE	26.64	$3,735	$0	0.58	$506	$0	0.58	$244	$0	27.80	$4,485	$0
HARLEYSVILLE LAKE STATES INSURANCE	3010.44	$271,579	$0	403.72	$199,818	$0	422.02	$76,615	$0	3836.18	$548,012	$0
HASTINGS MUTUAL INSURANCE	807.23	$71,265	$145,095	87.50	$37,262	$21,763	94.00	$17,058	$8,696	988.73	$125,585	$175,554
HOME-OWNERS INSURANCE COMPANY	97190.20	$4,246,379	$1,583,612	9905.20	$4,232,732	$2,698,173	10602.80	$1,341,580	$756,264	117698.20	$9,820,691	$5,038,049
HORACE MANN INSURANCE COMPANY	916.30	$79,961	$16,247	85.73	$48,166	$31,475	97.32	$25,723	$17,476	1099.35	$153,850	$65,198
INTEGON NATIONAL INSURANCE	163.46	$15,363	$66,603	22.16	$13,372	$6,430	21.49	$5,909	$1,710	207.11	$34,644	$74,743
LIBERTY MUTUAL FIRE INSURANCE COMPANY	432.65	$59,080	$39,987	84.10	$43,494	$39,861	90.05	$13,279	$9,153	606.80	$115,853	$89,001
LUMBERMENS MUTUAL CASUALTY	0.00	($1,634)	$0	0.00	($1,178)	($31,454)	0.00	($867)	($7,367)	0.00	($3,679)	($38,821)
MEEMIC INSURANCE COMPANY	14046.38	$1,140,229	$280,456	2237.97	$980,678	$628,578	2320.74	$427,157	$240,712	18605.09	$2,548,064	$1,149,746
MEMBERSELECT INSURANCE COMPANY	844.64	$130,161	$2,415	81.15	$79,932	$86,297	91.65	$32,997	$9,542	1017.44	$243,090	$98,254
MERASTAR INSURANCE COMPANY	9.32	$750	$0	2.10	$770	$0	2.14	$232	$481	13.56	$1,752	$481

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MERCHANTS MUTUAL INSURANCE	4.00	$465	$0	2.00	$377	$0	1.00	$107	$0	7.00	$949	$0
METROPOLITAN DIRECT PROPERTY AND	62.22	$5,123	$500	9.83	$4,118	$3,159	9.82	$1,735	$50	81.87	$10,976	$3,709
METROPOLITAN GROUP PROPERTY AND	70.08	$8,431	$500	5.74	$3,906	$3,411	7.07	$2,106	$40	82.89	$14,443	$3,951
METROPOLITAN PROPERTY AND CASUALTY	18.00	$1,060	$0	1.00	$274	$0	1.00	$100	$0	20.00	$1,434	$0
MIC GENERAL INSURANCE CORPORATION	24434.27	$2,361,143	$1,351,466	4403.48	$1,846,326	$1,019,259	4698.83	$577,321	$315,160	33536.58	$4,784,790	$2,685,885
MICHIGAN AUTOMOBILE INSURANCE	509.16	$94,791	$15,827	37.57	$44,785	$46,478	39.07	$13,301	$5,677	585.80	$152,877	$67,982
MICHIGAN INSURANCE COMPANY	2504.00	$61,557	$1,725	269.00	$50,705	$29,393	236.00	$17,100	$6,271	3009.00	$129,362	$37,389
MICHIGAN MILLERS MUTUAL INSURANCE	15635.34	$844,029	$126,636	1839.34	$635,053	$423,477	1998.10	$297,101	$181,816	19472.78	$1,776,183	$731,929
MID-CENTURY INSURANCE COMPANY	0.48	($44)	$0	0.50	$44	$0	0.50	$111	$0	1.48	$111	$0
MODERN SERVICE INSURANCE	2563.50	$326,937	$55,605	17.25	$29,570	$32,245	18.74	$7,032	$2,884	2599.49	$363,539	$90,734
MUTUAL SERVICE CASUALTY INSURANCE	9258.99	$596,967	$96,970	1085.39	$487,330	$370,596	1124.66	$188,591	$116,246	11469.04	$1,272,888	$583,812
NATIONAL BEN-FRANKLIN INSURANCE	3798.50	$277,640	$15,562	693.75	$280,661	$116,460	758.92	$111,741	$61,520	5251.17	$670,042	$193,542

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	242.74	$32,812	$1,862	51.75	$22,748	$14,026	54.29	$6,304	$1,171	348.78	$61,864	$17,059
NATIONWIDE INSURANCE COMPANY OF	0.00	($219)	$0	0.11	($124)	($2,327)	0.00	($33)	$887	0.11	($376)	($1,440)
NATIONWIDE MUTUAL FIRE INSURANCE	3224.02	$387,279	$306,388	582.37	$296,208	$205,934	616.46	$128,385	$80,724	4422.85	$811,872	$593,046
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$124	NA	NA	NA	0.00	$0	$124
NATIONWIDE PROPERTY AND CASUALTY	12.00	$3,936	$0	2.00	$2,298	$0	2.00	$473	$0	16.00	$6,707	$0
NORTH POINTE INSURANCE COMPANY	1768.00	$301,871	$107,999	32.00	$43,262	$60,506	35.00	$14,060	$18,800	1835.00	$359,193	$187,305
NORTHERN INSURANCE COMPANY OF	2.80	$396	$0	0.53	$618	$0	0.56	$252	$0	3.89	$1,266	$0
PARTNERS MUTUAL INSURANCE	6.00	$416	$5,491	0.00	$83	$0	0.00	$23	$0	6.00	$522	$5,491
PIONEER STATE MUTUAL INSURANCE	17210.02	$1,018,472	$111,501	2420.36	$697,830	$591,071	2429.82	$260,805	$170,940	22060.20	$1,977,107	$873,512
PROGRESSIVE MICHIGAN INSURANCE	4584.00	$428,784	$39,156	610.00	$418,460	$201,522	629.00	$117,970	$40,346	5823.00	$965,214	$281,024
PRUDENTIAL PROPERTY AND CASUALTY	11.98	$815	$0	1.83	$218	$1,147	0.83	($28)	$0	14.64	$1,005	$1,147
QBE INSURANCE CORPORATION	2835.58	$417,961	$86,230	14.07	$21,151	$6,648	15.15	$6,123	$10,218	2864.80	$445,235	$103,096

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
RESPONSE WORLDWIDE INSURANCE	19.10	$2,107	$0	1.90	$1,188	$3,368	2.40	$1,256	$0	23.40	$4,551	$3,368
SAFECO INSURANCE COMPANY OF	0.00	($26)	$0	0.00	($68)	$0	0.00	($21)	$0	0.00	($115)	$0
SECURA INSURANCE, A MUTUAL	NA	NA	NA	0.00	$0	($77)	NA	NA	NA	0.00	$0	($77)
SOUTHERN MICHIGAN INSURANCE	4102.17	$340,708	$73,657	289.25	$315,112	$176,013	288.72	$120,902	$52,903	4680.14	$776,722	$302,573
STANDARD FIRE INSURANCE COMPANY, THE	33.68	$2,531	$0	6.40	$3,814	$2,417	4.15	$1,576	$0	44.23	$7,921	$2,417
STATE AUTOMOBILE MUTUAL	352.73	$27,112	$635	53.31	$30,746	$29,740	59.18	$10,854	$3,782	465.22	$68,712	$34,157
STATE FARM FIRE AND CASUALTY	120.96	$18,215	$46,418	19.57	$17,211	$36,869	20.48	$4,690	$404	161.01	$40,116	$83,691
STATE FARM MUTUAL AUTOMOBILE	44237.25	$3,805,924	$1,239,471	5644.71	$2,556,910	$1,895,413	6044.16	$886,298	$556,236	55926.12	$7,249,132	$3,691,120
TEACHERS INSURANCE COMPANY	53.00	$4,263	$0	8.50	$5,251	$0	8.50	$2,728	$70	70.00	$12,242	$70
TITAN INDEMNITY COMPANY	25.86	$4,496	$0	3.30	$4,295	$160	3.31	$1,030	$630	32.47	$9,821	$790
TITAN INSURANCE COMPANY	27548.25	$4,195,871	$1,479,667	660.93	$840,209	$497,242	683.40	$336,996	$120,830	28892.58	$5,373,076	$2,097,739
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($4,117)	NA	NA	NA	0.00	$0	($4,117)

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	144.74	$8,018	$3,000	25.15	$7,918	$3,042	20.33	$2,982	$765	190.22	$18,918	$6,807
TRUMBULL INSURANCE COMPANY	6.75	$550	$0	2.00	$805	$0	2.00	($26)	$0	10.75	$1,329	$0
UNITED SERVICES AUTOMOBILE	1755.03	$137,826	$17,175	349.51	$154,688	$87,232	369.91	$44,892	$30,416	2474.45	$337,406	$134,823
UNITRIN DIRECT INSURANCE COMPANY	3651.47	$194,799	$550,749	433.49	$174,112	$64,568	437.53	$74,655	$3,702	4522.49	$443,566	$619,019
UNITRIN DIRECT PROPERTY & CASUALTY	43.95	$6,170	$0	6.00	$6,465	$0	10.00	$1,809	$0	59.95	$14,444	$0
USAA CASUALTY INSURANCE COMPANY	1229.44	$100,889	$72,405	234.42	$114,643	$49,888	246.48	$32,597	$10,109	1710.34	$248,129	$132,402
WARNER INSURANCE COMPANY	8.81	$0	$0	2.31	$0	$0	2.31	$0	$0	13.43	$0	$0
WEST AMERICAN INSURANCE COMPANY	55.52	$7,196	$0	8.24	$5,407	$0	8.67	$2,107	$461	72.43	$14,710	$461
WESTFIELD INSURANCE COMPANY	4482.93	$246,348	$342,330	511.92	$238,148	$144,167	536.92	$93,029	$34,550	5531.77	$577,525	$521,047
WOLVERINE MUTUAL INSURANCE	9.31	$684	$0	0.50	$243	$0	0.50	$145	$0	10.31	$1,072	$0
Mean:	6571.98	$475,101	$199,687	751.58	$346,060	$221,020	824.66	$129,108	$73,603	7772.32	$920,878	$481,339
StDev:	15237.97	$991,052	$382,555	1733.29	$777,746	$495,304	1870.09	$274,515	$161,191	18386.64	$1,982,307	$988,488
Min:	0.00	($1,634)	$0	0.00	($1,178)	($31,454)	0.00	($867)	$0	0.00	($3,679)	($38,821)
Max:	97190.20	$4,246,379	$1,583,612	9905.20	$4,232,732	$2,698,173	10602.80	$1,341,580	$761,224	117698.20	$9,820,691	$5,038,049

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	997.74	$51,238	$581	173.66	$57,944	$40,053	183.09	$21,021	$16,950	1354.49	$130,203	$57,584
ALLIED PROPERTY AND CASUALTY	5663.83	$386,021	$62,371	933.04	$317,249	$238,929	1026.25	$129,593	$80,579	7623.12	$832,863	$381,879
ALLSTATE INSURANCE COMPANY	13711.30	$940,846	$138,821	1573.70	$735,008	$417,013	1826.56	$414,209	$169,780	17111.56	$2,090,063	$725,614
AMERICAN FELLOWSHIP MUTUAL	478.95	$33,715	$7,297	53.47	$14,980	$24,683	53.47	$4,534	$9,649	585.89	$53,229	$41,629
AMERICAN INSURANCE COMPANY, THE	1.20	($206)	$0	0.95	($321)	$0	0.95	($81)	$0	3.10	($608)	$0
AMERICAN INTERNATIONAL INSURANCE	694.91	$38,660	$140,000	99.96	$37,623	$33,454	112.43	$15,080	$4,069	907.30	$91,363	$177,523
AMERICAN PROTECTION INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$304	0.00	$0	$304
AMEX ASSURANCE COMPANY	432.66	$42,677	$1,190	123.06	$39,443	$4,307	137.73	$14,174	$7,125	693.45	$96,294	$12,622
AMICA MUTUAL INSURANCE COMPANY	193.10	$13,922	$184	29.82	$14,404	$8,166	33.21	$4,124	$9	256.13	$32,450	$8,359
ARGONAUT INSURANCE COMPANY	7.64	$660	$0	0.83	$402	$0	0.83	$160	$0	9.30	$1,222	$0
AUTO CLUB GROUP INSURANCE	19814.82	$1,611,194	$889,038	3527.56	$1,474,693	$944,652	3813.73	$504,505	$354,984	27156.11	$3,590,392	$2,188,674
AUTO CLUB INSURANCE ASSOCIATION	18488.47	$1,715,612	$1,718,293	3114.97	$1,270,550	$836,996	3501.74	$436,433	$316,450	25105.18	$3,422,595	$2,871,739

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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	11439.75	$497,991	$420,434	1190.50	$466,743	$354,096	1390.70	$168,510	$78,440	14020.95	$1,133,244	$852,970
BRISTOL WEST INSURANCE COMPANY	139.58	$15,035	$0	11.98	$10,946	$4,280	12.16	$3,435	($540)	163.72	$29,416	$3,740
CINCINNATI INSURANCE COMPANY, THE	745.71	$38,407	$514	95.28	$33,249	$10,209	111.33	$14,226	$14,394	952.32	$85,882	$25,117
CITIZENS INSURANCE COMPANY OF	16102.98	$855,077	$148,127	1876.57	$660,618	$341,459	2081.65	$273,439	$132,016	20061.20	$1,789,134	$621,602
DAIRYLAND INSURANCE COMPANY	2080.57	$252,006	$77,368	42.48	$46,718	$17,642	42.99	$24,869	$7,151	2166.04	$323,593	$102,161
EMCASCO INSURANCE COMPANY	178.65	$13,334	$6,000	18.33	$8,242	$9,263	18.33	$2,932	$880	215.31	$24,508	$16,143
EMPLOYERS MUTUAL CASUALTY	254.44	$20,190	$2,873	19.09	$13,094	$1,292	24.17	$4,826	$9,809	297.70	$38,110	$13,974
ESURANCE INSURANCE COMPANY	0.48	$508	$0	0.32	$221	$0	0.16	$65	$0	0.96	$794	$0
FARM BUREAU GENERAL INSURANCE	10445.30	$620,904	$345,654	865.50	$351,412	$191,053	939.40	$151,608	$99,107	12250.20	$1,123,924	$635,814
FARM BUREAU MUTUAL INSURANCE	1106.90	$50,010	$11,838	113.70	$31,982	$17,386	132.80	$16,788	$25,933	1353.40	$98,780	$55,157
FARMERS INSURANCE EXCHANGE	3257.80	$260,710	$96,673	227.55	$121,825	$100,314	292.40	$78,374	$62,778	3777.75	$460,909	$259,765
FOUNDERS INSURANCE COMPANY	1.32	$204	$0	NA	NA	NA	NA	NA	NA	1.32	$204	$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 OF	942.98	$91,306	$9,851	1.41	$1,419	$0	1.91	$686	$0	946.30	$93,411	$9,851
FRANKENMUTH MUTUAL INSURANCE	385.00	$19,290	$524	50.00	$16,987	$5,923	48.00	$7,124	$1,568	483.00	$43,401	$8,015
FREMONT MUTUAL INSURANCE	259.21	$8,066	$0	20.73	$7,959	$6,970	24.73	$3,382	$4,008	304.67	$19,407	$10,978
GE PROPERTY & CASUALTY INSURANCE	282.58	$25,107	$5,760	46.57	$18,196	$194	43.07	$5,744	$79	372.22	$49,047	$6,033
GEICO INDEMNITY COMPANY	636.90	$84,206	$1,096	58.56	$30,021	$4,888	64.33	$14,729	$13,505	759.79	$128,956	$19,489
GLENS FALLS INSURANCE COMPANY, THE	47.65	$3,587	$0	9.33	$3,909	$3,888	9.16	$1,548	$0	66.14	$9,044	$3,888
GREAT AMERICAN INSURANCE	182.20	$18,061	$2,539	45.80	$16,935	$3,074	45.80	$7,893	$1,405	273.80	$42,889	$7,018
GREAT LAKES CASUALTY INSURANCE	525.16	$39,344	$493	72.94	$33,398	$25,697	75.59	$15,680	$4,892	673.69	$88,422	$31,082
HARLEYSVILLE LAKE STATES INSURANCE	815.49	$71,130	$0	78.71	$34,902	$5,573	91.48	$15,329	$145	985.68	$121,361	$5,718
HARTFORD CASUALTY INSURANCE	12.25	$544	$0	3.03	$1,007	($1,500)	3.03	$341	$0	18.31	$1,892	($1,500)
HARTFORD INSURANCE COMPANY OF	2183.62	$96,479	$22,007	382.88	$113,284	$75,857	421.15	$37,499	$14,958	2987.65	$247,262	$112,822
HARTFORD UNDERWRITERS INSURANCE	95.04	$4,553	$0	11.74	$3,949	$24,379	13.98	$1,662	$4,265	120.76	$10,164	$28,644

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HASTINGS MUTUAL INSURANCE	477.39	$36,516	$31,399	58.00	$13,703	$24,638	64.50	$9,528	$5,714	599.89	$59,747	$61,751
HOME-OWNERS INSURANCE COMPANY	8632.75	$344,070	$197,430	876.70	$314,594	$234,162	968.75	$103,310	$53,251	10478.20	$761,974	$484,843
HORACE MANN INSURANCE COMPANY	79.82	$5,307	$3,501	8.49	$3,481	$1,842	10.00	$1,608	$3,524	98.31	$10,396	$8,867
INTEGON NATIONAL INSURANCE	360.75	$28,009	$630	37.23	$17,875	$6,136	44.16	$7,738	$3,893	442.14	$53,622	$10,659
LIBERTY MUTUAL FIRE INSURANCE COMPANY	4084.32	$394,605	$93,991	930.21	$380,419	$340,956	1047.97	$140,535	$82,130	6062.50	$915,559	$517,077
LUMBERMENS MUTUAL CASUALTY	0.00	($16)	$0	0.00	$17	$0	0.00	($15)	$399	0.00	($14)	$399
MEEMIC INSURANCE COMPANY	2219.90	$148,962	$2,108	353.90	$117,035	$59,574	381.33	$52,150	$17,289	2955.13	$318,147	$78,971
MEMBERSELECT INSURANCE COMPANY	627.66	$95,604	$93,491	65.73	$59,532	$55,764	73.90	$24,766	$17,149	767.29	$179,902	$166,404
MERCHANTS MUTUAL INSURANCE	20.00	$1,113	$0	2.00	$432	$0	2.00	$167	$0	24.00	$1,712	$0
METROPOLITAN DIRECT PROPERTY AND	174.41	$10,750	$0	16.56	$5,178	$8,923	18.74	$2,003	$3,888	209.71	$17,931	$12,811
METROPOLITAN GROUP PROPERTY AND	279.40	$26,571	$8,367	38.22	$21,658	$7,077	41.23	$7,453	$5,338	358.85	$55,682	$20,782
METROPOLITAN PROPERTY AND CASUALTY	39.65	$2,682	$0	7.08	$2,789	$0	6.74	$1,078	$60	53.47	$6,549	$60

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MIC GENERAL INSURANCE CORPORATION	217.89	$17,148	$216	38.06	$17,519	$13,526	42.75	$4,249	$1,637	298.70	$38,916	$15,379
MICHIGAN AUTOMOBILE INSURANCE	199.58	$30,691	$0	9.73	$8,544	$0	10.74	$2,617	$1,600	220.05	$41,852	$1,600
MICHIGAN INSURANCE COMPANY	230.00	$5,818	$0	22.00	$4,439	$857	26.00	$1,852	$499	278.00	$12,109	$1,356
MICHIGAN MILLERS MUTUAL INSURANCE	754.57	$42,300	$15,415	90.42	$28,388	$19,850	105.45	$14,358	$2,315	950.44	$85,046	$37,580
MID-CENTURY INSURANCE COMPANY	NA	NA	NA	0.00	$2	$0	0.00	($1)	$317	0.00	$1	$317
MODERN SERVICE INSURANCE	432.23	$52,003	$25,277	3.99	$3,316	$0	4.24	$2,086	$0	440.46	$57,405	$25,277
MUTUAL SERVICE CASUALTY INSURANCE	258.30	$19,155	$0	28.56	$13,665	$8,560	28.15	$3,989	$6,736	315.01	$36,809	$15,296
NATIONAL GENERAL INSURANCE	143.40	$16,661	$0	30.84	$11,484	$4,341	34.88	$2,799	$0	209.12	$30,944	$4,341
NATIONWIDE INSURANCE COMPANY OF	0.00	($271)	$0	0.00	($157)	$1,476	0.00	($14)	$0	0.00	($442)	$1,476
NATIONWIDE MUTUAL FIRE INSURANCE	4911.15	$434,633	$78,296	875.53	$394,591	$290,913	958.62	$157,999	$104,954	6745.30	$987,223	$474,163
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$94	0.00	$0	$348	0.00	$0	$442
NATIONWIDE PROPERTY AND CASUALTY	24.70	$5,274	$0	4.08	$3,625	$0	4.08	$978	$0	32.86	$9,877	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTH POINTE INSURANCE COMPANY	3924.00	$509,269	$345,914	31.00	$40,046	$26,139	35.00	$13,394	$8,152	3990.00	$562,709	$380,205
NORTHERN INSURANCE COMPANY OF	4.96	$195	$0	1.00	$194	$0	1.00	$129	$0	6.96	$518	$0
PARTNERS MUTUAL INSURANCE	32.93	$4,432	$845	6.51	$1,927	$0	4.32	$786	$0	43.76	$7,145	$845
PHARMACISTS MUTUAL INSURANCE	6.00	$316	$0	2.00	$443	$0	1.00	$114	$1,105	9.00	$873	$1,105
PIONEER STATE MUTUAL INSURANCE	1899.57	$97,491	$12,282	263.24	$64,567	$43,059	268.74	$24,893	$28,327	2431.55	$186,951	$83,668
PROGRESSIVE MICHIGAN INSURANCE	12899.00	$1,103,776	$632,069	1507.00	$739,494	$436,104	1635.00	$287,655	$121,729	16041.00	$2,130,925	$1,189,902
QBE INSURANCE CORPORATION	29.06	$4,636	$29	NA	NA	NA	0.08	$55	$0	29.14	$4,691	$29
RESPONSE WORLDWIDE INSURANCE	0.00	($11)	$0	NA	NA	NA	NA	NA	NA	0.00	($11)	$0
SAFECO INSURANCE COMPANY OF	0.00	($516)	$578	0.00	($92)	$3,853	0.00	($82)	$799	0.00	($690)	$5,230
SAFECO INSURANCE COMPANY OF	1883.53	$173,254	$7,198	335.80	$130,267	$83,253	387.30	$42,578	$13,539	2606.63	$346,099	$103,990
SOUTHERN MICHIGAN INSURANCE	1001.57	$78,858	$4,884	36.75	$33,253	$11,126	37.25	$12,542	$7,766	1075.57	$124,653	$23,776
STANDARD FIRE INSURANCE COMPANY, THE	50.08	$2,177	$0	13.85	$2,303	$0	7.92	$930	$3,253	71.85	$5,410	$3,253

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STATE AUTOMOBILE MUTUAL	24.39	$1,809	$0	1.21	$1,325	$0	1.71	$688	$0	27.31	$3,822	$0
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($1,643)	0.00	$0	$759	0.00	$0	($884)
TEACHERS INSURANCE COMPANY	107.15	$5,539	$468	18.66	$6,056	$0	19.16	$2,681	$1,200	144.97	$14,276	$1,668
TITAN INSURANCE COMPANY	512.79	$70,742	$4,774	6.04	$5,874	$223	10.10	$3,432	$2,164	528.93	$80,048	$7,161
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($608)	0.00	$0	($608)
TRAVELERS INDEMNITY COMPANY OF	50.69	$2,283	$0	13.71	$2,332	$2,966	8.08	$789	$1,686	72.48	$5,404	$4,652
TRUMBULL INSURANCE COMPANY	94.31	$6,581	$0	8.91	$4,705	$0	7.75	$1,669	$448	110.97	$12,955	$448
UNITED SERVICES AUTOMOBILE	3347.42	$213,270	$24,969	652.80	$244,169	$133,548	696.53	$64,156	$41,037	4696.75	$521,595	$199,554
UNITRIN DIRECT INSURANCE COMPANY	1690.21	$85,450	$1,916	187.06	$63,754	$48,437	190.06	$31,905	$6,742	2067.33	$181,109	$57,095
UNITRIN DIRECT PROPERTY & CASUALTY	23.00	$1,814	$0	2.00	$876	$0	5.00	$463	$0	30.00	$3,153	$0
USAA CASUALTY INSURANCE COMPANY	1432.89	$102,275	$7,596	249.06	$109,129	$73,938	272.37	$28,911	$15,538	1954.32	$240,315	$97,072
WEST AMERICAN INSURANCE COMPANY	20.61	$1,604	$0	3.00	$797	$0	2.92	$255	$0	26.53	$2,656	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WESTFIELD INSURANCE COMPANY	779.32	$40,980	$2,984	91.00	$31,790	$5,864	104.76	$14,373	$7,150	975.08	$87,143	$15,998
WOLVERINE MUTUAL INSURANCE	1744.73	$100,886	$9,906	182.74	$69,667	$23,867	196.15	$28,850	$14,274	2123.62	$199,403	$48,047
Mean:	2078.18	$151,174	$70,569	271.42	$110,667	$70,613	289.82	$41,629	$24,057	2496.07	$287,278	$156,471
StDev:	4275.23	$323,472	$231,882	623.39	$258,129	$166,203	679.79	$96,702	$59,280	5419.29	$658,050	$429,208
Min:	0.00	($516)	$0	0.00	($321)	($1,643)	0.00	($82)	$0	0.00	($690)	($1,500)
Max:	19814.82	$1,715,612	$1,718,293	3527.56	$1,474,693	$944,652	3813.73	$504,505	$354,984	27156.11	$3,590,392	$2,871,739

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	297.82	$10,955	$10	50.78	$17,059	$21,692	52.62	$5,732	$3,789	401.22	$33,746	$25,491
ALLIED PROPERTY AND CASUALTY	24.60	$3,980	$0	4.00	$2,432	$670	4.00	$750	$0	32.60	$7,162	$670
ALLSTATE INSURANCE COMPANY	591.23	$34,438	$0	68.39	$29,387	$10,925	84.82	$17,697	$4,270	744.44	$81,522	$15,195
AMERICAN FELLOWSHIP MUTUAL	29.95	$2,436	$0	3.99	$1,008	$0	3.99	$396	$0	37.93	$3,840	$0
AMERICAN INSURANCE COMPANY, THE	1.65	$263	$0	0.55	$561	$0	0.55	$254	$0	2.75	$1,078	$0
AMERICAN INTERNATIONAL INSURANCE	385.58	$18,430	$0	63.30	$23,226	$17,278	70.78	$9,755	$4,875	519.66	$51,411	$22,153
AMICA MUTUAL INSURANCE COMPANY	51.80	$4,233	$0	9.56	$5,273	$0	11.26	$1,486	($2,450)	72.62	$10,992	($2,450)
AUTO-OWNERS INSURANCE COMPANY	11439.75	$497,991	$420,434	1190.50	$466,743	$354,096	1390.70	$168,510	$78,440	14020.95	$1,133,244	$852,970
BRISTOL WEST INSURANCE COMPANY	558.07	$32,775	$9,810	35.80	$23,287	$14,074	36.74	$10,288	$8,232	630.61	$66,350	$32,116
CINCINNATI INSURANCE COMPANY, THE	2359.58	$119,374	$14,121	287.70	$100,313	$82,075	335.23	$39,096	$14,013	2982.51	$258,783	$110,209
DAIRYLAND INSURANCE COMPANY	6.48	$617	$3,030	0.33	$177	$0	0.33	$97	$0	7.14	$891	$3,030
EMCASCO INSURANCE COMPANY	6.00	$422	$0	NA	NA	NA	1.00	$189	$0	7.00	$611	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	64.69	$4,760	$0	6.17	$2,822	$493	6.17	$923	$0	77.03	$8,505	$493
FARM BUREAU GENERAL INSURANCE	8259.40	$378,488	$396,139	737.10	$284,139	$227,619	812.10	$121,966	$93,515	9808.60	$784,593	$717,273
FARM BUREAU MUTUAL INSURANCE	1873.30	$67,274	$8,793	193.50	$46,180	$42,899	216.20	$22,631	$22,491	2283.00	$136,085	$74,183
FARMERS INSURANCE EXCHANGE	5874.90	$391,062	$33,884	582.48	$300,568	$223,287	669.40	$148,145	$69,560	7126.78	$839,775	$326,731
FRANKENMUTH MUTUAL INSURANCE	95.00	$4,634	$0	12.00	$4,966	$0	15.00	$2,141	$3,068	122.00	$11,741	$3,068
GEICO INDEMNITY COMPANY	8.00	$804	$0	2.00	$988	$0	3.00	$472	$0	13.00	$2,264	$0
GLENS FALLS INSURANCE COMPANY, THE	5.00	$395	$0	1.00	$421	$0	1.00	$165	$0	7.00	$981	$0
GMAC INSURANCE COMPANY	12.00	$736	$0	1.00	$234	$0	1.00	$165	$0	14.00	$1,135	$0
GREAT LAKES CASUALTY INSURANCE	108.79	$8,922	$0	16.55	$7,462	$5,153	17.38	$3,050	$548	142.72	$19,434	$5,701
HARLEYSVILLE LAKE STATES INSURANCE	371.94	$30,149	$500	39.67	$14,869	$17,496	43.23	$6,588	$2,855	454.84	$51,606	$20,851
HASTINGS MUTUAL INSURANCE	3939.40	$249,160	$112,408	495.50	$119,900	$91,282	535.00	$60,891	$45,096	4969.90	$429,951	$248,786
HOME-OWNERS INSURANCE COMPANY	8632.75	$344,070	$197,430	876.70	$314,594	$234,162	968.75	$103,310	$53,251	10478.20	$761,974	$484,843

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HORACE MANN INSURANCE COMPANY	96.89	$6,442	$0	12.25	$4,023	$0	16.75	$2,542	$0	125.89	$13,007	$0
INTEGON NATIONAL INSURANCE	174.91	$12,657	$0	16.73	$7,050	$1,100	16.99	$2,768	$632	208.63	$22,475	$1,732
LUMBERMENS MUTUAL CASUALTY	7.70	$34	$857	3.25	($168)	($1,861)	3.25	($149)	$231	14.20	($283)	($773)
MEEMIC INSURANCE COMPANY	3113.00	$207,875	$59,053	502.38	$165,208	$135,945	533.00	$72,692	$57,393	4148.38	$445,775	$252,391
MICHIGAN AUTOMOBILE INSURANCE	153.48	$25,899	$1,054	10.41	$11,247	$9,760	10.41	$3,360	$234	174.30	$40,506	$11,048
MICHIGAN INSURANCE COMPANY	538.00	$8,445	$1,500	51.00	$4,982	$7,580	49.00	$1,848	$0	638.00	$15,275	$9,080
MICHIGAN MILLERS MUTUAL INSURANCE	103.41	$6,744	$0	12.58	$4,918	$0	14.33	$2,307	$59	130.32	$13,969	$59
MID-CENTURY INSURANCE COMPANY	0.00	($327)	$0	0.00	($1,446)	$0	0.00	($386)	$0	0.00	($2,159)	$0
NATIONAL BEN-FRANKLIN INSURANCE	40.50	$2,254	$0	7.83	$2,053	$0	7.83	$827	$0	56.16	$5,134	$0
NATIONAL GENERAL INSURANCE	14.64	$1,401	$0	3.09	$1,151	$0	3.09	$158	$0	20.82	$2,710	$0
NATIONWIDE MUTUAL FIRE INSURANCE	25.10	$2,758	$0	1.75	$674	$0	1.99	$458	$0	28.84	$3,890	$0
PARTNERS MUTUAL INSURANCE	10.43	$169	$0	2.98	$437	$0	1.49	$200	$0	14.90	$806	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PIONEER STATE MUTUAL INSURANCE	1697.37	$87,965	$2,121	226.76	$49,529	$36,872	233.02	$24,813	$22,352	2157.15	$162,307	$61,345
PROGRESSIVE MICHIGAN INSURANCE	54.00	$5,553	$0	4.00	$2,664	$931	4.00	$928	$149	62.00	$9,145	$1,080
SECURA INSURANCE, A MUTUAL	854.72	$58,269	$12,792	135.00	$35,956	$11,549	143.48	$17,839	$12,188	1133.20	$112,064	$36,529
SECURA SUPREME INSURANCE	6.00	$476	$0	1.00	$122	$0	1.00	$60	$0	8.00	$658	$0
STANDARD FIRE INSURANCE COMPANY, THE	9.50	$722	$0	2.00	$450	$415	1.00	$128	$0	12.50	$1,300	$415
STATE AUTOMOBILE MUTUAL	6.00	$452	$0	NA	NA	NA	1.50	$51	$0	7.50	$503	$0
STATE FARM FIRE AND CASUALTY	192.25	$22,930	$610	21.08	$13,359	$2,400	24.90	$3,898	$1,807	238.23	$40,187	$4,817
STATE FARM MUTUAL AUTOMOBILE	102166.30	$6,539,631	$2,280,382	13485.73	$4,819,151	$3,571,202	15089.16	$1,890,720	$1,487,118	130741.19	$13,249,502	$7,338,702
TEACHERS INSURANCE COMPANY	105.50	$4,418	$4,494	20.50	$4,962	$624	21.00	$2,251	$6,114	147.00	$11,631	$11,232
TITAN INSURANCE COMPANY	1896.21	$265,932	$208,967	40.03	$44,654	$17,937	45.30	$19,092	$5,515	1981.54	$329,678	$232,419
TRAVELERS INDEMNITY COMPANY OF	216.11	$9,191	$0	61.88	$10,042	$7,794	34.31	$4,379	$1,660	312.30	$23,612	$9,454
UNITRIN DIRECT INSURANCE COMPANY	82.90	$3,745	$0	8.82	$2,787	$0	9.82	$1,761	$0	101.54	$8,293	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	4.00	$502	$0	NA	NA	NA	NA	NA	NA	4.00	$502	$0
WEST AMERICAN INSURANCE COMPANY	27.00	$1,874	$0	6.00	$1,408	$854	6.00	$566	$246	39.00	$3,848	$1,100
WESTFIELD INSURANCE COMPANY	398.09	$18,986	$657	47.59	$15,155	$10,841	49.33	$7,166	$549	495.01	$41,307	$12,047
Mean:	3078.27	$186,301	$73,903	403.40	$145,145	$107,441	432.04	$55,699	$39,956	3881.51	$377,516	$214,196
StDev:	14356.88	$915,106	$327,285	1945.19	$695,944	$516,128	2134.09	$267,592	$210,013	18355.78	$1,855,308	$1,032,535
Min:	0.00	($327)	$0	0.00	($1,446)	($1,861)	0.00	($386)	$0	0.00	($2,159)	($2,450)
Max:	102166.30	$6,539,631	$2,280,382	13485.73	$4,819,151	$3,571,202	15089.16	$1,890,720	$1,487,118	130741.19	$13,249,502	$7,338,702

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1471.39	$76,224	$2,031	247.07	$94,023	$51,724	257.04	$37,203	$19,515	1975.50	$207,450	$73,270
ALLIED PROPERTY AND CASUALTY	7293.85	$452,767	$55,175	1180.67	$381,911	$181,096	1299.88	$153,468	$79,729	9774.40	$988,146	$316,000
ALLSTATE INSURANCE COMPANY	13771.23	$1,030,318	$193,977	1561.40	$782,061	$377,792	1815.31	$440,689	$238,459	17147.94	$2,253,068	$810,228
AMERICAN FELLOWSHIP MUTUAL	198.30	$14,178	$6,500	23.25	$6,693	$14,671	23.25	$1,902	$4,838	244.80	$22,773	$26,009
AMERICAN INTERNATIONAL INSURANCE	988.61	$51,216	$8,400	164.01	$58,804	$12,702	174.04	$23,646	$4,992	1326.66	$133,666	$26,094
AMERICAN PROTECTION INSURANCE	0.00	($668)	$0	0.00	($483)	$0	0.00	($174)	$0	0.00	($1,325)	$0
AMEX ASSURANCE COMPANY	137.99	$14,898	$0	37.91	$12,808	$8,222	41.23	$5,030	$7,005	217.13	$32,736	$15,227
AMICA MUTUAL INSURANCE COMPANY	110.45	$10,135	$486	18.41	$10,705	$8,625	19.45	$2,968	$8,230	148.31	$23,808	$17,341
AUTO CLUB GROUP INSURANCE	31870.65	$2,344,899	$669,543	5234.65	$2,138,442	$1,260,612	5612.91	$811,749	$475,810	42718.21	$5,295,090	$2,405,965
AUTO CLUB INSURANCE ASSOCIATION	30010.23	$2,470,962	$607,603	4679.64	$1,939,851	$954,998	5085.06	$714,143	$373,035	39774.93	$5,124,956	$1,935,636
AUTO-OWNERS INSURANCE COMPANY	20484.55	$865,497	$839,217	2173.65	$840,399	$556,225	2476.50	$294,039	$148,570	25134.70	$1,999,935	$1,544,012
BRISTOL WEST INSURANCE COMPANY	3308.16	$195,998	$15,242	283.72	$183,260	$76,460	299.41	$72,652	$37,006	3891.29	$451,910	$128,708

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	264.40	$12,444	$0	27.19	$9,461	$4,200	31.36	$4,128	$2,920	322.95	$26,033	$7,120
CITIZENS INSURANCE COMPANY OF	59860.64	$3,090,371	$1,221,105	6832.20	$2,479,844	$1,551,093	7480.48	$1,026,288	$633,638	74173.32	$6,596,503	$3,405,836
DAIRYLAND INSURANCE COMPANY	3821.98	$531,513	$26,046	86.90	$97,225	$11,722	89.49	$41,478	$3,212	3998.37	$670,216	$40,980
EMCASCO INSURANCE COMPANY	45.44	$3,160	$0	3.16	$1,643	$532	4.16	$541	$517	52.76	$5,344	$1,049
EMPLOYERS MUTUAL CASUALTY	142.50	$9,556	$0	9.75	$4,695	$421	11.75	$1,873	$0	164.00	$16,124	$421
FARM BUREAU GENERAL INSURANCE	7074.80	$337,272	$234,114	588.00	$223,016	$142,619	623.20	$78,229	$75,335	8286.00	$638,517	$452,068
FARM BUREAU MUTUAL INSURANCE	368.10	$12,775	$4,015	44.30	$11,189	$12,276	47.90	$4,523	$4,850	460.30	$28,487	$21,141
FARMERS INSURANCE EXCHANGE	6698.33	$562,019	$56,705	619.56	$281,871	$164,971	679.08	$186,878	$77,674	7996.97	$1,030,768	$299,350
FOUNDERS INSURANCE COMPANY OF	375.47	$37,655	$7,500	0.08	$221	$0	0.08	$98	$0	375.63	$37,974	$7,500
FRANKENMUTH MUTUAL INSURANCE	2094.00	$108,814	$387,994	253.00	$84,754	$68,008	266.00	$36,754	$59,248	2613.00	$230,322	$515,250
FREMONT MUTUAL INSURANCE	520.80	$13,661	$1,154	37.33	$9,649	$4,489	38.33	$4,508	$1,254	596.46	$27,818	$6,897
GE PROPERTY & CASUALTY INSURANCE	163.50	$13,243	$0	31.91	$8,419	$45	27.50	$3,139	$1,690	222.91	$24,801	$1,735

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GEICO INDEMNITY COMPANY	570.64	$70,853	$4,345	62.34	$38,648	$5,224	67.08	$18,499	$12,837	700.06	$128,000	$22,406
GLENS FALLS INSURANCE COMPANY, THE	240.41	$17,014	$2,789	29.17	$12,388	$6,695	36.09	$6,341	$4,764	305.67	$35,743	$14,248
GMAC INSURANCE COMPANY	17.50	$1,277	$0	2.00	$1,065	$0	2.00	$420	$0	21.50	$2,762	$0
GRANGE INSURANCE COMPANY OF	548.46	$28,376	$945	73.89	$24,971	$17,157	77.66	$9,645	$2,047	700.01	$62,992	$20,149
GREAT AMERICAN INSURANCE	24.00	$2,300	$0	6.00	$2,311	$0	6.00	$836	$0	36.00	$5,447	$0
GREAT LAKES CASUALTY INSURANCE	1969.54	$167,101	$22,609	277.10	$119,953	$141,644	298.45	$57,092	$82,798	2545.09	$344,146	$247,051
GREAT NORTHERN INSURANCE	39.78	$4,823	$0	16.00	$12,276	$0	12.11	$6,696	$0	67.89	$23,795	$0
GUARANTY NATIONAL INSURANCE	37.71	$2,662	$0	3.49	$2,139	$0	3.49	$1,170	$3,598	44.69	$5,971	$3,598
HARLEYSVILLE LAKE STATES INSURANCE	751.77	$60,412	$45,600	69.76	$41,291	$30,076	86.48	$16,119	$19,581	908.01	$117,822	$95,257
HARTFORD ACCIDENT AND INDEMNITY	204.67	$12,148	$1,042	36.89	$12,981	$10,718	38.80	$5,372	$958	280.36	$30,501	$12,718
HASTINGS MUTUAL INSURANCE	244.15	$18,878	$18,524	29.00	$8,488	$2,343	31.00	$4,309	$1,261	304.15	$31,675	$22,128
HOME-OWNERS INSURANCE COMPANY	25455.05	$991,439	$378,338	2689.70	$961,249	$703,741	2954.65	$322,021	$155,211	31099.40	$2,274,709	$1,237,290

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HORACE MANN INSURANCE COMPANY	41.00	$4,104	$0	2.50	$1,222	$425	3.50	$749	$546	47.00	$6,075	$971
INTEGON NATIONAL INSURANCE	257.80	$22,615	$0	22.33	$13,638	$257	22.32	$4,714	$4,342	302.45	$40,967	$4,599
LUMBERMENS MUTUAL CASUALTY	0.08	($330)	$0	0.00	($87)	$0	0.00	($1)	$0	0.08	($418)	$0
MEEMIC INSURANCE COMPANY	5711.30	$391,851	$32,968	918.04	$324,711	$185,174	960.65	$134,419	$65,976	7589.99	$850,981	$284,118
MEMBERSELECT INSURANCE COMPANY	1309.30	$184,389	$65,253	122.74	$108,615	$31,936	141.73	$52,639	$28,137	1573.77	$345,643	$125,326
MERASTAR INSURANCE COMPANY	51.68	$5,078	$0	8.35	$2,734	$0	9.35	$1,001	$281	69.38	$8,813	$281
METROPOLITAN DIRECT PROPERTY AND	121.63	$7,632	$0	17.66	$6,752	$3,201	19.66	$2,959	$0	158.95	$17,343	$3,201
METROPOLITAN GROUP PROPERTY AND	329.55	$25,228	$0	44.97	$22,533	$77,705	49.65	$8,759	$6,595	424.17	$56,520	$84,300
METROPOLITAN PROPERTY AND CASUALTY	130.64	$8,763	$0	18.50	$4,720	$8,090	20.50	$2,735	$529	169.64	$16,218	$8,619
MIC GENERAL INSURANCE CORPORATION	135.22	$12,368	$2,170	27.46	$9,993	$21,266	26.22	$2,872	$2,893	188.90	$25,233	$26,329
MICHIGAN AUTOMOBILE INSURANCE	149.57	$23,402	$532	9.81	$8,052	$5,685	9.82	$2,818	$799	169.20	$34,272	$7,016
MICHIGAN INSURANCE COMPANY	9413.00	$169,561	$3,825	1003.00	$141,854	$71,006	949.00	$51,257	$42,809	11365.00	$362,672	$117,640

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN MILLERS MUTUAL INSURANCE	2861.81	$157,183	$10,507	346.59	$115,488	$67,415	385.10	$55,707	$49,713	3593.50	$328,378	$127,635
MID-CENTURY INSURANCE COMPANY	0.00	($298)	$0	0.00	($766)	$0	0.00	($348)	$0	0.00	($1,412)	$0
MUTUAL SERVICE CASUALTY INSURANCE	48.37	$3,638	$0	7.24	$4,544	$0	7.24	$1,442	$404	62.85	$9,624	$404
NATIONAL BEN-FRANKLIN INSURANCE	53.35	$3,720	$500	11.33	$3,648	$484	12.42	$1,854	$490	77.10	$9,222	$1,474
NATIONAL GENERAL INSURANCE	47.28	$6,309	$720	11.61	$4,814	$0	11.61	$1,134	$0	70.50	$12,257	$720
NATIONWIDE INSURANCE COMPANY OF	0.00	($581)	$3,410	0.00	($379)	$4,142	0.00	($111)	$3,523	0.00	($1,071)	$11,075
NATIONWIDE MUTUAL FIRE INSURANCE	722.58	$63,474	$8,087	152.10	$61,336	$35,226	162.07	$27,468	$31,168	1036.75	$152,278	$74,481
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$3,221	0.00	$0	($240)	0.00	$0	$2,981
NATIONWIDE PROPERTY AND CASUALTY	2.00	$716	$0	NA	NA	NA	NA	NA	NA	2.00	$716	$0
NORTH POINTE INSURANCE COMPANY	413.00	$56,601	$1,250	6.00	$8,913	$0	5.00	$3,109	($1,974)	424.00	$68,623	($724)
NORTHERN INSURANCE COMPANY OF	0.00	($603)	$0	0.00	($601)	$0	0.00	($215)	$0	0.00	($1,419)	$0
PARTNERS MUTUAL INSURANCE	12.87	$533	$0	0.00	$8	$0	0.00	$4	$0	12.87	$545	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PIONEER STATE MUTUAL INSURANCE	1656.20	$92,777	$25,893	233.29	$60,748	$76,445	234.00	$21,668	$8,893	2123.49	$175,193	$111,231
PROGRESSIVE MICHIGAN INSURANCE	17212.00	$1,312,731	$406,671	1970.00	$1,070,091	$497,215	2085.00	$333,090	$171,393	21267.00	$2,715,912	$1,075,279
SECURA INSURANCE, A MUTUAL	329.40	$22,476	$965	42.33	$13,175	$6,091	43.16	$6,396	$7,748	414.89	$42,047	$14,804
SECURA SUPREME INSURANCE	30.00	$5,330	$0	6.00	$1,400	$1,262	6.00	$614	$0	42.00	$7,344	$1,262
SOUTHERN MICHIGAN INSURANCE	1350.00	$98,087	$56,522	72.26	$63,478	$33,934	71.81	$24,382	$9,394	1494.07	$185,947	$99,850
STANDARD FIRE INSURANCE COMPANY, THE	154.84	$9,636	$500	37.45	$14,642	$31,753	21.60	$5,389	$444	213.89	$29,667	$32,697
STATE AUTOMOBILE MUTUAL	138.72	$10,880	$2,359	21.42	$9,946	$10,824	21.94	$3,823	$328	182.08	$24,649	$13,511
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	NA	NA	NA	0.00	$0	($896)	0.00	$0	($896)
TEACHERS INSURANCE COMPANY	12.50	$509	$0	2.50	$481	$0	2.50	$177	$0	17.50	$1,167	$0
TITAN INSURANCE COMPANY	4097.60	$660,348	$355,817	86.45	$97,363	$129,120	97.74	$39,421	$53,853	4281.79	$797,132	$538,790
TRAVELERS INDEMNITY COMPANY OF	231.60	$13,219	$0	48.60	$14,134	$23,649	33.44	$5,038	$413	313.64	$32,391	$24,062
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$8,938	0.00	$0	$210	0.00	$0	$9,148

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRUMBULL INSURANCE COMPANY	28.06	$2,254	$0	1.50	$1,272	$0	1.50	$233	$0	31.06	$3,759	$0
UNITED SERVICES AUTOMOBILE	1829.61	$124,693	$15,879	349.61	$142,494	$61,040	379.20	$36,849	$49,434	2558.42	$304,036	$126,353
UNITRIN DIRECT INSURANCE COMPANY	2047.04	$102,769	$4,938	217.80	$87,869	$15,114	226.23	$40,970	$1,828	2491.07	$231,608	$21,880
UNITRIN DIRECT PROPERTY & CASUALTY	12.00	$1,482	$0	1.00	$1,292	$0	1.00	$496	$0	14.00	$3,270	$0
USAA CASUALTY INSURANCE COMPANY	1206.81	$86,675	$65,083	213.67	$98,157	$59,010	226.29	$25,806	$11,969	1646.77	$210,638	$136,062
WEST AMERICAN INSURANCE COMPANY	53.45	$5,538	$0	8.06	$3,120	$0	9.65	$1,267	$0	71.16	$9,925	$0
WESTFIELD INSURANCE COMPANY	1045.77	$52,790	$19,839	111.75	$47,642	$29,197	120.59	$17,367	$5,288	1278.11	$117,799	$54,324
WOLVERINE MUTUAL INSURANCE	1904.13	$101,966	$2,324	215.82	$73,795	$52,240	227.07	$30,746	$15,119	2347.02	$206,507	$69,683
Mean:	3588.71	$227,087	$76,585	433.37	$173,603	$101,694	463.57	$67,633	$39,392	4334.44	$454,622	$211,765
StDev:	9188.08	$555,710	$207,237	1164.59	$457,231	$267,262	1261.77	$177,966	$102,802	11409.55	$1,171,157	$557,232
Min:	0.00	($668)	$0	0.00	($766)	$0	0.00	($348)	$0	0.00	($1,419)	($896)
Max:	59860.64	$3,090,371	$1,221,105	6832.20	$2,479,844	$1,551,093	7480.48	$1,026,288	$633,638	74173.32	$6,596,503	$3,405,836

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	318.37	$15,984	$5	48.90	$16,890	$4,937	50.63	$6,928	$2,257	417.90	$39,802	$7,199
ALLIED PROPERTY AND CASUALTY	1184.76	$75,291	$3,037	173.10	$58,993	$27,309	212.24	$27,030	$21,574	1570.10	$161,314	$51,920
ALLSTATE INSURANCE COMPANY	1228.12	$89,567	$15,350	136.06	$67,973	$31,636	156.64	$42,973	$19,876	1520.82	$200,513	$66,862
AMERICAN FELLOWSHIP MUTUAL	22.85	$1,820	$0	4.49	$1,473	$2,760	4.49	$422	$1,111	31.83	$3,715	$3,871
AMERICAN INSURANCE COMPANY, THE	4.00	$795	$0	1.00	$1,408	$0	1.00	$397	$0	6.00	$2,600	$0
AMERICAN INTERNATIONAL INSURANCE	114.16	$8,794	$0	21.86	$8,708	$5,055	22.96	$3,332	$60	158.98	$20,834	$5,115
AMERICAN PROTECTION INSURANCE	0.00	($39)	$0	0.00	($61)	$0	0.00	($23)	$0	0.00	($123)	$0
AMEX ASSURANCE COMPANY	9.24	$937	$0	2.08	$792	$24,510	2.08	$294	$0	13.40	$2,023	$24,510
AMICA MUTUAL INSURANCE COMPANY	101.82	$7,905	$0	18.06	$7,847	$8,742	18.30	$2,619	$950	138.18	$18,371	$9,692
AUTO-OWNERS INSURANCE COMPANY	20484.55	$865,497	$839,217	2173.65	$840,399	$556,225	2476.50	$294,039	$148,570	25134.70	$1,999,935	$1,544,012
CITIZENS INSURANCE COMPANY OF	5931.64	$322,014	$21,468	696.31	$248,946	$136,454	766.15	$108,141	$62,459	7394.10	$679,101	$220,381
DAIRYLAND INSURANCE COMPANY	264.81	$34,456	$7,830	4.58	$5,106	$0	4.58	$2,217	$0	273.97	$41,779	$7,830

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
EMCASCO INSURANCE COMPANY	20.85	$1,110	$0	3.42	$1,444	$0	3.42	$533	$0	27.69	$3,087	$0
EMPLOYERS MUTUAL CASUALTY	53.19	$3,807	$0	6.17	$4,180	$0	6.17	$1,394	$692	65.53	$9,381	$692
FARM BUREAU GENERAL INSURANCE	9411.00	$430,560	$515,612	863.20	$303,866	$215,177	942.10	$133,785	$90,272	11216.30	$868,211	$821,061
FARM BUREAU MUTUAL INSURANCE	2584.20	$94,710	$3,000	260.10	$61,869	$50,467	287.70	$34,259	$25,807	3132.00	$190,838	$79,274
FEDERAL INSURANCE COMPANY	9.00	$880	$0	3.00	$1,788	$0	3.00	$559	$0	15.00	$3,227	$0
FOUNDERS INSURANCE COMPANY	1.65	$157	$0	NA	NA	NA	NA	NA	NA	1.65	$157	$0
FOUNDERS INSURANCE COMPANY OF	255.05	$30,818	$0	0.75	$502	$0	0.75	$149	$0	256.55	$31,469	$0
FRANKENMUTH MUTUAL INSURANCE	3154.00	$148,235	$12,590	412.00	$127,770	$110,083	422.00	$56,820	$39,120	3988.00	$332,825	$161,793
FREMONT MUTUAL INSURANCE	261.07	$7,243	$5,358	16.06	$4,433	$3,334	16.06	$1,987	$871	293.19	$13,663	$9,563
GEICO INDEMNITY COMPANY	86.60	$11,300	$590	8.14	$4,295	$13,145	5.90	$1,612	$0	100.64	$17,207	$13,735
GLENS FALLS INSURANCE COMPANY, THE	249.25	$21,580	$0	41.59	$17,593	$12,625	46.74	$8,709	$4,915	337.58	$47,882	$17,540
GRANGE INSURANCE COMPANY OF	219.50	$11,497	$0	28.16	$9,141	$0	31.41	$3,686	$3,069	279.07	$24,324	$3,069

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GREAT LAKES CASUALTY INSURANCE	250.49	$23,684	$2,034	40.94	$16,515	$4,753	43.93	$9,295	$3,218	335.36	$49,494	$10,005
GREAT NORTHERN INSURANCE	202.04	$20,939	$2,179	73.35	$45,523	$9,683	71.36	$17,328	$16,070	346.75	$83,790	$27,932
GUARANTY NATIONAL INSURANCE	47.48	$4,573	$0	5.08	$3,589	$4,372	4.99	$1,810	$0	57.55	$9,972	$4,372
HARLEYSVILLE LAKE STATES INSURANCE	982.56	$87,001	$800,556	85.96	$47,668	$44,634	109.10	$17,924	$14,042	1177.62	$152,593	$859,232
HASTINGS MUTUAL INSURANCE	583.07	$37,709	$10,000	62.50	$22,225	$37,291	68.00	$8,879	$7,068	713.57	$68,813	$54,359
HOME-OWNERS INSURANCE COMPANY	25455.05	$991,439	$378,338	2689.70	$961,249	$703,741	2954.65	$322,021	$155,211	31099.40	$2,274,709	$1,237,290
HORACE MANN INSURANCE COMPANY	28.96	$1,756	$0	4.41	$1,399	$0	4.41	$738	$0	37.78	$3,893	$0
INTEGON NATIONAL INSURANCE	15.81	$2,342	$0	2.49	$1,339	$2,198	2.91	$754	$644	21.21	$4,435	$2,842
LUMBERMENS MUTUAL CASUALTY	0.00	($82)	$0	0.00	($57)	$0	0.00	($24)	$0	0.00	($163)	$0
MEEMIC INSURANCE COMPANY	7097.25	$484,993	$97,225	1165.90	$387,723	$239,235	1236.83	$172,320	$141,028	9499.98	$1,045,036	$477,488
METROPOLITAN DIRECT PROPERTY AND	94.56	$4,856	$0	13.90	$5,827	$177	15.32	$2,542	$2,220	123.78	$13,225	$2,397
METROPOLITAN GROUP PROPERTY AND	582.40	$36,241	$133	82.14	$36,148	$6,639	85.32	$14,233	$5,099	749.86	$86,622	$11,871

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
METROPOLITAN PROPERTY AND CASUALTY	22.05	$1,222	$0	4.25	$1,142	$0	4.25	$513	$0	30.55	$2,877	$0
MIC GENERAL INSURANCE CORPORATION	167.44	$14,432	$221	30.05	$12,879	$17,745	34.41	$4,006	$14,080	231.90	$31,317	$32,046
MICHIGAN AUTOMOBILE INSURANCE	213.89	$33,690	$0	14.16	$13,031	$9,338	14.74	$3,700	$0	242.79	$50,421	$9,338
MICHIGAN INSURANCE COMPANY	1324.00	$19,785	$0	97.00	$12,476	$1,025	105.00	$4,945	$3,297	1526.00	$37,206	$4,322
MICHIGAN MILLERS MUTUAL INSURANCE	533.41	$30,884	$1,500	61.59	$19,850	$11,922	69.76	$9,059	$2,152	664.76	$59,793	$15,574
MODERN SERVICE INSURANCE	1193.32	$151,670	$51,352	34.74	$33,161	$26,456	36.65	$14,406	$11,393	1264.71	$199,237	$89,201
MUTUAL SERVICE CASUALTY INSURANCE	43.50	$3,765	$0	6.16	$3,962	$205	5.99	$1,035	$0	55.65	$8,762	$205
NATIONAL BEN-FRANKLIN INSURANCE	174.07	$12,235	$0	38.00	$12,329	$956	36.34	$5,547	$7,292	248.41	$30,111	$8,248
NATIONAL GENERAL INSURANCE	65.46	$6,974	$0	8.05	$2,674	$5,281	9.30	$737	$79	82.81	$10,385	$5,360
NATIONWIDE INSURANCE COMPANY OF	1.19	$50	$0	0.33	$61	($825)	0.33	$19	$1,404	1.85	$130	$579
NATIONWIDE MUTUAL FIRE INSURANCE	154.39	$14,561	$100,772	28.69	$10,505	$13,985	35.51	$6,333	$5,715	218.59	$31,399	$120,472
NORTH POINTE INSURANCE COMPANY	1382.00	$191,892	$9,062	12.00	$16,914	$5,781	15.00	$7,744	$1,086	1409.00	$216,550	$15,929

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTHERN INSURANCE COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$78	0.00	$0	$78
PACIFIC INDEMNITY COMPANY	3.00	$382	$0	1.00	$1,795	$0	1.00	$802	$0	5.00	$2,979	$0
PIONEER STATE MUTUAL INSURANCE	1348.98	$69,403	$355	193.66	$46,696	$4,347	195.01	$19,263	$18,924	1737.65	$135,362	$23,626
PROGRESSIVE MICHIGAN INSURANCE	1577.00	$111,738	$31,058	155.00	$81,067	$38,142	169.00	$29,551	$14,448	1901.00	$222,356	$83,648
QBE INSURANCE CORPORATION	245.66	$38,343	$0	2.58	$2,804	$0	3.08	$1,031	$0	251.32	$42,178	$0
SECURA INSURANCE, A MUTUAL	616.15	$42,676	$3,182	91.16	$29,950	$15,035	94.98	$13,889	$5,805	802.29	$86,515	$24,022
SECURA SUPREME INSURANCE	8.73	$1,020	$0	2.91	$985	$0	2.91	$362	$0	14.55	$2,367	$0
STANDARD FIRE INSURANCE COMPANY, THE	53.78	$3,326	$965	10.87	$3,041	$13,598	5.69	$1,067	$0	70.34	$7,434	$14,563
STATE AUTOMOBILE MUTUAL	70.90	$5,616	$0	11.59	$5,314	$0	14.39	$2,450	$2,376	96.88	$13,380	$2,376
STATE FARM FIRE AND CASUALTY	127.80	$17,338	$3,107	13.40	$9,290	$12,679	14.65	$3,193	$4,255	155.85	$29,821	$20,041
STATE FARM MUTUAL AUTOMOBILE	85487.97	$5,562,692	$2,158,665	11300.47	$4,148,596	$2,871,141	12605.32	$1,967,086	$1,547,255	109393.76	$11,678,374	$6,577,061
TEACHERS INSURANCE COMPANY	26.50	$1,383	$802	4.99	$1,332	$0	5.00	$543	$0	36.49	$3,258	$802

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INSURANCE COMPANY	243.10	$38,976	$347	3.38	$3,909	$3,034	3.91	$1,375	$0	250.39	$44,260	$3,381
TRAVELERS INDEMNITY COMPANY OF	6.72	$509	$0	1.24	$462	$0	1.12	$191	$0	9.08	$1,162	$0
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$195	0.00	$0	$195
UNITED SERVICES AUTOMOBILE	361.82	$25,282	$2,095	69.86	$26,713	$29,241	73.70	$7,057	$1,613	505.38	$59,052	$32,949
UNITRIN DIRECT INSURANCE COMPANY	182.50	$7,760	$0	20.95	$6,308	$0	20.95	$3,196	$291	224.40	$17,264	$291
USAA CASUALTY INSURANCE COMPANY	143.59	$11,579	$841	26.64	$13,312	$2,563	28.78	$3,199	$2,579	199.01	$28,090	$5,983
WEST AMERICAN INSURANCE COMPANY	52.73	$4,170	$0	5.91	$1,670	$0	8.16	$1,153	$156	66.80	$6,993	$156
WESTFIELD INSURANCE COMPANY	602.42	$26,867	$5,000	65.16	$24,214	$2,432	70.75	$11,289	$14,489	738.33	$62,370	$21,921
WOLVERINE MUTUAL INSURANCE	122.83	$6,560	$2,222	17.49	$6,082	($500)	17.66	$2,080	$60	157.98	$14,722	$1,782
Mean:	2654.72	$154,286	$75,911	325.49	$119,349	$80,890	349.72	$50,390	$35,665	3233.76	$313,633	$186,233
StDev:	11085.31	$693,600	$302,824	1444.74	$529,952	$367,190	1587.84	$243,007	$188,890	13913.55	$1,442,688	$827,364
Min:	0.00	($82)	$0	0.00	($61)	($825)	0.00	($24)	$0	0.00	($163)	$0
Max:	85487.97	$5,562,692	$2,158,665	11300.47	$4,148,596	$2,871,141	12605.32	$1,967,086	$1,547,255	109393.76	$11,678,374	$6,577,061

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	764.77	$38,506	$1,113	136.20	$53,302	$22,304	141.67	$19,085	$9,249	1042.64	$110,893	$32,666
ALLIED PROPERTY AND CASUALTY	1809.52	$124,666	$14,307	280.16	$100,531	$76,232	310.40	$40,312	$23,863	2400.08	$265,509	$114,402
ALLSTATE INSURANCE COMPANY	28880.74	$1,869,914	$943,637	3556.45	$1,709,579	$917,366	4072.23	$773,104	$338,643	36509.42	$4,352,597	$2,199,646
AMERICAN FELLOWSHIP MUTUAL	147.00	$11,885	$0	20.09	$6,896	$8,498	20.09	$1,975	$4,263	187.18	$20,756	$12,761
AMERICAN INSURANCE COMPANY, THE	15.24	$784	$0	3.38	$1,971	$0	3.38	$739	$0	22.00	$3,494	$0
AMERICAN INTERNATIONAL INSURANCE	503.01	$25,099	$0	78.54	$28,228	$18,488	83.47	$10,622	$10,838	665.02	$63,949	$29,326
AMERICAN RELIABLE INSURANCE	12.00	$219	$0	6.50	$165	$0	6.50	$231	$0	25.00	$615	$0
AMEX ASSURANCE COMPANY	428.99	$42,197	$2,144	130.90	$43,364	$50,265	138.89	$13,216	$4,076	698.78	$98,777	$56,485
AMICA MUTUAL INSURANCE COMPANY	520.83	$40,993	$2,832	91.73	$40,811	$13,666	95.95	$10,941	$9,758	708.51	$92,745	$26,256
AUTO CLUB GROUP INSURANCE	46667.33	$3,414,793	$1,301,461	8072.81	$3,282,724	$2,540,971	8519.15	$1,086,111	$747,188	63259.29	$7,783,628	$4,589,620
AUTO CLUB INSURANCE ASSOCIATION	40964.65	$3,269,260	$2,158,978	6871.48	$2,646,876	$1,746,114	7354.74	$874,766	$533,007	55190.87	$6,790,902	$4,438,099
AUTO-OWNERS INSURANCE COMPANY	19747.50	$857,436	$539,921	2199.60	$892,458	$614,537	2449.80	$311,133	$129,935	24396.90	$2,061,027	$1,284,393

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
BRISTOL WEST INSURANCE COMPANY	4372.89	$165,199	$42,589	215.81	$156,838	$139,535	225.91	$47,161	$21,172	4814.61	$369,198	$203,296
CINCINNATI INSURANCE COMPANY, THE	1266.47	$63,369	$2,000	155.44	$57,975	$30,162	182.49	$22,878	$8,370	1604.40	$144,222	$40,532
CITIZENS INSURANCE COMPANY OF	116311.63	$5,631,923	$4,333,841	13358.48	$4,424,314	$3,783,588	14342.64	$1,771,152	$940,686	144012.75	$11,827,389	$9,058,115
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	($760)	0.00	$0	($760)
DAIRYLAND INSURANCE COMPANY	1930.91	$282,045	$63,653	20.40	$26,850	$5,404	21.49	$14,697	$13,656	1972.80	$323,592	$82,713
EMCASCO INSURANCE COMPANY	143.31	$10,264	$0	18.67	$8,240	$4,142	21.42	$3,512	$628	183.40	$22,016	$4,770
EMPLOYERS MUTUAL CASUALTY	95.97	$6,598	$500	11.83	$5,415	$7,941	13.08	$2,024	$311	120.88	$14,037	$8,752
FARM BUREAU GENERAL INSURANCE	10112.20	$348,449	$69,270	850.20	$305,747	$211,100	928.40	$105,850	$78,882	11890.80	$760,046	$359,252
FARM BUREAU MUTUAL INSURANCE	1022.80	$28,424	$316,264	114.00	$28,129	$29,254	124.50	$11,584	$6,119	1261.30	$68,137	$351,637
FARMERS INSURANCE EXCHANGE	13147.25	$1,029,560	$404,211	1025.06	$494,955	$374,016	1120.15	$247,078	$162,731	15292.46	$1,771,593	$940,958
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$1,302	0.00	$0	$1,302
FOUNDERS INSURANCE COMPANY	2.90	$476	$0	NA	NA	NA	NA	NA	NA	2.90	$476	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY OF	113.38	$14,107	$1,172	0.91	$1,422	$0	0.91	$701	$0	115.20	$16,230	$1,172
FRANKENMUTH MUTUAL INSURANCE	2678.00	$134,852	$2,222	308.00	$109,505	$63,752	315.00	$45,447	$18,328	3301.00	$289,804	$84,302
FREMONT MUTUAL INSURANCE	157.30	$4,741	$3,265	13.14	$3,236	$3,736	14.14	$1,471	$0	184.58	$9,448	$7,001
GE PROPERTY & CASUALTY INSURANCE	143.90	$9,939	$500	29.49	$7,149	$2,941	28.32	$2,621	$363	201.71	$19,709	$3,804
GEICO INDEMNITY COMPANY	1134.03	$146,058	$40,594	120.05	$82,396	$31,300	132.21	$36,510	$6,439	1386.29	$264,964	$78,333
GLENS FALLS INSURANCE COMPANY, THE	872.91	$60,852	$3,499	128.66	$48,046	$33,478	143.75	$22,315	$12,030	1145.32	$131,213	$49,007
GMAC INSURANCE COMPANY	17.50	$1,026	$0	2.50	$805	$0	2.50	$270	$0	22.50	$2,101	$0
GRANGE INSURANCE COMPANY OF	113.46	$5,107	$0	12.66	$4,051	$0	15.16	$1,222	$77	141.28	$10,380	$77
GREAT AMERICAN INSURANCE	23.80	$3,682	$0	5.87	$2,376	$0	6.20	$1,165	$0	35.87	$7,223	$0
GREAT LAKES CASUALTY INSURANCE	397.13	$30,765	$6,740	52.85	$23,151	$16,667	59.73	$9,945	$3,115	509.71	$63,861	$26,522
GUARANTY NATIONAL INSURANCE	2.88	$281	$0	0.41	$239	$0	0.41	$118	$0	3.70	$638	$0
HARLEYSVILLE LAKE STATES INSURANCE	76.75	$6,748	$0	2.62	$1,462	$1,285	4.93	$627	$4,020	84.30	$8,837	$5,305

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARTFORD ACCIDENT AND INDEMNITY	1108.64	$49,708	$24,476	183.99	$81,812	$66,293	196.83	$28,432	$22,407	1489.46	$159,952	$113,176
HARTFORD CASUALTY INSURANCE	19.48	$1,640	$0	3.48	$1,433	$8,501	3.47	$300	$0	26.43	$3,373	$8,501
HARTFORD INSURANCE COMPANY OF	6397.70	$286,954	$121,289	1108.16	$321,194	$179,317	1250.63	$109,442	$64,199	8756.49	$717,590	$364,805
HARTFORD UNDERWRITERS INSURANCE	232.02	$11,604	$54,426	35.34	$11,995	$46,793	34.82	$3,446	$9,253	302.18	$27,045	$110,472
HASTINGS MUTUAL INSURANCE	81.56	$8,826	$140,030	8.50	$5,204	$3,933	9.50	$2,181	$623	99.56	$16,211	$144,586
HOME-OWNERS INSURANCE COMPANY	8419.10	$342,336	$351,808	865.10	$331,375	$196,366	943.00	$108,875	$56,737	10227.20	$782,586	$604,911
HORACE MANN INSURANCE COMPANY	438.30	$27,311	$10,287	68.90	$26,193	$10,996	73.99	$14,071	$7,063	581.19	$67,575	$28,346
INTEGON NATIONAL INSURANCE	254.56	$22,023	$500	21.14	$11,692	$1,970	23.07	$6,224	$4,074	298.77	$39,939	$6,544
LIBERTY MUTUAL FIRE INSURANCE COMPANY	10236.20	$908,860	$324,158	2414.87	$967,310	$490,591	2627.30	$347,938	$182,017	15278.37	$2,224,108	$996,766
LUMBERMENS MUTUAL CASUALTY	NA	NA	NA	0.00	$0	$1,214	0.00	$0	$21,247	0.00	$0	$22,461
MEEMIC INSURANCE COMPANY	2356.56	$153,611	$9,034	397.47	$127,493	$116,028	406.99	$51,573	$27,548	3161.02	$332,677	$152,610
MEMBERSELECT INSURANCE COMPANY	2015.06	$274,314	$76,743	190.23	$158,002	$140,376	199.49	$65,603	$46,425	2404.78	$497,919	$263,544

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MERASTAR INSURANCE COMPANY	46.64	$4,205	$0	10.17	$4,848	$14,699	10.67	$1,452	$638	67.48	$10,505	$15,337
METROPOLITAN DIRECT PROPERTY AND	189.41	$14,360	$1,552	28.40	$12,936	$2,269	32.90	$5,307	$2,126	250.71	$32,603	$5,947
METROPOLITAN GENERAL INSURANCE	6.00	$250	$0	1.00	$276	$0	1.00	$132	$0	8.00	$658	$0
METROPOLITAN GROUP PROPERTY AND	794.73	$78,856	$13,721	97.72	$51,700	$25,486	111.32	$18,561	$4,568	1003.77	$149,117	$43,775
METROPOLITAN PROPERTY AND CASUALTY	97.33	$7,403	$0	14.32	$4,653	$3,722	17.16	$2,058	$392	128.81	$14,114	$4,114
MIC GENERAL INSURANCE CORPORATION	608.26	$49,560	$52,287	112.32	$44,501	$83,423	117.77	$12,205	$11,967	838.35	$106,266	$147,677
MICHIGAN AUTOMOBILE INSURANCE	323.08	$44,622	$1,020	20.31	$19,919	$11,732	21.16	$5,018	($1,642)	364.55	$69,559	$11,110
MICHIGAN INSURANCE COMPANY	3149.00	$56,388	$500	344.00	$48,655	$21,105	330.00	$18,422	$2,063	3823.00	$123,465	$23,668
MICHIGAN MILLERS MUTUAL INSURANCE	1121.29	$62,029	$95,323	135.33	$49,787	$37,137	143.41	$22,930	$8,243	1400.03	$134,746	$140,703
MID-CENTURY INSURANCE COMPANY	0.00	$373	$500	0.50	($1,120)	$1,765	1.00	($582)	$261	1.50	($1,329)	$2,526
MODERN SERVICE INSURANCE	323.05	$47,816	$4,067	1.08	$1,113	$6,184	0.66	$499	$0	324.79	$49,428	$10,251
MUTUAL SERVICE CASUALTY INSURANCE	295.38	$19,755	$663	37.64	$15,852	$26,803	39.15	$5,730	$664	372.17	$41,337	$28,130

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONAL BEN-FRANKLIN INSURANCE	56.67	$3,807	$10	9.33	$3,218	$6,056	9.33	$1,647	$0	75.33	$8,672	$6,066
NATIONAL GENERAL INSURANCE	127.81	$13,715	$24,576	29.73	$9,890	$5,359	30.73	$2,354	$687	188.27	$25,959	$30,622
NATIONWIDE INSURANCE COMPANY OF	0.00	($33)	$0	0.12	$48	$3,488	0.08	($1)	($1,169)	0.20	$14	$2,319
NATIONWIDE MUTUAL FIRE INSURANCE	2995.36	$262,664	$83,929	632.09	$277,205	$135,805	673.05	$102,159	$42,406	4300.50	$642,028	$262,140
NATIONWIDE PROPERTY AND CASUALTY	34.00	$7,920	$0	4.07	$4,309	$0	4.07	$958	$0	42.14	$13,187	$0
NORTH POINTE INSURANCE COMPANY	138.00	$27,674	$931	2.00	$3,656	$1,935	3.00	$940	$8,000	143.00	$32,270	$10,866
PARTNERS MUTUAL INSURANCE	50.03	$2,018	$0	11.78	$1,226	$1,670	7.15	$656	$0	68.96	$3,900	$1,670
PHARMACISTS MUTUAL INSURANCE	10.00	$397	$0	4.00	$665	$0	2.00	$191	$0	16.00	$1,253	$0
PIONEER STATE MUTUAL INSURANCE	865.62	$48,294	$68,085	124.54	$35,044	$22,662	124.66	$13,888	$8,724	1114.82	$97,226	$99,471
PROGRESSIVE MICHIGAN INSURANCE	25392.00	$1,981,083	$576,028	2948.00	$1,714,931	$971,792	3100.00	$445,628	$242,798	31440.00	$4,141,642	$1,790,618
PRUDENTIAL GENERAL INSURANCE	75.96	$5,615	$0	10.16	$4,850	$0	8.16	$1,845	$0	94.28	$12,310	$0
PRUDENTIAL PROPERTY AND CASUALTY	2181.23	$110,295	$4,498	305.90	$95,728	$56,722	295.90	$42,285	$10,900	2783.03	$248,308	$72,120

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	166.73	$26,015	$0	0.50	$1,194	$0	0.50	$312	$0	167.73	$27,521	$0
SAFECO INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	$712	NA	NA	NA	0.00	$0	$712
SAFECO INSURANCE COMPANY OF	4.66	($590)	$1,933	1.64	($825)	($2,298)	1.73	$161	$1,177	8.03	($1,254)	$812
SECURA INSURANCE, A MUTUAL	1332.63	$94,402	$6,115	181.31	$54,949	$22,550	197.98	$27,960	$20,223	1711.92	$177,311	$48,888
SECURA SUPREME INSURANCE	77.49	$9,557	$0	19.00	$5,746	$0	22.49	$2,726	$0	118.98	$18,029	$0
SOUTHERN MICHIGAN INSURANCE	515.40	$39,726	$13,325	24.29	$24,525	$15,617	24.29	$9,065	$14,632	563.98	$73,316	$43,574
STANDARD FIRE INSURANCE COMPANY, THE	169.89	$9,952	$0	34.20	$7,646	$8,644	19.04	$3,217	$2,619	223.13	$20,815	$11,263
STATE AUTOMOBILE MUTUAL	168.13	$11,051	$0	23.39	$9,438	$13,027	24.02	$3,878	$5,035	215.54	$24,367	$18,062
STATE FARM FIRE AND CASUALTY	554.81	$67,493	$871	61.05	$41,208	$29,110	73.66	$11,206	$7,911	689.52	$119,907	$37,892
STATE FARM MUTUAL AUTOMOBILE	242600.80	$13,958,148	$12,050,927	33458.22	$12,214,808	$9,199,068	36265.16	$4,155,584	$3,417,585	312324.18	$30,328,540	$24,667,580
TEACHERS INSURANCE COMPANY	448.75	$21,511	$3,224	71.41	$21,022	$20,506	75.41	$9,417	$5,345	595.57	$51,950	$29,075
TITAN INDEMNITY COMPANY	5.56	$479	$0	1.26	$1,286	$0	1.26	$202	$0	8.08	$1,967	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TITAN INSURANCE COMPANY	1050.93	$183,250	$42,477	21.90	$28,882	$30,846	23.31	$10,889	$8,233	1096.14	$223,021	$81,556
TRAVELERS INDEMNITY COMPANY OF	14.29	$1,312	$0	0.00	$4	$0	0.00	$1	$0	14.29	$1,317	$0
TRUMBULL INSURANCE COMPANY	12.50	$944	$0	2.50	$2,689	$1,654	2.50	$1,003	$0	17.50	$4,636	$1,654
UNITED SERVICES AUTOMOBILE	6595.63	$430,722	$71,591	1342.72	$533,269	$297,093	1413.36	$141,980	$52,527	9351.71	$1,105,971	$421,211
UNITRIN DIRECT INSURANCE COMPANY	2310.00	$117,411	$15,008	279.27	$107,919	$44,499	289.30	$46,253	$8,697	2878.57	$271,583	$68,204
UNITRIN DIRECT PROPERTY & CASUALTY	13.00	$2,340	$0	2.00	$4,355	$0	6.00	$632	$0	21.00	$7,327	$0
USAA CASUALTY INSURANCE COMPANY	4324.49	$285,600	$90,244	833.88	$352,398	$231,343	873.54	$99,754	$53,479	6031.91	$737,752	$375,066
WARNER INSURANCE COMPANY	0.80	$0	$0	NA	NA	NA	NA	NA	NA	0.80	$0	$0
WEST AMERICAN INSURANCE COMPANY	44.66	$3,490	$0	7.53	$2,304	$0	8.30	$1,107	$0	60.49	$6,901	$0
WESTFIELD INSURANCE COMPANY	633.43	$36,888	$14,055	63.58	$26,984	$18,287	68.50	$10,854	$20,404	765.51	$74,726	$52,746
WOLVERINE MUTUAL INSURANCE	2348.13	$128,877	$6,005	290.40	$105,721	$118,689	311.90	$44,422	$20,667	2950.43	$279,020	$145,361

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
Mean:	6905.84	$418,077	$270,450	931.83	$358,157	$258,223	994.08	$125,148	$81,631	8470.35	$864,747	$585,466
StDev:	28754.74	$1,646,847	$1,357,320	3902.98	$1,428,623	$1,081,701	4199.24	$492,661	$379,034	36098.30	$3,496,258	$2,751,747
Min:	0.00	($590)	$0	0.00	($1,120)	($2,298)	0.00	($582)	$0	0.00	($1,329)	($760)
Max:	242600.80	$13,958,148	$12,050,927	33458.22	$12,214,808	$9,199,068	36265.16	$4,155,584	$3,417,585	312324.18	$30,328,540	$24,667,580

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1947.99	$85,031	$85	357.77	$125,055	$84,236	375.43	$38,488	$25,282	2681.19	$248,574	$109,603
ALLIED PROPERTY AND CASUALTY	675.58	$40,507	$1,591	100.68	$30,124	$21,770	111.04	$14,055	$12,257	887.30	$84,686	$35,618
ALLSTATE INDEMNITY COMPANY	0.64	$60	$0	0.16	$20	$0	0.16	$11	$0	0.96	$91	$0
ALLSTATE INSURANCE COMPANY	6642.79	$411,224	$92,967	797.89	$352,186	$182,771	933.23	$162,598	$88,533	8373.91	$926,008	$364,271
AMERICAN FELLOWSHIP MUTUAL	129.10	$9,514	$0	18.89	$6,215	$5,480	18.89	$1,842	$1,435	166.88	$17,571	$6,915
AMERICAN INSURANCE COMPANY, THE	20.01	$1,042	$0	6.15	$2,742	$473	5.63	$1,111	$0	31.79	$4,895	$473
AMERICAN INTERNATIONAL INSURANCE	1629.88	$77,989	$103,935	275.09	$98,155	$77,361	292.77	$33,931	$21,046	2197.74	$210,075	$202,342
AMEX ASSURANCE COMPANY	796.74	$76,030	$4,933	243.99	$76,747	$56,641	249.58	$23,109	$13,325	1290.31	$175,886	$74,899
AMICA MUTUAL INSURANCE COMPANY	1071.91	$79,106	$21,713	194.88	$90,506	$75,483	203.20	$23,343	$9,023	1469.99	$192,955	$106,219
AUTO-OWNERS INSURANCE COMPANY	26693.70	$1,128,947	$1,323,259	2946.60	$1,154,396	$824,127	3317.50	$405,982	$207,592	32957.80	$2,689,325	$2,354,978
BRISTOL WEST INSURANCE COMPANY	424.99	$24,806	$115,447	29.80	$17,212	$9,347	30.32	$5,354	$805	485.11	$47,372	$125,599
CITIZENS INSURANCE COMPANY OF	31754.55	$1,468,624	$259,969	3810.22	$1,228,145	$856,381	4016.73	$492,068	$242,644	39581.50	$3,188,837	$1,358,994

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	0.17	($354)	$0	0.17	$49	($922)	0.17	$23	($252)	0.51	($282)	($1,174)
DAIRYLAND INSURANCE COMPANY	72.73	$10,287	$1,381	1.25	$1,197	$0	1.25	$521	$0	75.23	$12,005	$1,381
EMCASCO INSURANCE COMPANY	25.78	$2,184	$0	1.99	$1,234	$0	1.99	$340	$418	29.76	$3,758	$418
EMPLOYERS MUTUAL CASUALTY	15.00	$892	$0	2.00	$704	$1,027	2.00	$251	$0	19.00	$1,847	$1,027
FARM BUREAU GENERAL INSURANCE	16143.00	$539,476	$195,717	1535.50	$490,691	$387,325	1659.50	$141,007	$115,275	19338.00	$1,171,174	$698,317
FARM BUREAU MUTUAL INSURANCE	4310.20	$112,468	$136,478	453.40	$100,511	$83,260	495.00	$34,917	$30,909	5258.60	$247,896	$250,647
FEDERAL INSURANCE COMPANY	0.00	($3)	$0	0.00	$29	$0	0.00	$12	$0	0.00	$38	$0
FOUNDERS INSURANCE COMPANY OF	30.38	$3,923	$0	NA	NA	NA	NA	NA	NA	30.38	$3,923	$0
FRANKENMUTH MUTUAL INSURANCE	1781.00	$91,033	$1,801	215.00	$74,373	$34,792	211.00	$31,329	$11,930	2207.00	$196,735	$48,523
FREMONT MUTUAL INSURANCE	120.14	$3,067	$0	9.66	$2,451	$0	9.66	$1,047	$0	139.46	$6,565	$0
GEICO INDEMNITY COMPANY	89.29	$10,121	$607	12.65	$8,441	$0	13.37	$3,831	$2,077	115.31	$22,393	$2,684
GLENS FALLS INSURANCE COMPANY, THE	549.33	$36,861	$500	84.75	$28,981	$9,268	92.25	$12,615	$8,966	726.33	$78,457	$18,734

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GMAC INSURANCE COMPANY	18.00	$938	$0	2.00	$696	$0	2.00	$195	$898	22.00	$1,829	$898
GRANGE INSURANCE COMPANY OF	942.98	$50,004	$44	138.15	$49,102	$28,154	149.41	$15,524	$4,893	1230.54	$114,630	$33,091
GREAT LAKES CASUALTY INSURANCE	158.20	$12,811	$2,067	23.76	$9,818	$8,724	25.18	$4,002	$534	207.14	$26,631	$11,325
GREAT NORTHERN INSURANCE	21.00	$2,624	$0	10.51	$5,422	$0	7.00	$2,576	$0	38.51	$10,622	$0
GUARANTY NATIONAL INSURANCE	8.23	$747	$0	1.33	$1,201	$0	1.33	$701	$0	10.89	$2,649	$0
HARLEYSVILLE LAKE STATES INSURANCE	236.35	$22,227	$1,000	8.87	$12,605	$33,125	24.09	$5,016	$674	269.31	$39,848	$34,799
HARTFORD INSURANCE COMPANY OF	858.70	$38,732	$5,534	156.39	$45,054	$51,535	179.66	$15,845	$3,487	1194.75	$99,631	$60,556
HARTFORD UNDERWRITERS INSURANCE	25.40	$1,661	$0	3.63	$1,487	$18,736	3.72	$635	$0	32.75	$3,783	$18,736
HASTINGS MUTUAL INSURANCE	3816.58	$244,695	$127,332	466.50	$138,754	$130,864	498.50	$61,815	$53,980	4781.58	$445,264	$312,176
HOME-OWNERS INSURANCE COMPANY	17334.10	$670,600	$335,068	1885.50	$683,643	$478,148	2065.60	$223,845	$105,467	21285.20	$1,578,088	$918,683
HORACE MANN INSURANCE COMPANY	333.16	$20,015	$3,506	56.48	$18,925	$11,618	60.41	$11,168	$8,389	450.05	$50,108	$23,513
INTEGON NATIONAL INSURANCE	773.55	$61,594	$3,579	58.23	$30,870	$18,935	63.49	$12,033	$16,590	895.27	$104,497	$39,104

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	0.00	($118)	$0	0.08	($43)	$0	0.08	($10)	$5,503	0.16	($171)	$5,503
MEEMIC INSURANCE COMPANY	7981.71	$514,458	$55,115	1351.80	$437,536	$405,633	1401.08	$186,346	$115,332	10734.59	$1,138,340	$576,080
MEMBERSELECT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($295)	NA	NA	NA	0.00	$0	($295)
METROPOLITAN DIRECT PROPERTY AND	36.00	$1,919	$0	5.16	$1,413	$538	5.16	$615	$339	46.32	$3,947	$877
METROPOLITAN GROUP PROPERTY AND	46.63	$3,838	$0	7.57	$3,628	$5,074	9.66	$1,326	$477	63.86	$8,792	$5,551
MIC GENERAL INSURANCE CORPORATION	492.48	$39,795	$805	94.30	$36,532	$33,422	101.64	$11,199	$12,467	688.42	$87,526	$46,694
MICHIGAN AUTOMOBILE INSURANCE	275.98	$47,856	$2,039,814	13.91	$13,186	$13,498	14.65	$3,688	$0	304.54	$64,730	$2,053,312
MICHIGAN INSURANCE COMPANY	6238.00	$106,005	$4,908	756.00	$95,959	$52,858	701.00	$35,597	$20,086	7695.00	$237,561	$77,852
MICHIGAN MILLERS MUTUAL INSURANCE	1177.85	$60,288	$2,064	149.33	$48,672	$52,453	167.00	$23,907	$23,785	1494.18	$132,867	$78,302
MODERN SERVICE INSURANCE	791.55	$108,348	$40,877	11.48	$12,674	$17,325	11.82	$5,363	$1,543	814.85	$126,385	$59,745
MUTUAL SERVICE CASUALTY INSURANCE	118.25	$6,998	$0	16.06	$5,439	$0	17.23	$1,564	$903	151.54	$14,001	$903
NATIONAL BEN-FRANKLIN INSURANCE	94.33	$6,201	$4,192	11.67	$4,580	$19,039	14.67	$2,067	$2,339	120.67	$12,848	$25,570

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	95.06	$9,738	$129,313	18.33	$4,969	$10,730	18.50	$988	$594	131.89	$15,695	$140,637
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	$304	0.43	$16	$1,130	0.43	$16	$1,434
NATIONWIDE MUTUAL FIRE INSURANCE	563.33	$43,820	$7,632	112.37	$42,598	$17,200	117.64	$18,480	$4,382	793.34	$104,898	$29,214
NATIONWIDE PROPERTY AND CASUALTY	5.00	$1,449	$0	NA	NA	NA	NA	NA	NA	5.00	$1,449	$0
NORTH POINTE INSURANCE COMPANY	750.00	$107,649	$41,723	11.00	$13,890	$9,928	12.00	$4,884	$203	773.00	$126,423	$51,854
NORTHERN INSURANCE COMPANY OF	2.50	$153	$0	0.50	$239	$0	0.50	$113	$0	3.50	$505	$0
PACIFIC INDEMNITY COMPANY	3.00	$429	$0	1.00	$1,610	$0	1.00	$1,070	$0	5.00	$3,109	$0
PARTNERS MUTUAL INSURANCE	16.35	$3,299	$15,300	5.24	$2,263	$6,021	2.62	$1,201	$514	24.21	$6,763	$21,835
PHARMACISTS MUTUAL INSURANCE	30.67	$1,418	$0	9.00	$1,412	$0	3.67	$483	$0	43.34	$3,313	$0
PIONEER STATE MUTUAL INSURANCE	379.78	$22,325	$0	53.56	$15,560	$11,500	53.56	$5,771	$2,251	486.90	$43,656	$13,751
PROGRESSIVE MICHIGAN INSURANCE	7955.00	$681,537	$316,180	960.00	$532,615	$366,649	1035.00	$137,623	$55,430	9950.00	$1,351,775	$738,259
QBE INSURANCE CORPORATION	472.33	$67,400	$7,122	1.48	$2,053	$0	1.48	$575	$0	475.29	$70,028	$7,122

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SAFECO INSURANCE COMPANY OF	0.50	$240	$716	1.00	$122	$0	2.00	$482	$0	3.50	$844	$716
SECURA INSURANCE, A MUTUAL	789.75	$56,892	$0	121.40	$40,742	$38,687	130.74	$18,806	$17,333	1041.89	$116,440	$56,020
SECURA SUPREME INSURANCE	22.23	$2,225	$0	6.33	$1,453	$1,262	6.33	$600	$0	34.89	$4,278	$1,262
SOUTHERN MICHIGAN INSURANCE	14.50	$2,647	$0	NA	NA	NA	NA	NA	NA	14.50	$2,647	$0
STANDARD FIRE INSURANCE COMPANY, THE	45.53	$2,770	$250	6.30	$1,447	$0	4.75	$621	$0	56.58	$4,838	$250
STATE AUTOMOBILE MUTUAL	226.51	$14,248	$179	35.68	$13,762	$5,433	40.88	$6,357	$1,163	303.07	$34,367	$6,775
TEACHERS INSURANCE COMPANY	395.73	$17,863	$161,812	64.49	$14,940	$16,303	68.41	$7,619	$4,428	528.63	$40,422	$182,543
TITAN INSURANCE COMPANY	1440.84	$219,985	$75,792	49.66	$59,240	$26,480	52.25	$22,537	$7,650	1542.75	$301,762	$109,922
TRAVELERS INDEMNITY COMPANY OF	43.68	$2,706	$687	5.33	$1,758	$7,576	6.72	$733	$893	55.73	$5,197	$9,156
TRUMBULL INSURANCE COMPANY	51.47	$3,100	$3,427	6.25	$3,491	$2,710	6.41	$1,221	$0	64.13	$7,812	$6,137
UNITED SERVICES AUTOMOBILE	780.44	$46,807	$0	154.58	$57,049	$23,238	163.37	$16,839	$24,226	1098.39	$120,695	$47,464
UNITRIN DIRECT INSURANCE COMPANY	1395.13	$72,447	$683	173.33	$67,658	$20,078	179.87	$31,304	$2,208	1748.33	$171,409	$22,969

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	407.09	$27,841	$500	80.85	$34,879	$14,338	82.86	$10,269	$12,552	570.80	$72,989	$27,390
WARNER INSURANCE COMPANY	0.99	$0	$0	0.22	$0	$0	0.22	$0	$0	1.43	$0	$0
WEST AMERICAN INSURANCE COMPANY	13.70	$1,477	$0	1.40	$941	$2,584	1.40	$349	$289	16.50	$2,767	$2,873
WESTFIELD INSURANCE COMPANY	195.52	$11,063	$0	19.16	$6,893	$6,722	20.17	$2,847	$554	234.85	$20,803	$7,276
WOLVERINE MUTUAL INSURANCE	97.73	$4,973	$0	12.75	$4,977	$482	13.24	$2,205	$411	123.72	$12,155	$893
Mean:	2038.64	$102,154	$75,301	246.47	$87,485	$63,195	268.37	$32,148	$17,879	2476.98	$214,055	$151,029
StDev:	5498.83	$247,050	$283,043	636.21	$224,971	$161,051	691.24	$83,109	$43,390	6729.46	$544,562	$406,319
Min:	0.00	($354)	$0	0.00	($43)	($922)	0.00	($10)	$0	0.00	($282)	($1,174)
Max:	31754.55	$1,468,624	$2,039,814	3810.22	$1,228,145	$856,381	4016.73	$492,068	$242,644	39581.50	$3,188,837	$2,354,978

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	632.14	$35,206	$50	106.32	$45,395	$28,677	116.78	$13,538	$2,620	855.24	$94,139	$31,347
ALLIED PROPERTY AND CASUALTY	5091.83	$360,520	$47,143	798.71	$308,543	$125,963	893.79	$114,239	$43,048	6784.33	$783,302	$216,154
ALLSTATE INSURANCE COMPANY	70653.14	$4,673,091	$2,254,297	8318.05	$4,275,568	$2,240,005	9300.07	$1,781,573	$740,885	88271.26	$10,730,232	$5,235,187
AMERICAN AND FOREIGN INSURANCE	12.00	$396	$0	2.00	$369	$0	2.00	$172	$0	16.00	$937	$0
AMERICAN FELLOWSHIP MUTUAL	1.25	$234	$0	0.25	$269	$0	0.25	$68	$0	1.75	$571	$0
AMERICAN INSURANCE COMPANY, THE	21.72	$2,785	$0	5.85	$4,565	$0	6.28	$1,281	$1,331	33.85	$8,631	$1,331
AMERICAN INTERNATIONAL INSURANCE	522.51	$31,961	$0	81.15	$40,400	$26,358	92.35	$14,166	$5,402	696.01	$86,527	$31,760
AMEX ASSURANCE COMPANY	505.49	$52,725	$10,725	146.90	$57,483	$36,525	150.82	$15,082	$11,257	803.21	$125,290	$58,507
AMICA MUTUAL INSURANCE COMPANY	660.13	$60,120	$3,576	110.03	$59,998	$29,328	120.68	$14,208	($5,764)	890.84	$134,326	$27,140
ARGONAUT INSURANCE COMPANY	31.50	$4,536	$0	4.66	$4,499	$15,313	4.83	$1,642	$0	40.99	$10,677	$15,313
AUTO CLUB GROUP INSURANCE	26329.58	$2,383,136	$976,572	4475.97	$2,269,487	$1,553,467	4726.15	$674,190	$448,300	35531.70	$5,326,813	$2,978,339
AUTO CLUB INSURANCE ASSOCIATION	18980.48	$1,871,384	$744,795	3028.82	$1,499,283	$1,018,228	3267.90	$433,915	$192,431	25277.20	$3,804,582	$1,955,454

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	32632.37	$1,429,936	$1,027,328	3657.30	$1,489,929	$1,499,892	4049.39	$514,017	$381,419	40339.06	$3,433,882	$2,908,639
BRISTOL WEST INSURANCE COMPANY	1833.29	$115,392	$73,718	159.73	$131,317	$76,458	163.74	$39,423	$21,921	2156.76	$286,132	$172,097
CINCINNATI INSURANCE COMPANY, THE	215.97	$13,034	$0	26.83	$13,252	$9,191	29.83	$5,898	$3,150	272.63	$32,184	$12,341
CITIZENS INSURANCE COMPANY OF	97580.72	$5,230,736	$1,436,872	11582.96	$4,555,727	$2,629,056	12319.73	$1,753,228	$743,130	121483.41	$11,539,691	$4,809,058
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$335	NA	NA	NA	0.00	$0	$335
DAIRYLAND INSURANCE COMPANY	2678.49	$336,330	$183,860	40.73	$51,373	$16,400	41.25	$23,879	($421)	2760.47	$411,582	$199,839
EMCASCO INSURANCE COMPANY	479.88	$35,927	$500	50.75	$26,263	$4,111	53.17	$8,910	$3,771	583.80	$71,100	$8,382
EMPLOYERS MUTUAL CASUALTY	517.06	$35,364	$1,938	48.84	$25,307	$11,347	48.26	$8,556	$9,238	614.16	$69,227	$22,523
ESURANCE INSURANCE COMPANY	7.00	$3,007	$0	2.99	$2,023	$0	1.49	$529	$0	11.48	$5,559	$0
FARM BUREAU GENERAL INSURANCE	14770.40	$585,022	$169,331	1498.90	$583,710	$454,572	1608.10	$173,971	$136,664	17877.40	$1,342,703	$760,567
FARM BUREAU MUTUAL INSURANCE	1648.10	$54,216	$51,854	178.40	$46,878	$32,725	184.10	$17,821	$6,451	2010.60	$118,915	$91,030
FARMERS INSURANCE EXCHANGE	7965.96	$596,705	$89,318	791.05	$466,216	$301,024	856.24	$191,354	$99,687	9613.25	$1,254,275	$490,029

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	0.00	$18	$0	0.00	($275)	$1,671	0.00	($76)	$0	0.00	($333)	$1,671
FOUNDERS INSURANCE COMPANY	29.50	$3,248	$711	0.91	$1,131	$0	0.91	$516	$0	31.32	$4,895	$711
FOUNDERS INSURANCE COMPANY OF	849.49	$90,777	$1,765	3.24	$4,693	$0	3.24	$2,072	$0	855.97	$97,542	$1,765
FRANKENMUTH MUTUAL INSURANCE	4056.00	$213,387	$29,047	508.00	$180,393	$160,568	510.00	$74,931	$31,770	5074.00	$468,711	$221,385
FREMONT MUTUAL INSURANCE	392.90	$10,963	$13,267	33.90	$10,056	$6,964	37.73	$4,394	$2,030	464.53	$25,413	$22,261
GE PROPERTY & CASUALTY INSURANCE	241.98	$20,791	$45,757	43.32	$15,679	$14,629	41.32	$5,000	$5,184	326.62	$41,470	$65,570
GEICO INDEMNITY COMPANY	2666.30	$332,291	$45,650	310.85	$176,746	$70,423	329.91	$81,844	$25,177	3307.06	$590,881	$141,250
GLENS FALLS INSURANCE COMPANY, THE	277.41	$25,315	$0	57.76	$24,777	$1,090	66.41	$11,004	$694	401.58	$61,096	$1,784
GLOBE INDEMNITY COMPANY	0.00	($111)	$0	0.00	($115)	$0	0.00	($31)	$0	0.00	($257)	$0
GMAC INSURANCE COMPANY	56.00	$3,773	$0	8.50	$3,343	$0	8.50	$1,174	$0	73.00	$8,290	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($162)	NA	NA	NA	0.00	$0	($162)
GREAT AMERICAN INSURANCE	286.54	$31,208	$2,000	67.75	$25,290	$18,318	74.14	$12,988	$6,834	428.43	$69,486	$27,152

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT LAKES CASUALTY INSURANCE	590.57	$49,190	$2,385	82.76	$34,820	$39,815	85.87	$18,896	$10,461	759.20	$102,906	$52,661
HARLEYSVILLE LAKE STATES INSURANCE	1393.53	$120,005	$5,494	181.66	$87,041	$72,010	190.67	$31,310	$7,263	1765.86	$238,356	$84,767
HARTFORD ACCIDENT AND INDEMNITY	422.71	$23,169	$8,454	75.28	$31,183	$68,958	80.12	$10,077	$25,182	578.11	$64,429	$102,594
HARTFORD INSURANCE COMPANY OF	1039.76	$61,714	$3,955	178.26	$66,005	$51,742	198.35	$20,307	$3,610	1416.37	$148,026	$59,307
HARTFORD UNDERWRITERS INSURANCE	2.25	$181	$0	0.45	$407	$165	0.45	$129	$512	3.15	$717	$677
HASTINGS MUTUAL INSURANCE	724.82	$63,170	$500	94.50	$34,545	$19,731	97.00	$14,715	$7,341	916.32	$112,430	$27,572
HOME-OWNERS INSURANCE COMPANY	22398.68	$899,520	$700,949	2431.64	$906,481	$1,038,746	2647.44	$294,072	$229,968	27477.76	$2,100,073	$1,969,663
HORACE MANN INSURANCE COMPANY	377.91	$26,352	$420,656	52.91	$22,930	$15,267	56.41	$12,981	$1,189	487.23	$62,263	$437,112
INTEGON NATIONAL INSURANCE	677.07	$60,143	$10,866	70.66	$45,539	$22,257	75.58	$17,856	$3,228	823.31	$123,538	$36,351
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8529.83	$852,919	$372,100	2084.27	$1,022,758	$506,029	2258.14	$317,308	$211,305	12872.24	$2,192,985	$1,089,434
LUMBERMENS MUTUAL CASUALTY	0.00	($380)	$0	0.00	($239)	$0	0.00	($95)	$0	0.00	($714)	$0
MEEMIC INSURANCE COMPANY	4032.16	$281,417	$19,180	693.48	$254,250	$167,812	710.74	$102,505	$52,829	5436.38	$638,172	$239,821

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEMBERSELECT INSURANCE COMPANY	874.80	$141,197	$19,107	94.23	$101,145	$49,467	109.15	$40,660	$45,308	1078.18	$283,002	$113,882
MERASTAR INSURANCE COMPANY	34.44	$3,183	$561	6.84	$2,369	$3,381	6.84	$634	$0	48.12	$6,186	$3,942
METROPOLITAN DIRECT PROPERTY AND	294.47	$18,667	$4,145	41.41	$16,850	$10,729	43.90	$6,369	$1,892	379.78	$41,886	$16,766
METROPOLITAN GENERAL INSURANCE	28.98	$1,415	$0	3.00	$882	$0	3.83	$258	$0	35.81	$2,555	$0
METROPOLITAN GROUP PROPERTY AND	451.75	$35,127	$33,115	63.15	$27,536	$18,912	68.16	$10,675	$1,362	583.06	$73,338	$53,389
METROPOLITAN PROPERTY AND CASUALTY	148.48	$8,949	$0	19.74	$6,817	$344	19.91	$2,446	$2,194	188.13	$18,212	$2,538
MIC GENERAL INSURANCE CORPORATION	7080.10	$589,536	$1,358,679	1290.46	$559,054	$226,551	1372.24	$143,944	$51,393	9742.80	$1,292,534	$1,636,623
MICHIGAN AUTOMOBILE INSURANCE	336.49	$50,119	$1,302	21.33	$20,980	$27,353	21.08	$5,837	($299)	378.90	$76,936	$28,356
MICHIGAN INSURANCE COMPANY	9614.00	$173,825	$27,033	1047.00	$133,054	$61,660	875.00	$50,069	$56,821	11536.00	$356,948	$145,514
MICHIGAN MILLERS MUTUAL INSURANCE	16895.04	$916,247	$608,618	2209.83	$721,434	$545,432	2397.01	$335,058	$164,248	21501.88	$1,972,739	$1,318,298
MID-CENTURY INSURANCE COMPANY	21.96	$1,750	$0	1.32	$1,491	$6,160	2.16	$268	$0	25.44	$3,509	$6,160
MODERN SERVICE INSURANCE	5580.16	$739,934	$530,830	144.32	$130,092	$88,275	151.32	$63,677	$28,612	5875.80	$933,703	$647,717

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	713.57	$48,863	$6,023	87.30	$45,585	$24,583	93.32	$13,446	$5,618	894.19	$107,894	$36,224
NATIONAL BEN-FRANKLIN INSURANCE	28.24	$2,908	$0	6.59	($460)	$0	7.58	$691	$0	42.41	$3,139	$0
NATIONAL GENERAL INSURANCE	200.37	$23,434	$21,227	37.77	$14,441	$7,958	42.18	$2,994	$20,414	280.32	$40,869	$49,599
NATIONWIDE INSURANCE COMPANY OF	0.00	($137)	$0	0.00	($56)	$651	0.12	($7)	$1,421	0.12	($200)	$2,072
NATIONWIDE MUTUAL FIRE INSURANCE	5346.07	$436,318	$268,144	931.80	$479,065	$213,332	996.12	$163,271	$66,347	7273.99	$1,078,654	$547,823
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$108	NA	NA	NA	0.00	$0	$108
NATIONWIDE PROPERTY AND CASUALTY	20.91	$5,395	$0	1.50	$2,311	$0	1.50	$411	$0	23.91	$8,117	$0
NORTH POINTE INSURANCE COMPANY	2694.00	$356,625	$38,940	51.00	$62,323	$29,520	61.00	$21,435	$4,256	2806.00	$440,383	$72,716
NORTHERN INSURANCE COMPANY OF	7.48	$910	$0	1.00	$442	$0	1.00	$112	$0	9.48	$1,464	$0
PARTNERS MUTUAL INSURANCE	117.78	$7,621	$15,800	24.46	$7,474	$10,599	14.48	$3,443	$577	156.72	$18,538	$26,976
PHARMACISTS MUTUAL INSURANCE	2.00	$145	$0	0.50	$370	$0	0.00	$41	$0	2.50	$556	$0
PIONEER STATE MUTUAL INSURANCE	3231.24	$175,399	$28,697	452.33	$127,343	$72,230	455.14	$45,519	$26,887	4138.71	$348,261	$127,814

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PROGRESSIVE MICHIGAN INSURANCE	25188.00	$1,922,907	$737,851	2760.00	$1,820,842	$826,136	2896.00	$448,288	$168,964	30844.00	$4,192,037	$1,732,951
PRUDENTIAL GENERAL INSURANCE	250.66	$19,157	$250	30.49	$16,743	$16,981	32.40	$6,481	$16	313.55	$42,381	$17,247
PRUDENTIAL PROPERTY AND CASUALTY	6264.32	$320,454	$21,470	844.98	$310,908	$179,840	841.39	$132,490	$76,367	7950.69	$763,852	$277,677
QBE INSURANCE CORPORATION	3231.90	$490,133	$38,186	39.90	$49,964	$13,752	41.57	$17,846	$4,371	3313.37	$557,943	$56,309
SAFECO INSURANCE COMPANY OF	0.00	($283)	$518	0.00	($371)	$1,926	0.00	($137)	$8,076	0.00	($791)	$10,520
SAFECO INSURANCE COMPANY OF	646.68	$60,107	$2,936	112.85	$53,835	$39,609	123.27	$17,910	$4,450	882.80	$131,852	$46,995
SECURA INSURANCE, A MUTUAL	26.00	$2,467	$0	2.00	$678	$9,211	2.00	$278	$536	30.00	$3,423	$9,747
SOUTHERN MICHIGAN INSURANCE	163.97	$14,248	$2,658	8.13	$9,369	$19,821	7.91	$2,933	$6,444	180.01	$26,550	$28,923
STANDARD FIRE INSURANCE COMPANY, THE	15.46	$1,512	$0	2.98	$574	$0	2.49	$672	$2,043	20.93	$2,758	$2,043
STATE AUTOMOBILE MUTUAL	176.32	$13,675	$0	33.57	$13,084	$16,272	35.32	$4,934	$9,818	245.21	$31,693	$26,090
STATE FARM FIRE AND CASUALTY	123.56	$15,201	$1,000	14.16	$12,956	$4,122	15.82	$2,637	$4,771	153.54	$30,794	$9,893
STATE FARM MUTUAL AUTOMOBILE	57605.66	$4,280,850	$2,681,689	7493.30	$3,236,190	$2,128,134	8075.66	$932,598	$594,232	73174.62	$8,449,638	$5,404,055

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TEACHERS INSURANCE COMPANY	88.30	$5,117	$1,078	11.74	$3,199	$6,455	11.74	$1,237	$1,586	111.78	$9,553	$9,119
TITAN INDEMNITY COMPANY	6.80	$633	$0	0.86	$782	$0	0.86	$388	$0	8.52	$1,803	$0
TITAN INSURANCE COMPANY	11007.48	$1,513,061	$301,564	401.48	$441,231	$220,468	422.15	$182,209	$22,934	11831.11	$2,136,501	$544,966
TOKIO MARINE AND FIRE INSURANCE	5.00	$539	$0	2.00	$1,644	$0	2.00	$372	$0	9.00	$2,555	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$16	0.00	$0	($1,991)	0.00	$0	($1,975)
TRAVELERS INDEMNITY COMPANY OF	92.52	$5,417	$0	16.76	$4,515	$10,518	10.91	$1,841	$0	120.19	$11,773	$10,518
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	11.96	$660	$0	1.00	$572	$0	2.08	$439	$0	15.04	$1,671	$0
UNITED SERVICES AUTOMOBILE	6450.73	$437,471	$120,337	1308.62	$546,066	$265,828	1365.73	$135,514	$56,939	9125.08	$1,119,051	$443,104
UNITRIN DIRECT INSURANCE COMPANY	3845.20	$194,054	$64,456	447.70	$181,000	$78,321	451.40	$78,688	$4,441	4744.30	$453,742	$147,218
UNITRIN DIRECT PROPERTY & CASUALTY	39.00	$4,444	$0	5.00	$2,636	$0	9.00	$666	$0	53.00	$7,746	$0
USAA CASUALTY INSURANCE COMPANY	5122.85	$357,297	$73,313	993.68	$440,543	$222,734	1036.71	$111,926	$74,177	7153.24	$909,766	$370,224

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WARNER INSURANCE COMPANY	3.40	$0	$0	0.89	$0	$0	0.90	$0	$0	5.19	$0	$0
WEST AMERICAN INSURANCE COMPANY	18.27	$1,650	$0	4.49	$2,513	$0	4.80	$1,437	$0	27.56	$5,600	$0
WESTFIELD INSURANCE COMPANY	1059.67	$60,650	$4,493	111.83	$52,218	$42,298	117.75	$19,793	$2,680	1289.25	$132,661	$49,471
WOLVERINE MUTUAL INSURANCE	1452.72	$90,133	$28,025	180.31	$74,275	$112,287	191.32	$26,857	$5,512	1824.35	$191,265	$145,824
Mean:	5362.48	$364,524	$166,281	634.63	$286,418	$179,991	700.56	$101,805	$51,482	6408.52	$731,467	$387,895
StDev:	14425.34	$909,470	$442,503	1731.64	$771,354	$471,154	1895.11	$284,622	$136,938	17676.75	$1,930,708	$1,010,931
Min:	0.00	($380)	$0	0.00	($460)	($162)	0.00	($137)	$0	0.00	($791)	($1,975)
Max:	97580.72	$5,230,736	$2,681,689	11582.96	$4,555,727	$2,629,056	12319.73	$1,781,573	$743,130	121483.41	$11,539,691	$5,404,055

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	2097.58	$104,488	$44,275	366.52	$154,930	$110,839	397.60	$51,250	$31,166	2861.70	$310,668	$186,280
ALLIED PROPERTY AND CASUALTY	1205.04	$79,509	$2,496	214.73	$74,724	$42,533	229.39	$31,228	$19,632	1649.16	$185,461	$64,661
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	0.00	($58)	$0	0.00	($58)	$0
ALLSTATE INSURANCE COMPANY	15860.88	$934,248	$629,991	2098.39	$921,283	$554,065	2301.49	$457,933	$124,891	20260.76	$2,313,464	$1,308,947
AMERICAN FELLOWSHIP MUTUAL	2.50	($107)	$0	0.50	($99)	$508	0.50	($22)	$2,646	3.50	($228)	$3,154
AMERICAN INSURANCE COMPANY, THE	9.56	$848	$0	2.56	$1,393	$0	2.21	$665	$0	14.33	$2,906	$0
AMERICAN INTERNATIONAL INSURANCE	1553.41	$82,643	$843	265.25	$96,413	$64,737	284.66	$39,155	$11,460	2103.32	$218,211	$77,040
AMEX ASSURANCE COMPANY	87.49	$9,407	$823	28.74	$11,181	$1,131	28.32	$3,378	$785	144.55	$23,966	$2,739
AMICA MUTUAL INSURANCE COMPANY	457.41	$35,927	$5,620	78.82	$37,703	$29,410	87.58	$9,375	$14,350	623.81	$83,005	$49,380
ARGONAUT INSURANCE COMPANY	25.47	$2,141	$1,129	3.75	$3,452	($101)	3.74	$1,401	$1,828	32.96	$6,994	$2,856
AUTO CLUB GROUP INSURANCE	58697.06	$4,635,115	$845,287	10485.56	$4,252,359	$2,574,742	10994.31	$1,411,056	$803,249	80176.93	$10,298,530	$4,223,278
AUTO CLUB INSURANCE ASSOCIATION	24050.48	$2,041,062	$773,805	4231.14	$1,642,282	$986,076	4531.65	$539,899	$330,903	32813.27	$4,223,243	$2,090,784

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AUTO-OWNERS INSURANCE COMPANY	32632.37	$1,429,936	$1,027,328	3657.30	$1,489,929	$1,499,892	4049.39	$514,017	$381,419	40339.06	$3,433,882	$2,908,639
CINCINNATI INSURANCE COMPANY, THE	85.95	$4,030	$0	13.46	$3,912	$0	13.46	$1,681	$1,234	112.87	$9,623	$1,234
CITIZENS INSURANCE COMPANY OF	32366.07	$1,595,336	$459,124	4101.38	$1,460,506	$899,923	4333.81	$569,431	$290,136	40801.26	$3,625,273	$1,649,183
DAIRYLAND INSURANCE COMPANY	140.66	$17,945	$0	2.15	$3,404	$2,202	2.66	$1,826	$0	145.47	$23,175	$2,202
EMCASCO INSURANCE COMPANY	201.94	$14,447	$500	30.09	$13,909	$9,256	31.42	$4,742	$1,975	263.45	$33,098	$11,731
EMPLOYERS MUTUAL CASUALTY	69.08	$4,781	$0	8.50	$4,413	$0	9.33	$1,537	$0	86.91	$10,731	$0
ESURANCE INSURANCE COMPANY	0.96	$860	$0	0.49	$714	$0	0.24	$155	$0	1.69	$1,729	$0
FARM BUREAU GENERAL INSURANCE	2846.20	$104,669	$7,548	310.00	$110,452	$60,238	325.30	$31,656	$24,143	3481.50	$246,777	$91,929
FARM BUREAU MUTUAL INSURANCE	386.00	$12,686	$100,000	40.30	$10,455	$5,540	47.90	$3,522	$1,578	474.20	$26,663	$107,118
FEDERAL INSURANCE COMPANY	0.00	($194)	$0	0.00	($225)	$739	0.00	($72)	$0	0.00	($491)	$739
FOUNDERS INSURANCE COMPANY	1.32	$139	$0	0.00	$0	$407	NA	NA	NA	1.32	$139	$407
FOUNDERS INSURANCE COMPANY OF	42.33	$4,556	$0	1.00	$746	$0	1.00	$278	$0	44.33	$5,580	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	562.00	$31,594	$1,182	73.00	$27,976	$16,927	80.00	$11,735	$6,864	715.00	$71,305	$24,973
FREMONT MUTUAL INSURANCE	46.16	$1,144	$0	4.56	$883	$0	4.56	$347	$352	55.28	$2,374	$352
GEICO INDEMNITY COMPANY	331.67	$43,969	$10,638	52.10	$29,930	$20,768	53.30	$14,828	$5,311	437.07	$88,727	$36,717
GLENS FALLS INSURANCE COMPANY, THE	168.17	$12,173	$0	31.41	$13,741	$0	36.09	$6,295	$526	235.67	$32,209	$526
GMAC INSURANCE COMPANY	3.00	$184	$0	NA	NA	NA	NA	NA	NA	3.00	$184	$0
GRANGE INSURANCE COMPANY OF	7.50	$532	$0	1.50	$460	$0	1.50	$151	$0	10.50	$1,143	$0
GREAT LAKES CASUALTY INSURANCE	25.53	$2,000	$0	4.85	$2,695	$0	5.01	$839	$0	35.39	$5,534	$0
GUARANTY NATIONAL INSURANCE	6.63	$670	$0	0.66	$785	$0	0.66	$448	$0	7.95	$1,903	$0
HARLEYSVILLE LAKE STATES INSURANCE	7837.00	$610,560	$93,466	1043.60	$469,112	$204,450	1097.25	$166,314	$57,671	9977.85	$1,245,986	$355,587
HARTFORD INSURANCE COMPANY OF	65.50	$4,489	$0	13.70	$4,394	$3,287	13.70	$1,384	$826	92.90	$10,267	$4,113
HASTINGS MUTUAL INSURANCE	2430.98	$156,767	$57,902	277.50	$98,737	$46,184	306.00	$36,479	$23,528	3014.48	$291,983	$127,614
HOME-OWNERS INSURANCE COMPANY	22398.68	$899,520	$700,949	2431.64	$906,481	$1,038,746	2647.44	$294,072	$229,968	27477.76	$2,100,073	$1,969,663

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HORACE MANN INSURANCE COMPANY	137.74	$9,997	$3,500	21.66	$9,651	$19,964	24.66	$5,302	$1,449	184.06	$24,950	$24,913
INTEGON NATIONAL INSURANCE	64.40	$5,079	$0	7.91	$4,420	$3,572	7.90	$1,881	$0	80.21	$11,380	$3,572
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$709	0.00	$0	$709
MEEMIC INSURANCE COMPANY	7646.55	$531,442	$114,222	3375.22	$1,210,118	$955,447	3524.41	$518,830	$317,085	14546.18	$2,260,390	$1,386,754
MEMBERSELECT INSURANCE COMPANY	1563.90	$228,860	$167,044	185.49	$151,291	$46,903	193.90	$60,743	$19,343	1943.29	$440,894	$233,290
MERASTAR INSURANCE COMPANY	2.00	$221	$0	0.50	$347	$0	0.50	$77	$0	3.00	$645	$0
METROPOLITAN DIRECT PROPERTY AND	116.08	$6,277	$180	12.49	$4,673	($1,029)	13.66	$1,592	($338)	142.23	$12,542	($1,187)
METROPOLITAN GROUP PROPERTY AND	176.56	$12,948	$3,697	23.74	$9,762	$4,745	24.40	$3,509	$2,210	224.70	$26,219	$10,652
METROPOLITAN PROPERTY AND CASUALTY	47.00	$2,669	$0	6.50	$2,362	$1,346	6.50	$760	$0	60.00	$5,791	$1,346
MIC GENERAL INSURANCE CORPORATION	2190.08	$181,501	$79,082	403.29	$159,161	$160,857	426.79	$47,109	$34,273	3020.16	$387,771	$274,212
MICHIGAN AUTOMOBILE INSURANCE	101.82	$16,890	$7,012	4.83	$6,964	$0	5.41	$2,366	$0	112.06	$26,220	$7,012
MICHIGAN INSURANCE COMPANY	4819.00	$89,587	$24,857	584.00	$80,920	$14,510	518.00	$28,536	$27,144	5921.00	$199,043	$66,511

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN MILLERS MUTUAL INSURANCE	1598.25	$79,662	$45,370	216.66	$64,087	$41,946	240.91	$31,289	$9,055	2055.82	$175,038	$96,371
MUTUAL SERVICE CASUALTY INSURANCE	233.16	$14,602	$0	29.58	$11,782	$2,146	32.91	$3,719	$1,662	295.65	$30,103	$3,808
NATIONAL BEN-FRANKLIN INSURANCE	15.50	$952	$500	3.00	$1,486	$686	3.00	$604	$0	21.50	$3,042	$1,186
NATIONAL GENERAL INSURANCE	85.19	$9,558	$7,857	16.72	$5,490	$4,230	16.71	$1,043	$0	118.62	$16,091	$12,087
NATIONWIDE INSURANCE COMPANY OF	0.12	($5)	$0	0.35	$242	$0	0.36	$72	$0	0.83	$309	$0
NATIONWIDE MUTUAL FIRE INSURANCE	1251.55	$89,838	$20,070	224.95	$93,888	$43,541	235.67	$40,620	$19,639	1712.17	$224,346	$83,250
NATIONWIDE PROPERTY AND CASUALTY	8.00	$1,851	$0	1.00	$652	$0	1.00	$282	$0	10.00	$2,785	$0
NORTH POINTE INSURANCE COMPANY	127.00	$17,744	$0	5.00	$6,481	$2,306	6.00	$2,799	$0	138.00	$27,024	$2,306
PARTNERS MUTUAL INSURANCE	48.49	$3,627	$1,986	11.40	$2,939	$0	6.69	$1,316	$473	66.58	$7,882	$2,459
PIONEER STATE MUTUAL INSURANCE	2401.20	$118,694	$7,819	342.45	$83,606	$49,687	346.45	$31,376	$17,327	3090.10	$233,676	$74,833
PROGRESSIVE MICHIGAN INSURANCE	2575.00	$143,635	$42,106	271.00	$181,954	$114,951	283.00	$42,885	$6,730	3129.00	$368,474	$163,787
SECURA INSURANCE, A MUTUAL	425.64	$31,457	$2,365	48.81	$16,999	$11,829	53.32	$7,429	$1,236	527.77	$55,885	$15,430

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SOUTHERN MICHIGAN INSURANCE	1389.32	$107,487	$19,929	79.29	$75,841	$40,113	80.43	$29,909	$3,492	1549.04	$213,237	$63,534
STANDARD FIRE INSURANCE COMPANY, THE	22.23	$1,387	$0	7.43	$2,148	$1,956	3.42	$711	$126	33.08	$4,246	$2,082
STATE AUTOMOBILE MUTUAL	102.20	$9,822	$0	23.49	$9,468	$4,032	25.53	$3,248	$50	151.22	$22,538	$4,082
TEACHERS INSURANCE COMPANY	83.46	$4,322	$500	12.66	$4,285	$22,747	13.16	$1,998	$247	109.28	$10,605	$23,494
TITAN INDEMNITY COMPANY	0.84	$98	$0	0.21	$152	$0	0.21	$47	$0	1.26	$297	$0
TITAN INSURANCE COMPANY	1423.23	$195,773	$197,836	60.42	$70,522	$72,971	63.32	$29,356	($3,798)	1546.97	$295,651	$267,009
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	($872)	NA	NA	NA	0.00	$0	($872)
TRAVELERS INDEMNITY COMPANY OF	115.21	$6,117	$1,626	26.67	$6,874	$1,946	17.62	$2,306	$0	159.50	$15,297	$3,572
TRUMBULL INSURANCE COMPANY	19.00	$1,508	$0	1.00	$568	$0	1.00	$159	$0	21.00	$2,235	$0
UNITED SERVICES AUTOMOBILE	2441.91	$162,425	$64,943	496.12	$209,582	$120,982	520.73	$53,175	$14,683	3458.76	$425,182	$200,608
UNITRIN DIRECT INSURANCE COMPANY	112.78	$5,576	$0	10.66	$3,276	$0	10.66	$1,291	$2,957	134.10	$10,143	$2,957
USAA CASUALTY INSURANCE COMPANY	1752.25	$120,366	$9,980	348.03	$163,971	$82,891	367.03	$44,516	$33,041	2467.31	$328,853	$125,912

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	17.00	$1,042	$0	4.00	$1,081	$0	4.00	$488	$0	25.00	$2,611	$0
WESTFIELD INSURANCE COMPANY	257.09	$13,382	$0	27.08	$13,203	$3,516	29.32	$4,591	$3,658	313.49	$31,176	$7,174
WOLVERINE MUTUAL INSURANCE	35.50	$2,351	$0	3.50	$1,388	$620	4.50	$506	$0	43.50	$4,245	$620
Mean:	3334.84	$209,817	$77,575	510.73	$201,676	$138,903	542.15	$72,408	$39,985	4212.21	$464,545	$246,204
StDev:	9413.98	$646,859	$210,793	1518.51	$602,976	$406,213	1605.88	$209,409	$121,551	12235.90	$1,426,130	$706,009
Min:	0.00	($194)	$0	0.00	($225)	($1,029)	0.00	($72)	$0	0.00	($491)	($1,187)
Max:	58697.06	$4,635,115	$1,027,328	10485.56	$4,252,359	$2,574,742	10994.31	$1,411,056	$803,249	80176.93	$10,298,530	$4,223,278

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1110.89	$49,043	$100,226	205.99	$81,135	$58,679	215.07	$25,367	$18,784	1531.95	$155,545	$177,689
ALLIED PROPERTY AND CASUALTY	1184.82	$79,485	$22,286	204.61	$68,060	$35,434	226.92	$26,920	$14,166	1616.35	$174,465	$71,886
ALLSTATE INSURANCE COMPANY	28336.56	$1,745,887	$1,906,697	3530.30	$1,706,944	$834,178	4005.15	$735,484	$353,827	35872.01	$4,188,315	$3,094,702
AMERICAN FELLOWSHIP MUTUAL	4.10	$304	$0	0.82	$258	$0	0.82	$79	$0	5.74	$641	$0
AMERICAN INTERNATIONAL INSURANCE	592.96	$29,806	$10,300	108.19	$43,106	$28,109	111.27	$14,631	$2,876	812.42	$87,543	$41,285
AMEX ASSURANCE COMPANY	15.24	$1,408	$0	5.08	$1,647	$5,883	5.08	$543	$0	25.40	$3,598	$5,883
AMICA MUTUAL INSURANCE COMPANY	596.53	$47,285	$1,339	105.95	$49,874	$6,704	112.42	$12,292	$1,772	814.90	$109,451	$9,815
AUTO-OWNERS INSURANCE COMPANY	50336.47	$2,187,542	$2,053,455	5498.25	$2,204,907	$1,893,082	6192.89	$766,990	$530,909	62027.61	$5,159,439	$4,477,446
BRISTOL WEST INSURANCE COMPANY	1622.16	$98,118	$6,267	130.39	$103,926	$81,878	137.66	$34,278	$19,343	1890.21	$236,322	$107,488
CINCINNATI INSURANCE COMPANY, THE	198.82	$9,654	$0	25.83	$9,504	($638)	28.83	$4,254	$5,078	253.48	$23,412	$4,440
CITIZENS INSURANCE COMPANY OF	18404.31	$917,221	$293,907	2259.72	$752,253	$382,546	2420.15	$313,482	$195,912	23084.18	$1,982,956	$872,365
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$153	0.00	$0	$153

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
DAIRYLAND INSURANCE COMPANY	80.33	$10,807	$0	0.83	$1,211	$240	0.57	$527	$4,511	81.73	$12,545	$4,751
EMCASCO INSURANCE COMPANY	132.59	$7,652	$0	11.59	$5,725	$48	14.59	$2,004	$813	158.77	$15,381	$861
EMPLOYERS MUTUAL CASUALTY	107.76	$7,498	$0	10.67	$7,134	$16,069	10.67	$2,191	$0	129.10	$16,823	$16,069
FARM BUREAU GENERAL INSURANCE	23474.60	$763,389	$77,658	2562.60	$709,444	$458,169	2719.40	$292,674	$195,263	28756.60	$1,765,507	$731,090
FARM BUREAU MUTUAL INSURANCE	6828.70	$185,152	$90,023	766.60	$150,184	$147,615	836.00	$72,008	$69,185	8431.30	$407,344	$306,823
FEDERAL INSURANCE COMPANY	4.50	$670	$0	1.00	$571	$0	1.00	$219	$0	6.50	$1,460	$0
FOUNDERS INSURANCE COMPANY OF	1.07	$198	$0	NA	NA	NA	NA	NA	NA	1.07	$198	$0
FRANKENMUTH MUTUAL INSURANCE	1905.00	$87,085	$8,497	236.00	$71,678	$48,472	229.00	$31,756	$13,833	2370.00	$190,519	$70,802
FREMONT MUTUAL INSURANCE	177.00	$2,689	$0	13.50	$3,020	$2,781	12.50	$1,401	$546	203.00	$7,110	$3,327
GEICO INDEMNITY COMPANY	196.02	$24,612	$0	24.49	$14,603	$1,700	26.90	$7,389	$1,735	247.41	$46,604	$3,435
GLENS FALLS INSURANCE COMPANY, THE	113.00	$7,622	$0	20.58	$6,818	$500	21.83	$2,849	$214	155.41	$17,289	$714
GMAC INSURANCE COMPANY	12.00	$831	$0	2.00	$1,140	$0	2.00	$284	$0	16.00	$2,255	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GRANGE INSURANCE COMPANY OF	29.05	$1,809	$0	2.91	$996	$0	3.41	$315	$0	35.37	$3,120	$0
GREAT AMERICAN INSURANCE	4.00	$621	$0	1.00	$517	$0	1.00	$197	$0	6.00	$1,335	$0
GREAT LAKES CASUALTY INSURANCE	44.86	$3,514	$0	8.05	$4,205	$1,281	8.05	$1,368	$0	60.96	$9,087	$1,281
GREAT NORTHERN INSURANCE	3.00	$450	$0	1.00	$586	$0	1.00	$421	$0	5.00	$1,457	$0
HARLEYSVILLE LAKE STATES INSURANCE	2261.64	$160,253	$13,001	299.27	$125,844	$22,468	315.15	$36,419	$23,925	2876.06	$322,516	$59,394
HASTINGS MUTUAL INSURANCE	4539.05	$280,001	$526,787	534.00	$170,417	$147,146	590.00	$66,821	$84,567	5663.05	$517,239	$758,500
HOME-OWNERS INSURANCE COMPANY	30667.58	$1,222,632	$879,114	3330.94	$1,239,360	$1,217,247	3626.79	$402,968	$293,549	37625.31	$2,864,960	$2,389,910
HORACE MANN INSURANCE COMPANY	215.08	$14,338	$2,181	33.66	$10,886	$6,944	35.66	$7,044	$2,522	284.40	$32,268	$11,647
INTEGON NATIONAL INSURANCE	35.22	$2,861	$0	2.83	($434)	$4,324	2.07	($377)	($1,800)	40.12	$2,050	$2,524
LUMBERMENS MUTUAL CASUALTY	0.00	($215)	$0	0.00	($277)	$0	0.00	($94)	$0	0.00	($586)	$0
MEEMIC INSURANCE COMPANY	9191.64	$610,319	$178,987	1589.22	$520,032	$347,291	1648.15	$227,060	$122,676	12429.01	$1,357,411	$648,954
MERASTAR INSURANCE COMPANY	0.32	$59	$0	0.08	$56	$0	0.08	$9	$0	0.48	$124	$0

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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	164.05	$11,480	$0	25.49	$10,362	$1,074	27.49	$3,493	$2,973	217.03	$25,335	$4,047
METROPOLITAN GROUP PROPERTY AND	286.65	$19,925	$0	37.13	$16,289	$4,566	39.48	$6,244	$19,639	363.26	$42,458	$24,205
METROPOLITAN PROPERTY AND CASUALTY	91.96	$6,042	$0	14.57	$5,746	$4,934	14.57	$1,967	$6,365	121.10	$13,755	$11,299
MIC GENERAL INSURANCE CORPORATION	2757.50	$209,006	$21,595	497.57	$184,763	$67,303	529.42	$55,371	$18,260	3784.49	$449,140	$107,158
MICHIGAN AUTOMOBILE INSURANCE	97.96	$14,141	$0	6.33	$5,877	$0	6.49	$1,806	$272	110.78	$21,824	$272
MICHIGAN INSURANCE COMPANY	6967.00	$132,036	$179,100	822.00	$118,528	$107,612	745.00	$45,645	$12,658	8534.00	$296,209	$299,370
MICHIGAN MILLERS MUTUAL INSURANCE	7782.45	$410,612	$50,858	1076.66	$320,131	$201,082	1172.11	$151,632	$86,597	10031.22	$882,375	$338,537
MODERN SERVICE INSURANCE	1018.49	$128,311	$78,490	30.08	$32,116	$7,734	33.90	$16,469	$1,295	1082.47	$176,896	$87,519
MUTUAL SERVICE CASUALTY INSURANCE	608.87	$42,128	$24,840	67.56	$34,143	$28,290	72.57	$10,870	$3,125	749.00	$87,141	$56,255
NATIONAL BEN-FRANKLIN INSURANCE	25.68	$2,057	$0	6.17	$3,478	$0	6.17	$1,309	$0	38.02	$6,844	$0
NATIONAL GENERAL INSURANCE	160.48	$15,846	$1,566	36.41	$10,882	$9,719	38.91	$2,949	$6,338	235.80	$29,677	$17,623
NATIONWIDE INSURANCE COMPANY OF	1.06	$115	$0	0.35	$271	($905)	0.35	$103	$4,806	1.76	$489	$3,901

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONWIDE MUTUAL FIRE INSURANCE	1280.93	$103,201	$34,736	221.68	$91,717	$65,234	235.89	$40,645	$17,731	1738.50	$235,563	$117,701
NATIONWIDE PROPERTY AND CASUALTY	3.50	$503	$0	0.50	$221	$0	0.50	$104	$0	4.50	$828	$0
NORTH POINTE INSURANCE COMPANY	119.00	$15,207	$0	3.00	$3,086	($684)	4.00	$1,338	$0	126.00	$19,631	($684)
NORTHERN INSURANCE COMPANY OF	2.50	$164	$0	0.50	$193	$0	0.50	$60	$0	3.50	$417	$0
PARTNERS MUTUAL INSURANCE	50.25	$4,406	($1,000)	12.00	$2,815	$11,632	7.50	$1,543	$565	69.75	$8,764	$11,197
PIONEER STATE MUTUAL INSURANCE	1149.35	$54,589	$35,140	165.38	$41,461	$32,180	165.46	$16,113	$11,023	1480.19	$112,163	$78,343
PROGRESSIVE MICHIGAN INSURANCE	1221.00	$109,145	$13,889	180.00	$115,282	$52,237	192.00	$30,053	$6,899	1593.00	$254,480	$73,025
QBE INSURANCE CORPORATION	676.57	$97,346	$9,197	6.24	$8,514	$6,120	7.32	$3,625	$0	690.13	$109,485	$15,317
SECURA INSURANCE, A MUTUAL	4832.97	$327,058	$556,418	731.91	$218,030	$161,670	773.14	$107,250	$60,929	6338.02	$652,338	$779,017
SECURA SUPREME INSURANCE	209.73	$24,192	$569	63.91	$20,771	$30,602	64.41	$8,001	$0	338.05	$52,964	$31,171
SOUTHERN MICHIGAN INSURANCE	0.60	$521	$0	NA	NA	NA	NA	NA	NA	0.60	$521	$0
STANDARD FIRE INSURANCE COMPANY, THE	66.22	$3,604	$0	10.86	$2,070	$0	5.86	$728	$586	82.94	$6,402	$586

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	51.04	$2,874	$0	6.50	$3,301	$0	7.00	$1,416	$0	64.54	$7,591	$0
STATE FARM FIRE AND CASUALTY	320.64	$38,155	$362	35.90	$24,914	$20,054	43.74	$7,211	$4,998	400.28	$70,280	$25,414
STATE FARM MUTUAL AUTOMOBILE	158373.63	$9,045,527	$3,637,867	21886.38	$7,877,018	$5,216,385	23731.74	$2,841,025	$1,990,698	203991.75	$19,763,570	$10,844,950
TEACHERS INSURANCE COMPANY	36.00	$1,882	$0	5.50	$1,453	$3,236	6.75	$779	$649	48.25	$4,114	$3,885
TITAN INSURANCE COMPANY	880.77	$120,396	$113,926	32.26	$38,344	$19,298	33.83	$15,748	$1,187	946.86	$174,488	$134,411
TRAVELERS INDEMNITY COMPANY OF	54.02	$3,160	$3,500	11.17	$3,112	$1,664	9.17	$1,314	$203	74.36	$7,586	$5,367
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$96	0.00	$0	$96
TRUMBULL INSURANCE COMPANY	4.00	$186	$0	0.00	($107)	$0	1.00	$26	$0	5.00	$105	$0
UNITED SERVICES AUTOMOBILE	1639.78	$108,976	$12,293	324.40	$130,758	$97,307	338.64	$30,300	$14,696	2302.82	$270,034	$124,296
UNITRIN DIRECT INSURANCE COMPANY	153.93	$6,704	$0	22.50	$9,181	$2,540	23.49	$4,533	$2,211	199.92	$20,418	$4,751
USAA CASUALTY INSURANCE COMPANY	819.38	$54,683	$2,000	164.50	$67,021	$26,874	168.80	$18,098	$5,702	1152.68	$139,802	$34,576
WEST AMERICAN INSURANCE COMPANY	14.13	$1,581	$0	2.10	$1,187	$5,803	2.10	$482	$1,506	18.33	$3,250	$7,309

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WESTFIELD INSURANCE COMPANY	188.08	$10,122	$0	17.09	$7,317	$4,482	17.58	$3,204	$1,297	222.75	$20,643	$5,779
WOLVERINE MUTUAL INSURANCE	148.21	$7,460	$0	19.00	$5,779	$10,280	19.49	$2,661	$1,875	186.70	$15,900	$12,155
Mean:	5203.96	$273,527	$152,029	686.74	$249,734	$170,664	723.73	$90,610	$58,882	6417.10	$590,530	$366,650
StDev:	20076.24	$1,114,255	$543,636	2739.97	$997,685	$676,445	2939.37	$357,357	$246,803	25374.71	$2,422,998	$1,415,876
Min:	0.00	($215)	($1,000)	0.00	($434)	($905)	0.00	($377)	($1,000)	0.00	($586)	($684)
Max:	158373.63	$9,045,527	$3,637,867	21886.38	$7,877,018	$5,216,385	23731.74	$2,841,025	$1,990,698	203991.75	$19,763,570	$10,844,950

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
ALLIED PROPERTY AND CASUALTY	15272.05	$1,007,754	$585,527	2436.45	$776,225	$508,046	2861.37	$277,325	$161,410	20569.87	$2,061,304	$1,254,983
ALLSTATE INSURANCE COMPANY	34458.99	$2,064,379	$2,394,435	3628.32	$1,705,518	$783,927	4192.98	$705,186	$262,436	42280.29	$4,475,083	$3,440,798
AMERICAN FELLOWSHIP MUTUAL	9.10	$1,146	$0	1.16	$1,128	$0	1.16	$271	$0	11.42	$2,545	$0
AMERICAN INTERNATIONAL INSURANCE	5.00	$287	$0	NA	NA	NA	1.00	$130	$0	6.00	$417	$0
AMEX ASSURANCE COMPANY	49.57	$4,702	$0	15.07	$5,097	$0	16.66	$1,400	$166	81.30	$11,199	$166
AMICA MUTUAL INSURANCE COMPANY	75.88	$6,498	$0	10.93	$7,159	$3,401	15.56	$2,251	$0	102.37	$15,908	$3,401
ARGONAUT INSURANCE COMPANY	39.16	$4,092	$0	1.99	$1,426	$0	2.24	$460	$1,169	43.39	$5,978	$1,169
AUTO CLUB GROUP INSURANCE	3030.40	$253,907	$258,708	456.05	$209,445	$130,188	489.00	$74,490	$47,909	3975.45	$537,842	$436,805
AUTO CLUB INSURANCE ASSOCIATION	4709.39	$424,732	$142,853	683.57	$295,250	$143,433	723.90	$100,065	$52,957	6116.86	$820,047	$339,243
AUTO-OWNERS INSURANCE COMPANY	4495.10	$206,917	$446,028	435.90	$173,174	$173,235	506.90	$62,741	$23,389	5437.90	$442,832	$642,652
BRISTOL WEST INSURANCE COMPANY	2249.82	$144,780	$24,635	160.64	$109,009	$76,342	167.91	$45,239	$19,216	2578.37	$299,028	$120,193
CINCINNATI INSURANCE COMPANY, THE	249.28	$13,344	$38,245	23.55	$8,997	$20,766	27.52	$3,625	$0	300.35	$25,966	$59,011

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	44089.56	$2,090,188	$537,530	4949.80	$1,528,964	$1,087,999	5338.32	$611,848	$369,953	54377.68	$4,231,000	$1,995,482
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$1,750	NA	NA	NA	0.00	$0	$1,750
DAIRYLAND INSURANCE COMPANY	412.25	$54,640	$0	5.24	$5,326	$0	4.74	$3,106	$260	422.23	$63,072	$260
EMCASCO INSURANCE COMPANY	425.36	$32,340	$528	48.65	$21,708	$10,166	54.07	$8,572	$8,208	528.08	$62,620	$18,902
EMPLOYERS MUTUAL CASUALTY	45.65	$3,476	$0	3.33	$1,065	$4,300	3.33	$411	$1,218	52.31	$4,952	$5,518
ESURANCE INSURANCE COMPANY	1.50	$503	$0	0.82	$307	$0	0.41	$130	$0	2.73	$940	$0
FARM BUREAU GENERAL INSURANCE	36230.70	$1,538,166	$1,227,421	2727.40	$1,229,139	$883,102	2975.20	$445,876	$370,348	41933.30	$3,213,181	$2,480,871
FARM BUREAU MUTUAL INSURANCE	1043.70	$40,682	$4,033	96.90	$32,862	$24,567	108.30	$14,038	$3,032	1248.90	$87,582	$31,632
FARMERS INSURANCE EXCHANGE	7156.21	$576,001	$366,328	501.73	$255,227	$210,688	522.98	$165,928	$67,092	8180.92	$997,156	$644,108
FOUNDERS INSURANCE COMPANY	1.25	$105	$0	0.00	$0	($2,500)	NA	NA	NA	1.25	$105	($2,500)
FOUNDERS INSURANCE COMPANY OF	6.80	$794	$0	NA	NA	NA	NA	NA	NA	6.80	$794	$0
FRANKENMUTH MUTUAL INSURANCE	813.00	$45,487	$5,361	79.00	$31,923	$10,237	93.00	$13,064	$12,078	985.00	$90,474	$27,676

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FREMONT MUTUAL INSURANCE	598.48	$14,802	$0	43.61	$10,266	$0	46.11	$4,849	$4,508	688.20	$29,917	$4,508
GEICO INDEMNITY COMPANY	585.27	$73,287	$818	60.70	$30,350	$19,226	57.93	$13,272	$4,723	703.90	$116,909	$24,767
GLENS FALLS INSURANCE COMPANY, THE	632.83	$50,934	$1,523	79.33	$33,604	$21,435	101.83	$15,338	$21,445	813.99	$99,876	$44,403
GMAC INSURANCE COMPANY	3.00	$223	$0	NA	NA	NA	NA	NA	NA	3.00	$223	$0
GRANGE INSURANCE COMPANY OF	845.48	$47,737	$1,667	110.07	$26,865	$4,709	120.41	$13,062	$951	1075.96	$87,664	$7,327
GREAT AMERICAN INSURANCE	17.40	$1,823	$0	2.59	$1,481	$0	4.54	$711	$4,022	24.53	$4,015	$4,022
GREAT LAKES CASUALTY INSURANCE	365.92	$28,352	$0	37.61	$21,768	($2,101)	42.38	$6,199	$20,688	445.91	$56,319	$18,587
GREAT NORTHERN INSURANCE	3.84	$485	$0	2.00	$947	$13,689	1.28	$332	$0	7.12	$1,764	$13,689
GUARANTY NATIONAL INSURANCE	13.98	$1,183	$0	1.66	$1,371	($2,582)	1.66	$552	$0	17.30	$3,106	($2,582)
HARLEYSVILLE LAKE STATES INSURANCE	10.52	$1,166	$0	1.00	$899	$784	1.00	$261	$0	12.52	$2,326	$784
HASTINGS MUTUAL INSURANCE	117.29	$10,880	$0	15.00	$4,524	$5,923	17.00	$2,222	$422	149.29	$17,626	$6,345
HOME-OWNERS INSURANCE COMPANY	10669.30	$437,822	$216,247	1047.60	$366,944	$280,935	1156.30	$120,121	$41,909	12873.20	$924,887	$539,091

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
HORACE MANN INSURANCE COMPANY	186.80	$13,552	$29,472	25.33	$8,743	$19,132	26.33	$4,379	$653	238.46	$26,674	$49,257
INTEGON NATIONAL INSURANCE	332.06	$25,211	$904	24.49	$13,781	$9,040	27.58	$6,733	$200	384.13	$45,725	$10,144
MEEMIC INSURANCE COMPANY	8.00	$464	$0	1.50	$571	$0	1.50	$298	$0	11.00	$1,333	$0
MEMBERSELECT INSURANCE COMPANY	197.47	$27,587	$6,015	17.07	$15,792	$16,723	17.48	$6,014	$126	232.02	$49,393	$22,864
METROPOLITAN DIRECT PROPERTY AND	92.13	$5,740	$796	15.16	$5,927	$0	15.66	$1,954	$90	122.95	$13,621	$886
METROPOLITAN GENERAL INSURANCE	6.00	$344	$0	1.00	$214	$0	1.00	$54	$0	8.00	$612	$0
METROPOLITAN GROUP PROPERTY AND	1041.49	$110,941	$475,916	131.38	$80,869	$24,043	139.81	$29,830	$1,673	1312.68	$221,640	$501,632
METROPOLITAN PROPERTY AND CASUALTY	126.21	$7,565	$0	12.66	$4,014	$0	19.57	$1,522	$160	158.44	$13,101	$160
MIC GENERAL INSURANCE CORPORATION	42.18	$3,568	$0	6.08	$1,796	$0	7.39	$791	$0	55.65	$6,155	$0
MICHIGAN AUTOMOBILE INSURANCE	281.00	$43,001	$1,644	19.39	$17,337	$3,998	19.91	$5,564	$829	320.30	$65,902	$6,471
MICHIGAN INSURANCE COMPANY	3755.00	$63,340	$17,747	404.00	$46,265	$19,628	406.00	$17,341	$17,279	4565.00	$126,946	$54,654
MICHIGAN MILLERS MUTUAL INSURANCE	14.00	$666	$0	2.00	$867	$0	2.00	$329	$0	18.00	$1,862	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MID-CENTURY INSURANCE COMPANY	0.00	$10	$0	0.25	$102	$0	0.25	$70	$0	0.50	$182	$0
MODERN SERVICE INSURANCE	2650.05	$338,226	$226,808	23.49	$22,441	$8,984	27.58	$13,716	$5,133	2701.12	$374,383	$240,925
MUTUAL SERVICE CASUALTY INSURANCE	1049.55	$60,772	$3,115	99.07	$42,994	$63,960	102.40	$15,485	$13,822	1251.02	$119,251	$80,897
NATIONAL BEN-FRANKLIN INSURANCE	143.91	$11,976	$0	19.34	$8,261	$0	21.25	$4,023	$0	184.50	$24,260	$0
NATIONAL GENERAL INSURANCE	64.72	$7,346	$0	13.45	$4,266	$7,611	14.23	$738	$0	92.40	$12,350	$7,611
NATIONWIDE INSURANCE COMPANY OF	0.18	($120)	$0	0.63	$564	$4,508	0.35	$92	($1,880)	1.16	$536	$2,628
NATIONWIDE MUTUAL FIRE INSURANCE	2979.04	$262,419	$88,517	646.84	$249,065	$129,731	669.48	$94,924	$66,389	4295.36	$606,408	$284,637
NATIONWIDE PROPERTY AND CASUALTY	14.79	$2,717	$0	2.00	$1,674	$0	2.00	$385	$0	18.79	$4,776	$0
NORTH POINTE INSURANCE COMPANY	3075.00	$414,343	$601,136	38.00	$43,187	$20,726	45.00	$19,262	$8,175	3158.00	$476,792	$630,037
NORTHERN INSURANCE COMPANY OF	62.45	$3,930	$0	10.70	$3,552	$2,596	11.33	$1,178	($412)	84.48	$8,660	$2,184
PARTNERS MUTUAL INSURANCE	2504.56	$232,020	$179,961	566.74	$108,834	$109,117	309.21	$57,642	$34,077	3380.51	$398,496	$323,155
PIONEER STATE MUTUAL INSURANCE	429.57	$21,134	$45,684	56.93	$13,559	$11,125	56.93	$4,979	$3,330	543.43	$39,672	$60,139

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
PROGRESSIVE MICHIGAN INSURANCE	10180.00	$871,840	$605,868	1175.00	$611,189	$385,479	1268.00	$230,579	$67,950	12623.00	$1,713,608	$1,059,297
PRUDENTIAL GENERAL INSURANCE	18.00	$1,878	$0	2.00	$1,636	$1,240	1.00	$348	$0	21.00	$3,862	$1,240
PRUDENTIAL PROPERTY AND CASUALTY	595.63	$32,295	$357	75.41	$23,643	$5,066	72.57	$10,055	$1,734	743.61	$65,993	$7,157
QBE INSURANCE CORPORATION	2334.57	$335,218	$39,503	9.00	$10,319	$0	12.16	$5,758	$0	2355.73	$351,295	$39,503
SAFECO INSURANCE COMPANY OF	469.46	$38,918	$172,586	89.26	$36,903	$15,419	100.69	$12,018	$10,700	659.41	$87,839	$198,705
SOUTHERN MICHIGAN INSURANCE	558.82	$42,314	$2,661	27.30	$22,766	$16,462	30.15	$11,326	$5,030	616.27	$76,406	$24,153
STANDARD FIRE INSURANCE COMPANY, THE	26.18	$1,991	$0	3.56	$1,350	$1,745	3.02	$403	$0	32.76	$3,744	$1,745
STATE AUTOMOBILE MUTUAL	85.56	$6,818	$224	7.63	$3,140	$16,366	12.14	$1,785	$0	105.33	$11,743	$16,590
STATE FARM FIRE AND CASUALTY	234.80	$25,341	$0	26.14	$17,096	$14,955	30.06	$4,546	$4,011	291.00	$46,983	$18,966
STATE FARM MUTUAL AUTOMOBILE	131969.23	$8,577,579	$4,195,437	16408.56	$5,783,884	$4,138,509	18500.23	$1,982,272	$1,423,735	166878.02	$16,343,735	$9,757,681
TEACHERS INSURANCE COMPANY	66.50	$3,847	$0	12.00	$3,443	$14,864	12.00	$1,499	$2,795	90.50	$8,789	$17,659
TITAN INSURANCE COMPANY	3888.96	$551,184	$156,208	108.81	$112,021	$44,714	115.15	$47,111	$18,411	4112.92	$710,316	$219,333

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRAVELERS INDEMNITY COMPANY OF	34.14	$2,001	$0	3.72	$741	$0	5.13	$460	$0	42.99	$3,202	$0
TRUMBULL INSURANCE COMPANY	20.25	$1,739	$0	1.75	$1,083	$0	2.33	$517	$2,231	24.33	$3,339	$2,231
UNITED SERVICES AUTOMOBILE	2296.68	$145,447	$155,493	459.74	$169,549	$87,588	499.51	$47,418	$14,407	3255.93	$362,414	$257,488
UNITRIN DIRECT INSURANCE COMPANY	948.26	$45,206	$519	109.08	$36,768	$15,321	113.55	$19,552	$986	1170.89	$101,526	$16,826
UNITRIN DIRECT PROPERTY & CASUALTY	20.84	$1,784	$0	4.00	$2,681	$0	12.00	$710	$0	36.84	$5,175	$0
USAA CASUALTY INSURANCE COMPANY	1233.52	$84,573	$29,625	227.48	$91,931	$70,815	236.96	$25,448	$3,340	1697.96	$201,952	$103,780
WEST AMERICAN INSURANCE COMPANY	68.36	$6,218	$0	10.27	$3,926	$0	10.27	$1,833	$631	88.90	$11,977	$631
WESTFIELD INSURANCE COMPANY	1107.08	$58,116	$16,528	95.67	$32,923	$17,824	104.83	$14,611	$7,976	1307.58	$105,650	$42,328
WOLVERINE MUTUAL INSURANCE	4537.80	$238,813	$105,867	532.32	$170,975	$141,456	575.91	$77,986	$30,002	5646.03	$487,774	$277,325
Mean:	4356.05	$273,919	$167,631	502.49	$188,854	$126,287	562.58	$71,385	$42,118	5320.95	$520,256	$327,210
StDev:	16305.62	$1,019,686	$560,706	1992.80	$711,281	$498,555	2255.90	$252,068	$173,407	20344.84	$1,955,297	$1,192,769
Min:	0.00	($120)	$0	0.00	$0	($2,582)	0.25	$54	$0	0.00	$0	($2,582)
Max:	131969.23	$8,577,579	$4,195,437	16408.56	$5,783,884	$4,138,509	18500.23	$1,982,272	$1,423,735	166878.02	$16,343,735	$9,757,681

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1052.90	$43,335	$0	192.50	$68,108	$33,790	201.79	$22,484	$10,133	1447.19	$133,927	$43,923
ALLIED PROPERTY AND CASUALTY	530.59	$33,945	$10,432	72.31	$23,073	$6,104	86.86	$8,592	$3,219	689.76	$65,610	$19,755
ALLSTATE INSURANCE COMPANY	1993.82	$114,033	$131,615	196.99	$84,670	$25,674	220.40	$34,461	$22,648	2411.21	$233,164	$179,937
AMERICAN INTERNATIONAL INSURANCE	742.79	$34,902	$13,232	128.32	$41,130	$33,422	142.74	$14,835	$2,459	1013.85	$90,867	$49,113
AMEX ASSURANCE COMPANY	67.41	$6,249	$376	20.24	$7,711	$0	20.32	$2,082	$1,572	107.97	$16,042	$1,948
AMICA MUTUAL INSURANCE COMPANY	226.04	$17,162	$0	36.60	$14,693	$0	37.74	$4,042	$4,185	300.38	$35,897	$4,185
AUTO CLUB GROUP INSURANCE	17835.14	$1,250,861	$181,850	2831.24	$1,027,914	$704,335	3027.57	$332,333	$204,569	23693.95	$2,611,108	$1,090,754
AUTO CLUB INSURANCE ASSOCIATION	13996.30	$1,095,549	$637,180	2067.56	$752,027	$446,966	2234.65	$237,959	$155,118	18298.51	$2,085,535	$1,239,264
AUTO-OWNERS INSURANCE COMPANY	15906.60	$670,042	$1,093,662	1657.90	$597,118	$333,286	1929.80	$207,550	$105,873	19494.30	$1,474,710	$1,532,821
CINCINNATI INSURANCE COMPANY, THE	240.00	$11,301	$806	27.00	$8,566	($3,600)	29.00	$3,901	$0	296.00	$23,768	($2,794)
CITIZENS INSURANCE COMPANY OF	1282.30	$66,906	$88,473	130.32	$45,402	$48,280	147.73	$19,316	$16,876	1560.35	$131,624	$153,629
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	($20)	0.00	$0	$456	0.00	$0	$436

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
DAIRYLAND INSURANCE COMPANY	3.64	$322	$0	NA	NA	NA	NA	NA	NA	3.64	$322	$0
EMCASCO INSURANCE COMPANY	352.97	$25,585	$11,001	27.75	$13,363	$27,272	32.00	$5,583	$2,992	412.72	$44,531	$41,265
EMPLOYERS MUTUAL CASUALTY	20.65	$1,400	$0	2.00	$1,185	$0	2.00	$371	$0	24.65	$2,956	$0
FARM BUREAU GENERAL INSURANCE	35309.60	$1,456,795	$497,685	2906.70	$1,171,973	$737,265	3208.80	$450,778	$234,448	41425.10	$3,079,546	$1,469,398
FARM BUREAU MUTUAL INSURANCE	2880.90	$103,594	$28,040	309.80	$96,531	$42,503	341.30	$42,637	$25,726	3532.00	$242,762	$96,269
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$1,003	0.00	$0	$1,003
FRANKENMUTH MUTUAL INSURANCE	1678.00	$84,005	$45,068	209.00	$69,044	$58,085	207.00	$29,630	$8,140	2094.00	$182,679	$111,293
FREMONT MUTUAL INSURANCE	397.19	$10,290	$0	29.88	$9,198	$823	31.63	$3,748	$0	458.70	$23,236	$823
GEICO INDEMNITY COMPANY	26.84	$3,456	$0	3.09	$1,958	$0	3.45	$1,024	$0	33.38	$6,438	$0
GLENS FALLS INSURANCE COMPANY, THE	1031.75	$68,370	$12,740	151.17	$56,684	$30,429	177.50	$22,263	$8,429	1360.42	$147,317	$51,598
GLOBE INDEMNITY COMPANY	6.00	$317	$0	NA	NA	NA	NA	NA	NA	6.00	$317	$0
GMAC INSURANCE COMPANY	3.00	$310	$0	0.50	$216	$0	0.50	$93	$0	4.00	$619	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GRANGE INSURANCE COMPANY OF	367.90	$20,656	$0	52.41	$14,763	$1,210	55.25	$6,506	$1,025	475.56	$41,925	$2,235
GREAT AMERICAN INSURANCE	16.88	$1,713	$0	4.32	$1,215	$0	4.47	$662	$0	25.67	$3,590	$0
GREAT LAKES CASUALTY INSURANCE	319.87	$19,866	$2,000	38.53	$15,715	$17,915	40.38	$4,608	$5,921	398.78	$40,189	$25,836
GUARANTY NATIONAL INSURANCE	5.81	$500	$0	0.16	$90	$0	0.16	$44	$0	6.13	$634	$0
HARLEYSVILLE LAKE STATES INSURANCE	575.71	$50,928	$31,906	49.14	$27,450	$20,983	68.97	$11,243	$2,749	693.82	$89,621	$55,638
HASTINGS MUTUAL INSURANCE	2673.54	$200,293	$15,000	325.00	$82,452	$11,100	357.00	$37,985	$7,586	3355.54	$320,730	$33,686
HOME-OWNERS INSURANCE COMPANY	49956.30	$1,863,009	$1,034,121	4994.50	$1,566,662	$1,084,798	5529.70	$512,952	$243,139	60480.50	$3,942,623	$2,362,058
HORACE MANN INSURANCE COMPANY	64.98	$3,729	$1,008	10.50	$2,411	$154	10.33	$1,187	$0	85.81	$7,327	$1,162
INTEGON NATIONAL INSURANCE	165.05	$12,428	$1,295	11.75	$5,896	$0	12.16	$2,541	$0	188.96	$20,865	$1,295
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	$0	$437	0.00	$0	$45	0.00	$0	$482
LUMBERMENS MUTUAL CASUALTY	0.00	($563)	$500	0.00	($327)	$2,397	0.00	($169)	($358)	0.00	($1,059)	$2,539
MEEMIC INSURANCE COMPANY	10636.05	$684,594	$290,814	1636.05	$490,885	$405,378	1747.74	$225,590	$138,684	14019.84	$1,401,069	$834,876

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEMBERSELECT INSURANCE COMPANY	568.15	$75,000	$5,519	51.31	$37,302	$23,733	51.23	$15,448	$15,737	670.69	$127,750	$44,989
METROPOLITAN DIRECT PROPERTY AND	23.30	$3,146	$0	2.91	$1,034	$6,499	2.91	$457	$0	29.12	$4,637	$6,499
METROPOLITAN GENERAL INSURANCE	10.00	$373	$0	NA	NA	NA	NA	NA	NA	10.00	$373	$0
METROPOLITAN GROUP PROPERTY AND	247.24	$18,143	$0	28.64	$10,687	($5,973)	37.23	$5,244	$5,253	313.11	$34,074	($720)
METROPOLITAN PROPERTY AND CASUALTY	22.25	$1,133	$0	3.00	$665	$0	4.00	$392	$2,754	29.25	$2,190	$2,754
MIC GENERAL INSURANCE CORPORATION	102.58	$8,596	$1,840	17.06	$7,673	$10,148	18.78	$2,249	$1,236	138.42	$18,518	$13,224
MICHIGAN AUTOMOBILE INSURANCE	115.64	$20,487	$2,308	4.82	$4,929	$0	4.82	$1,328	$0	125.28	$26,744	$2,308
MICHIGAN INSURANCE COMPANY	17604.00	$280,736	$19,881	1876.00	$211,215	$145,421	1860.00	$79,035	$40,068	21340.00	$570,986	$205,370
MICHIGAN MILLERS MUTUAL INSURANCE	3495.30	$178,295	$15,406	425.99	$120,371	$89,416	480.91	$60,543	$33,890	4402.20	$359,209	$138,712
NATIONAL BEN-FRANKLIN INSURANCE	2144.91	$115,991	$3,888	305.67	$86,619	$56,422	355.08	$34,427	$22,670	2805.66	$237,037	$82,980
NATIONAL GENERAL INSURANCE	128.78	$14,254	$4,621	27.34	$8,441	$10,247	28.06	$1,877	$4,837	184.18	$24,572	$19,705
NATIONWIDE MUTUAL FIRE INSURANCE	169.31	$15,024	$50	36.35	$13,331	$7,467	37.44	$5,609	$6,664	243.10	$33,964	$14,181

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTHERN INSURANCE COMPANY OF	11.30	$719	$0	2.33	$342	$1,188	1.76	$154	$0	15.39	$1,215	$1,188
PARTNERS MUTUAL INSURANCE	703.19	$123,050	$115,756	188.70	$68,197	$81,485	97.39	$33,545	$43,056	989.28	$224,792	$240,297
PIONEER STATE MUTUAL INSURANCE	687.05	$34,333	$0	91.91	$19,865	$29,445	92.30	$7,824	$32,254	871.26	$62,022	$61,699
PROGRESSIVE MICHIGAN INSURANCE	6140.00	$502,049	$177,501	760.00	$370,708	$179,779	801.00	$127,095	$56,337	7701.00	$999,852	$413,617
SAFECO INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	($1,158)	0.00	$0	($2,423)	0.00	$0	($3,581)
SAFECO INSURANCE COMPANY OF	0.50	$69	$1,500	0.00	$0	$21,532	0.00	$0	$559	0.50	$69	$23,591
SOUTHERN MICHIGAN INSURANCE	77.66	$4,640	$0	4.64	$1,878	$0	5.10	$889	$920	87.40	$7,407	$920
STATE AUTOMOBILE MUTUAL	853.07	$58,703	$2,018	120.47	$44,954	$40,712	133.30	$18,513	$5,579	1106.84	$122,170	$48,309
TEACHERS INSURANCE COMPANY	25.00	$1,079	$500	3.50	$1,110	$5,800	4.00	$421	$0	32.50	$2,610	$6,300
TRUMBULL INSURANCE COMPANY	43.46	$3,661	$500	2.33	$1,576	$3,001	2.33	$808	$0	48.12	$6,045	$3,501
UNITED SERVICES AUTOMOBILE	80.31	$5,385	$0	14.22	$5,513	$2,252	14.22	$1,471	$257	108.75	$12,369	$2,509
UNITRIN DIRECT INSURANCE COMPANY	558.78	$29,794	$0	51.82	$22,459	$0	53.83	$9,132	$0	664.43	$61,385	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	60.40	$4,435	$0	11.75	$4,899	$1,208	12.74	$1,517	$0	84.89	$10,851	$1,208
WEST AMERICAN INSURANCE COMPANY	227.16	$17,105	$81	34.66	$11,773	$1,116	41.71	$4,936	$4,093	303.53	$33,814	$5,290
WESTFIELD INSURANCE COMPANY	1040.42	$52,857	$11,428	112.59	$35,780	$13,549	121.17	$15,185	$2,329	1274.18	$103,822	$27,306
WOLVERINE MUTUAL INSURANCE	188.05	$9,977	$1,088	19.07	$6,200	$9,353	20.40	$2,842	$98	227.52	$19,019	$10,539
Mean:	3261.57	$158,915	$74,878	372.01	$123,255	$80,027	396.57	$43,898	$24,308	3784.46	$306,375	$168,393
StDev:	8616.32	$374,084	$216,911	898.72	$302,339	$201,516	976.49	$103,805	$55,676	10174.09	$758,845	$438,161
Min:	0.00	($563)	$0	0.00	($327)	($5,973)	0.00	($169)	$0	0.00	($1,059)	($3,581)
Max:	49956.30	$1,863,009	$1,093,662	4994.50	$1,566,662	$1,084,798	5529.70	$512,952	$243,139	60480.50	$3,942,623	$2,362,058

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	6146.49	$269,580	$183,805	1026.41	$316,556	$233,834	1126.66	$156,716	$89,755	8299.56	$742,852	$507,394
ALLIED PROPERTY AND CASUALTY	25373.75	$1,691,026	$553,949	3723.62	$1,087,486	$735,786	4435.90	$617,789	$421,045	33533.27	$3,396,301	$1,710,780
ALLSTATE INSURANCE COMPANY	67360.80	$4,517,086	$2,753,404	7171.88	$3,060,035	$1,947,525	8427.73	$1,853,111	$880,432	82960.41	$9,430,232	$5,581,361
AMERICAN AND FOREIGN INSURANCE	1.32	$163	$0	0.33	$308	$0	0.00	($5)	$0	1.65	$466	$0
AMERICAN FELLOWSHIP MUTUAL	2199.15	$163,814	$17,568	293.32	$90,374	$72,137	293.32	$29,903	$54,089	2785.79	$284,091	$143,794
AMERICAN INSURANCE COMPANY, THE	120.80	$9,132	$0	21.88	$7,063	$0	23.67	$3,861	$0	166.35	$20,056	$0
AMERICAN INTERNATIONAL INSURANCE	5698.60	$282,393	$105,089	842.42	$260,333	$209,433	950.13	$148,493	$73,487	7491.15	$691,219	$388,009
AMERICAN RELIABLE INSURANCE	4.00	$51	$0	1.00	$59	$0	1.00	$91	$0	6.00	$201	$0
AMEX ASSURANCE COMPANY	748.00	$71,766	$2,080	214.24	$61,421	$53,439	224.64	$26,350	$16,362	1186.88	$159,537	$71,881
AMICA MUTUAL INSURANCE COMPANY	1348.99	$110,919	$514,117	231.16	$97,353	$57,936	269.95	$38,099	$16,263	1850.10	$246,371	$588,316
ARGONAUT INSURANCE COMPANY	42.22	$6,027	$0	2.00	$2,081	$0	2.66	$1,273	$0	46.88	$9,381	$0
AUTO CLUB GROUP INSURANCE	95963.82	$7,030,109	$2,411,178	15628.89	$5,340,730	$3,801,328	17195.24	$2,333,894	$1,562,484	128787.95	$14,704,733	$7,774,990

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	67903.90	$5,380,074	$1,814,221	10535.65	$3,645,797	$2,149,152	11936.23	$1,584,269	$990,248	90375.78	$10,610,140	$4,953,621
AUTO-OWNERS INSURANCE COMPANY	236501.10	$9,790,978	$8,502,163	24423.20	$8,895,767	$6,259,329	29007.20	$3,233,001	$1,731,252	289931.50	$21,919,746	$16,492,744
BRISTOL WEST INSURANCE COMPANY	4987.13	$307,519	$238,767	384.88	$215,774	$141,288	411.83	$99,475	$73,945	5783.84	$622,768	$454,000
CINCINNATI INSURANCE COMPANY, THE	6020.91	$276,462	$14,175	797.78	$262,955	$112,122	882.93	$85,836	$39,884	7701.62	$625,253	$166,181
CITIZENS INSURANCE COMPANY OF	198006.81	$9,854,685	$3,841,867	22335.55	$7,175,473	$4,790,729	24872.40	$3,096,841	$2,032,291	245214.76	$20,126,999	$10,664,887
DAIRYLAND INSURANCE COMPANY	443.66	$64,149	$14,962	4.48	$8,153	$2,580	7.74	$5,820	$0	455.88	$78,122	$17,542
EMCASCO INSURANCE COMPANY	931.27	$69,508	$3,700	54.26	$28,587	$16,490	64.18	$13,669	$2,606	1049.71	$111,764	$22,796
EMPLOYERS MUTUAL CASUALTY	310.31	$24,619	$6,138	20.84	$8,973	$886	22.84	$4,322	$4,182	353.99	$37,914	$11,206
ESURANCE INSURANCE COMPANY	3.96	$4,007	$0	0.82	$1,699	$0	0.57	$577	$0	5.35	$6,283	$0
FARM BUREAU GENERAL INSURANCE	129114.00	$4,969,003	$2,406,681	11452.00	$3,535,187	$2,828,672	12713.00	$1,699,554	$1,355,081	153279.00	$10,203,744	$6,590,434
FARM BUREAU MUTUAL INSURANCE	45736.20	$1,392,443	$1,173,020	4607.30	$931,361	$760,341	5170.60	$557,707	$399,404	55514.10	$2,881,511	$2,332,765
FARMERS INSURANCE EXCHANGE	16491.50	$1,186,090	$239,627	1445.23	$605,135	$455,554	1558.57	$393,637	$272,445	19495.30	$2,184,862	$967,626

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	45.60	$5,547	$0	14.20	$7,050	$0	14.20	$4,085	$0	74.00	$16,682	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$373	0.00	$0	$373
FOREMOST PROPERTY AND CASUALTY	91.07	$2,264	$1,428	1.00	($1,376)	$4,886	14.58	($219)	$3,659	106.65	$669	$9,973
FOUNDERS INSURANCE COMPANY	89.96	$8,092	$144	2.41	$1,740	$1,686	2.50	$941	$0	94.87	$10,773	$1,830
FOUNDERS INSURANCE COMPANY OF	705.80	$76,216	$8,072	4.23	$4,315	$0	6.82	$3,393	$0	716.85	$83,924	$8,072
FRANKENMUTH MUTUAL INSURANCE	25361.00	$1,169,523	$1,149,939	2852.00	$868,835	$585,592	3102.00	$397,060	$282,019	31315.00	$2,435,418	$2,017,550
FREMONT MUTUAL INSURANCE	7928.19	$205,186	$307,628	540.53	$152,152	$99,755	608.13	$68,155	$47,235	9076.85	$425,493	$454,618
GE PROPERTY & CASUALTY INSURANCE	312.89	$27,410	$82,195	53.32	$12,822	$8,501	53.31	$5,644	$1,712	419.52	$45,876	$92,408
GEICO INDEMNITY COMPANY	1967.87	$258,046	$150,447	224.74	$108,595	$49,863	233.65	$59,658	$29,728	2426.26	$426,299	$230,038
GLENS FALLS INSURANCE COMPANY, THE	693.01	$59,496	$1,289	128.00	$44,548	$5,979	143.92	$23,893	$6,517	964.93	$127,937	$13,785
GLOBE INDEMNITY COMPANY	5.00	$226	$0	1.00	$448	$0	1.00	$166	$0	7.00	$840	$0
GMAC INSURANCE COMPANY	39.50	$3,819	$0	5.00	$2,685	$0	5.00	$971	$0	49.50	$7,475	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GRANGE INSURANCE COMPANY OF	62.48	$3,808	$1,000	8.41	$2,386	$11,124	9.75	$1,150	$0	80.64	$7,344	$12,124
GREAT AMERICAN INSURANCE	18.08	$1,584	$0	4.57	$814	$0	4.57	$487	$295	27.22	$2,885	$295
GREAT LAKES CASUALTY INSURANCE	2331.09	$179,864	$8,824	292.44	$102,893	$57,658	328.94	$57,329	$26,391	2952.47	$340,086	$92,873
GREAT NORTHERN INSURANCE	301.41	$32,539	$300,000	82.77	$36,965	$17,497	97.13	$20,767	$7,333	481.31	$90,271	$324,830
GUARANTY NATIONAL INSURANCE	52.41	$3,985	$0	4.91	$3,982	$3,748	4.75	$1,588	$0	62.07	$9,555	$3,748
HARLEYSVILLE LAKE STATES INSURANCE	13404.19	$1,156,760	$131,339	1233.96	$550,714	$408,894	1548.69	$261,986	$192,201	16186.84	$1,969,460	$732,434
HARTFORD ACCIDENT AND INDEMNITY	934.05	$40,471	$2,773	142.24	$44,127	$33,435	160.12	$20,474	$10,009	1236.41	$105,072	$46,217
HARTFORD CASUALTY INSURANCE	7.36	$429	$0	2.13	$643	($10)	2.13	$166	$0	11.62	$1,238	($10)
HARTFORD INSURANCE COMPANY OF	12942.44	$613,146	$389,868	2107.73	$539,461	$266,057	2479.71	$235,475	$183,693	17529.88	$1,388,082	$839,618
HARTFORD UNDERWRITERS INSURANCE	168.88	$9,687	$95	24.66	$6,605	$9,067	26.00	$3,031	$6,525	219.54	$19,323	$15,687
HASTINGS MUTUAL INSURANCE	15429.13	$975,011	$509,784	1790.00	$452,135	$347,148	2011.50	$246,860	$235,922	19230.63	$1,674,006	$1,092,854
HOME-OWNERS INSURANCE COMPANY	116946.30	$4,490,597	$2,223,514	11920.80	$4,008,438	$3,026,158	13734.70	$1,395,188	$779,253	142601.80	$9,894,223	$6,028,925

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HORACE MANN INSURANCE COMPANY	1566.08	$95,145	$8,066	223.31	$70,967	$66,279	259.15	$36,435	$30,662	2048.54	$202,547	$105,007
INTEGON NATIONAL INSURANCE	566.97	$67,322	$33,051	51.98	$32,834	$5,700	56.57	$10,274	$3,826	675.52	$110,430	$42,577
LIBERTY INSURANCE CORPORATION	0.00	$0	$156	NA	NA	NA	NA	NA	NA	0.00	$0	$156
LIBERTY MUTUAL FIRE INSURANCE COMPANY	35984.86	$3,625,852	$2,059,130	7553.52	$2,771,049	$2,362,478	8651.12	$1,339,311	$1,340,778	52189.50	$7,736,212	$5,762,386
LUMBERMENS MUTUAL CASUALTY	0.00	($1,182)	$127	0.00	($1,108)	$7,593	0.00	($373)	($4,811)	0.00	($2,663)	$2,909
MEEMIC INSURANCE COMPANY	37313.48	$2,395,510	$645,121	5952.38	$1,737,786	$1,167,683	6333.91	$785,723	$589,744	49599.77	$4,919,019	$2,402,548
MEMBERSELECT INSURANCE COMPANY	2942.81	$411,642	$35,409	278.40	$204,579	$107,506	318.57	$112,440	$63,525	3539.78	$728,661	$206,440
METROPOLITAN DIRECT PROPERTY AND	359.05	$21,460	$0	40.97	$13,353	$27,070	48.98	$6,959	$33,277	449.00	$41,772	$60,347
METROPOLITAN GROUP PROPERTY AND	1369.48	$81,390	$4,015	185.23	$64,887	$11,719	200.48	$22,645	$18,896	1755.19	$168,922	$34,630
METROPOLITAN PROPERTY AND CASUALTY	182.41	$12,185	$209,658	14.73	$4,114	$7,335	18.50	$2,569	$2,322	215.64	$18,868	$219,315
MIC GENERAL INSURANCE CORPORATION	11130.23	$674,255	$232,039	2010.48	$557,162	$428,941	2227.97	$294,478	$140,494	15368.68	$1,525,895	$801,474
MICHIGAN AUTOMOBILE INSURANCE	1306.66	$202,594	$29,155	45.80	$43,503	$33,095	56.99	$16,317	$15,105	1409.45	$262,414	$77,355

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN INSURANCE COMPANY	29969.00	$596,166	$48,683	3320.00	$469,239	$270,601	3237.00	$187,434	$156,760	36526.00	$1,252,839	$476,044
MICHIGAN MILLERS MUTUAL INSURANCE	18375.28	$933,924	$304,644	1972.24	$551,264	$389,162	2330.01	$295,576	$179,954	22677.53	$1,780,764	$873,760
MID-CENTURY INSURANCE COMPANY	0.00	($496)	$0	0.00	($1,384)	$0	0.00	($486)	$0	0.00	($2,366)	$0
MODERN SERVICE INSURANCE	6219.23	$894,698	$268,058	124.32	$146,068	$81,156	152.33	$58,313	$2,534	6495.88	$1,099,079	$351,748
MUTUAL SERVICE CASUALTY INSURANCE	8948.53	$493,637	$196,129	1022.87	$325,799	$233,215	1149.63	$161,002	$119,541	11121.03	$980,438	$548,885
NATIONAL BEN-FRANKLIN INSURANCE	294.84	$18,745	$0	52.50	$14,773	$3,067	57.50	$7,897	$2,909	404.84	$41,415	$5,976
NATIONAL GENERAL INSURANCE	1304.27	$134,882	$118,856	263.23	$64,988	$26,525	297.04	$24,694	$16,471	1864.54	$224,564	$161,852
NATIONWIDE INSURANCE COMPANY OF	0.00	($320)	$8,339	0.00	$28	$12,099	0.00	$118	$9,460	0.00	($174)	$29,898
NATIONWIDE MUTUAL FIRE INSURANCE	2241.75	$183,021	$78,678	406.32	$149,385	$139,338	446.55	$85,673	$50,093	3094.62	$418,079	$268,109
NATIONWIDE PROPERTY AND CASUALTY	5.50	$716	$0	1.50	$899	$0	1.50	$349	$0	8.50	$1,964	$0
NORTH POINTE INSURANCE COMPANY	5304.00	$769,047	$309,920	74.00	$87,584	$90,123	93.00	$37,274	$18,850	5471.00	$893,905	$418,893
NORTHERN INSURANCE COMPANY OF	6.35	$520	$0	0.50	$132	$3,512	0.27	$56	$0	7.12	$708	$3,512

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TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
NORTHERN MUTUAL INSURANCE	156.64	$554	$0	0.08	$237	$0	0.08	$68	$0	156.80	$859	$0
PACIFIC INDEMNITY COMPANY	9.81	$1,488	$0	2.86	$2,632	$0	2.44	$1,287	$0	15.11	$5,407	$0
PARTNERS MUTUAL INSURANCE	1609.31	$196,924	$113,401	407.66	$113,350	$89,387	213.75	$62,895	$38,223	2230.72	$373,169	$241,011
PHARMACISTS MUTUAL INSURANCE	34.49	$2,308	$0	8.17	$1,712	$448	5.08	$656	$0	47.74	$4,676	$448
PIONEER STATE MUTUAL INSURANCE	41508.06	$2,077,581	$348,179	5771.28	$1,175,356	$985,035	5878.92	$496,972	$442,415	53158.26	$3,749,909	$1,775,629
PROGRESSIVE MICHIGAN INSURANCE	24377.00	$2,406,261	$1,904,964	3043.00	$1,534,707	$869,261	3278.00	$636,204	$281,530	30698.00	$4,577,172	$3,055,755
PRUDENTIAL GENERAL INSURANCE	217.81	$19,795	$0	21.49	$11,848	$0	17.66	$3,810	$750	256.96	$35,453	$750
PRUDENTIAL PROPERTY AND CASUALTY	6398.82	$350,309	$126,373	806.89	$233,002	$130,258	809.39	$137,319	$88,287	8015.10	$720,630	$344,918
QBE INSURANCE CORPORATION	3259.40	$524,004	$62,104	49.31	$67,654	$15,375	58.00	$25,814	$9,990	3366.71	$617,472	$87,469
SAFECO INSURANCE COMPANY OF	0.00	($115)	$500	0.00	($136)	$21,207	0.18	($23)	$8,845	0.18	($274)	$30,552
SAFECO INSURANCE COMPANY OF	4981.27	$472,687	$147,966	790.43	$300,736	$221,934	959.51	$109,289	$112,050	6731.21	$882,712	$481,950
SECURA INSURANCE, A MUTUAL	301.05	$20,514	$2,693	38.39	$13,676	$8,069	43.81	$6,533	$1,007	383.25	$40,723	$11,769

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TERRITORY 58 North

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SECURA SUPREME INSURANCE	9.00	$1,014	$0	3.00	$861	$0	3.00	$375	$0	15.00	$2,250	$0
SOUTHERN MICHIGAN INSURANCE	1396.35	$115,687	$12,718	57.82	$37,838	$35,051	60.33	$20,726	$18,554	1514.50	$174,251	$66,323
STATE AUTOMOBILE MUTUAL	383.22	$26,305	$17,034	62.13	$27,086	$12,832	69.57	$11,859	$6,270	514.92	$65,250	$36,136
STATE FARM FIRE AND CASUALTY	432.08	$50,392	$500	51.48	$34,786	$10,609	58.49	$13,288	($10,591)	542.05	$98,466	$518
STATE FARM MUTUAL AUTOMOBILE	249778.97	$15,083,249	$9,362,683	31130.47	$10,170,922	$7,755,170	35471.08	$5,339,268	$4,299,804	316380.52	$30,593,439	$21,417,657
TEACHERS INSURANCE COMPANY	635.80	$33,297	$22,018	105.74	$27,314	$21,657	111.32	$11,563	$5,683	852.86	$72,174	$49,358
TITAN INSURANCE COMPANY	11162.94	$1,640,050	$1,266,850	335.69	$338,482	$224,603	387.41	$171,289	$73,956	11886.04	$2,149,821	$1,565,409
TRUMBULL INSURANCE COMPANY	111.82	$6,173	$0	6.49	$3,377	$1,601	7.49	$1,346	$1,219	125.80	$10,896	$2,820
UNITED SERVICES AUTOMOBILE	14643.11	$866,417	$189,567	2747.52	$945,398	$553,093	3071.23	$307,574	$152,353	20461.86	$2,119,389	$895,013
UNITRIN DIRECT INSURANCE COMPANY	2742.63	$169,834	$12,676	353.27	$111,665	$57,996	360.90	$72,221	$11,968	3456.80	$353,720	$82,640
UNITRIN DIRECT PROPERTY & CASUALTY	17.75	$1,000	$0	3.55	$1,674	$0	6.45	$600	$0	27.75	$3,274	$0
USAA CASUALTY INSURANCE COMPANY	7071.55	$449,117	$71,230	1263.80	$524,278	$384,617	1355.34	$163,937	$139,364	9690.69	$1,137,332	$595,211

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
VIGILANT INSURANCE COMPANY	9.00	$894	$0	2.00	$674	$0	2.00	$390	$0	13.00	$1,958	$0
WARNER INSURANCE COMPANY	0.76	$0	$0	0.19	$0	$0	0.38	$0	$0	1.33	$0	$0
WEST AMERICAN INSURANCE COMPANY	5121.66	$378,018	$774,043	708.62	$225,609	$134,197	808.23	$149,829	$99,625	6638.51	$753,456	$1,007,865
WESTFIELD INSURANCE COMPANY	12443.16	$605,320	$214,491	1351.07	$449,271	$231,271	1475.08	$237,678	$91,286	15269.31	$1,292,269	$537,048
WOLVERINE MUTUAL INSURANCE	8395.63	$441,234	$138,625	932.74	$302,474	$240,541	1027.32	$126,699	$80,959	10355.69	$870,407	$460,125
Mean:	16738.96	$943,463	$494,427	2023.33	$672,263	$475,192	2256.72	$303,867	$205,721	20790.87	$1,893,931	$1,158,998
StDev:	43800.16	$2,299,569	$1,396,068	5117.36	$1,722,279	$1,245,516	5811.42	$781,262	$562,159	54349.04	$4,760,322	$3,132,727
Min:	0.00	($1,182)	$0	0.00	($1,384)	($10)	0.00	($486)	$0	0.00	($2,663)	($10)
Max:	249778.97	$15,083,249	$9,362,683	31130.47	$10,170,922	$7,755,170	35471.08	$5,339,268	$4,299,804	316380.52	$30,593,439	$21,417,657

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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	2142.75	$111,631	$319,550	347.75	$108,600	$78,485	390.42	$60,929	$54,966	2880.92	$281,160	$453,001
ALLIED PROPERTY AND CASUALTY	11606.02	$858,697	$704,658	1532.30	$484,867	$423,690	1886.72	$304,538	$245,716	15025.04	$1,648,102	$1,374,064
ALLSTATE INSURANCE COMPANY	18188.06	$1,274,268	$459,395	1849.04	$817,492	$528,042	2285.66	$500,741	$382,110	22322.76	$2,592,501	$1,369,547
AMERICAN FELLOWSHIP MUTUAL	2635.00	$198,578	$21,801	335.05	$125,894	$116,087	335.05	$41,785	$42,473	3305.10	$366,257	$180,361
AMERICAN INSURANCE COMPANY, THE	1.44	$363	$0	0.36	$167	$0	0.36	$68	$0	2.16	$598	$0
AMERICAN INTERNATIONAL INSURANCE	2674.32	$161,227	$31,042	365.02	$115,442	$93,234	432.63	$79,431	$42,983	3471.97	$356,100	$167,259
AMERICAN RELIABLE INSURANCE	4.00	$73	$0	3.00	$171	$0	3.00	$242	$0	10.00	$486	$0
AMEX ASSURANCE COMPANY	260.90	$26,102	$566	66.91	$19,397	$5,479	80.15	$9,650	$13,415	407.96	$55,149	$19,460
AMICA MUTUAL INSURANCE COMPANY	273.36	$23,971	$1,055	38.73	$16,249	$935	48.40	$6,475	$4,818	360.49	$46,695	$6,808
ARGONAUT INSURANCE COMPANY	20.72	$1,884	$0	2.25	$1,520	$0	2.66	$772	$0	25.63	$4,176	$0
AUTO CLUB GROUP INSURANCE	25074.15	$1,789,132	$357,262	4090.80	$1,448,598	$826,100	4580.33	$713,918	$515,554	33745.28	$3,951,648	$1,698,916
AUTO CLUB INSURANCE ASSOCIATION	22572.14	$1,844,945	$1,677,682	3265.14	$1,192,200	$567,146	3829.23	$584,999	$365,348	29666.51	$3,622,144	$2,610,176

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TERRITORY 59 North East Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AUTO-OWNERS INSURANCE COMPANY	132477.70	$5,497,683	$2,955,981	12968.70	$4,868,347	$2,987,420	16032.70	$1,845,202	$1,274,776	161479.10	$12,211,232	$7,218,177
BRISTOL WEST INSURANCE COMPANY	2221.30	$163,660	$39,539	150.74	$98,748	$50,794	175.15	$52,999	$74,696	2547.19	$315,407	$165,029
CINCINNATI INSURANCE COMPANY, THE	10192.19	$454,369	$36,382	1162.42	$393,176	$195,333	1358.48	$154,148	$169,295	12713.09	$1,001,693	$401,010
CITIZENS INSURANCE COMPANY OF	53918.72	$2,761,549	$861,433	5840.63	$1,895,462	$1,023,413	6841.98	$870,982	$736,137	66601.33	$5,527,993	$2,620,983
DAIRYLAND INSURANCE COMPANY	69.81	$11,578	$0	2.41	$3,415	$0	4.32	$2,705	$359	76.54	$17,698	$359
EMCASCO INSURANCE COMPANY	451.95	$34,785	$0	32.75	$15,372	$9,333	37.00	$7,620	$13,100	521.70	$57,777	$22,433
EMPLOYERS MUTUAL CASUALTY	761.60	$54,949	$1,594	43.01	$18,973	$10,592	57.12	$11,505	$7,221	861.73	$85,427	$19,407
ESURANCE INSURANCE COMPANY	7.98	$4,071	$0	1.16	$925	$0	1.25	$629	$5,846	10.39	$5,625	$5,846
FARM BUREAU GENERAL INSURANCE	28358.80	$1,321,785	$1,629,451	2323.80	$726,915	$565,180	2701.40	$540,945	$449,725	33384.00	$2,589,645	$2,644,356
FARM BUREAU MUTUAL INSURANCE	20818.50	$798,478	$685,999	2088.70	$459,133	$318,673	2349.10	$381,435	$267,358	25256.30	$1,639,046	$1,272,030
FARMERS INSURANCE EXCHANGE	11316.96	$830,062	$282,385	777.62	$377,070	$394,039	968.39	$295,857	$274,002	13062.97	$1,502,989	$950,426
FOREMOST PROPERTY AND CASUALTY	0.00	($1,628)	$740	0.00	$23	$0	1.00	($375)	$4,855	1.00	($1,980)	$5,595

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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	18.66	$1,944	$0	0.41	$507	$0	0.41	$220	$0	19.48	$2,671	$0
FOUNDERS INSURANCE COMPANY OF	58.06	$7,912	$0	0.08	$156	$0	0.08	$66	$0	58.22	$8,134	$0
FRANKENMUTH MUTUAL INSURANCE	16318.00	$709,454	$224,754	1730.00	$509,415	$288,892	2026.00	$250,081	$290,431	20074.00	$1,468,950	$804,077
FREMONT MUTUAL INSURANCE	5972.19	$145,889	($47,245)	379.52	$101,769	$95,963	464.49	$48,290	$30,636	6816.20	$295,948	$79,354
GE PROPERTY & CASUALTY INSURANCE	371.89	$28,331	$0	64.24	$15,721	$90	65.57	$7,305	$6,727	501.70	$51,357	$6,817
GEICO INDEMNITY COMPANY	913.95	$119,130	$170,521	71.98	$36,300	$5,794	80.84	$22,178	$18,374	1066.77	$177,608	$194,689
GLENS FALLS INSURANCE COMPANY, THE	452.84	$33,384	$25,209	72.42	$24,941	$4,381	85.67	$14,297	$3,096	610.93	$72,622	$32,686
GLOBE INDEMNITY COMPANY	10.00	$450	$0	2.00	$301	$0	2.00	$115	$0	14.00	$866	$0
GMAC INSURANCE COMPANY	12.00	$863	$0	2.00	$367	$0	2.00	$505	$0	16.00	$1,735	$0
GRANGE INSURANCE COMPANY OF	18.00	$1,192	$0	3.00	$1,382	$0	3.00	$702	$0	24.00	$3,276	$0
GREAT AMERICAN INSURANCE	69.56	$9,182	$0	13.63	$6,304	$6,967	14.30	$2,830	$483	97.49	$18,316	$7,450
GREAT LAKES CASUALTY INSURANCE	636.73	$59,434	$10,610	71.82	$25,726	$25,600	81.30	$15,877	$21,454	789.85	$101,037	$57,664

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	5.61	$666	$0	2.00	$690	$15,649	2.00	$372	$0	9.61	$1,728	$15,649
GUARANTY NATIONAL INSURANCE	8.66	$614	$0	1.50	$1,055	$0	1.50	$425	$0	11.66	$2,094	$0
HARLEYSVILLE LAKE STATES INSURANCE	1101.78	$111,521	$46,818	51.43	$36,225	$51,815	94.27	$24,409	$29,775	1247.48	$172,155	$128,408
HARTFORD CASUALTY INSURANCE	4.53	$140	$0	0.33	($277)	$0	0.33	($103)	$0	5.19	($240)	$0
HARTFORD INSURANCE COMPANY OF	7338.10	$352,474	$127,976	1140.14	$304,357	$166,713	1361.41	$128,917	$94,517	9839.65	$785,748	$389,206
HARTFORD UNDERWRITERS INSURANCE	41.54	$1,869	$400	4.11	$774	$3,350	4.26	$367	$1,840	49.91	$3,010	$5,590
HASTINGS MUTUAL INSURANCE	2906.55	$193,780	$129,751	293.50	$81,247	$60,124	336.00	$42,367	$57,309	3536.05	$317,394	$247,184
HOME-OWNERS INSURANCE COMPANY	91302.90	$3,508,224	$2,109,352	8883.90	$3,079,421	$2,046,112	10597.80	$1,104,537	$854,947	110784.60	$7,692,182	$5,010,411
HORACE MANN INSURANCE COMPANY	384.30	$23,137	$0	57.33	$16,867	($2,117)	68.83	$10,920	$13,673	510.46	$50,924	$11,556
INTEGON NATIONAL INSURANCE	379.47	$40,542	$6,550	34.97	$21,053	$2,841	39.75	$8,443	$17,022	454.19	$70,038	$26,413
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3352.37	$313,885	$216,487	728.11	$246,487	$133,850	878.04	$131,117	$148,113	4958.52	$691,489	$498,450
LUMBERMENS MUTUAL CASUALTY	0.00	($279)	$0	0.00	($192)	$0	0.00	($71)	$0	0.00	($542)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MEEMIC INSURANCE COMPANY	16357.47	$1,087,242	$263,740	2555.72	$799,771	$509,795	2825.15	$381,161	$363,367	21738.34	$2,268,174	$1,136,902
MEMBERSELECT INSURANCE COMPANY	554.64	$77,647	$6,649	47.73	$33,689	$7,993	56.57	$20,854	($7,379)	658.94	$132,190	$7,263
MERASTAR INSURANCE COMPANY	18.60	$1,606	$0	3.48	$1,348	$0	3.48	$517	$0	25.56	$3,471	$0
METROPOLITAN DIRECT PROPERTY AND	546.40	$36,394	$104,763	54.40	$18,433	$9,523	70.90	$10,376	$5,749	671.70	$65,203	$120,035
METROPOLITAN GENERAL INSURANCE	0.00	($466)	$0	0.00	($206)	$0	0.00	($93)	$0	0.00	($765)	$0
METROPOLITAN GROUP PROPERTY AND	1266.13	$61,539	$6,901	177.22	$55,574	$23,567	195.06	$19,098	$9,828	1638.41	$136,211	$40,296
METROPOLITAN PROPERTY AND CASUALTY	193.98	$12,207	$982	19.91	$6,605	($1,619)	20.75	$3,650	$255	234.64	$22,462	($382)
MIC GENERAL INSURANCE CORPORATION	11210.05	$835,702	$450,256	2014.03	$551,040	$438,775	2225.47	$279,832	$167,130	15449.55	$1,666,574	$1,056,161
MICHIGAN AUTOMOBILE INSURANCE	805.72	$121,966	$2,606	21.64	$19,324	$3,863	28.66	$8,587	$6,402	856.02	$149,877	$12,871
MICHIGAN INSURANCE COMPANY	10064.00	$187,449	$79,687	917.00	$125,642	$46,129	930.00	$56,174	$48,483	11911.00	$369,265	$174,299
MICHIGAN MILLERS MUTUAL INSURANCE	14439.91	$725,181	$290,247	1537.83	$449,801	$324,530	1885.25	$249,863	$223,709	17862.99	$1,424,845	$838,486
MID-CENTURY INSURANCE COMPANY	30.48	$1,778	$0	1.50	$847	$0	3.75	$954	$0	35.73	$3,579	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MODERN SERVICE INSURANCE	4182.07	$588,388	$198,868	80.74	$100,065	$62,749	103.74	$61,631	$24,787	4366.55	$750,084	$286,404
MUTUAL SERVICE CASUALTY INSURANCE	2181.81	$121,690	$6,335	224.81	$78,496	$45,830	257.65	$38,759	$26,421	2664.27	$238,945	$78,586
NATIONAL BEN-FRANKLIN INSURANCE	97.84	$5,714	$0	16.75	$5,061	$0	18.00	$2,473	$128	132.59	$13,248	$128
NATIONAL GENERAL INSURANCE	685.90	$74,322	$14,067	132.09	$40,139	$40,168	155.99	$16,311	$13,960	973.98	$130,772	$68,195
NATIONWIDE INSURANCE COMPANY OF	0.32	$57	$0	0.23	$91	$7,360	0.32	$82	($152)	0.87	$230	$7,208
NATIONWIDE MUTUAL FIRE INSURANCE	799.77	$68,662	$10,336	141.73	$51,602	$35,533	157.34	$32,161	$15,983	1098.84	$152,425	$61,852
NATIONWIDE PROPERTY AND CASUALTY	8.02	$1,627	$0	NA	NA	NA	NA	NA	NA	8.02	$1,627	$0
NORTH POINTE INSURANCE COMPANY	2471.00	$371,828	$259,792	36.00	$49,412	$54,601	58.00	$28,761	$8,911	2565.00	$450,001	$323,304
NORTHERN MUTUAL INSURANCE	20.29	$2,741	$0	1.50	$694	$0	1.50	$354	$1,262	23.29	$3,789	$1,262
PARTNERS MUTUAL INSURANCE	513.70	$48,381	$85,037	94.97	$24,438	$19,658	56.93	$12,764	$10,523	665.60	$85,583	$115,218
PIONEER STATE MUTUAL INSURANCE	35084.87	$1,739,040	$446,094	4612.49	$958,503	$643,481	4803.96	$448,064	$542,640	44501.32	$3,145,607	$1,632,215
PROGRESSIVE MICHIGAN INSURANCE	11355.00	$1,037,289	$263,345	1262.00	$601,931	$310,528	1388.00	$283,837	$180,037	14005.00	$1,923,057	$753,910

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PRUDENTIAL PROPERTY AND CASUALTY	240.71	$13,553	$833	25.65	$6,914	$414	27.73	$5,043	$4,583	294.09	$25,510	$5,830
QBE INSURANCE CORPORATION	2815.23	$430,916	$30,063	34.22	$49,262	$12,286	40.23	$21,409	$6,921	2889.68	$501,587	$49,270
ROYAL INSURANCE COMPANY OF	5.00	$227	$0	1.00	$166	$0	1.00	$54	$0	7.00	$447	$0
SAFECO INSURANCE COMPANY OF	10.80	$1,113	$14,522	1.68	$694	$0	2.26	$386	$0	14.74	$2,193	$14,522
SECURA INSURANCE, A MUTUAL	378.30	$31,553	$0	52.33	$18,253	$5,495	57.66	$8,458	$4,205	488.29	$58,264	$9,700
SOUTHERN MICHIGAN INSURANCE	986.81	$93,940	$11,506	35.95	$23,697	$19,286	37.22	$11,845	$5,052	1059.98	$129,482	$35,844
STATE AUTOMOBILE MUTUAL	51.45	$2,956	$0	5.19	$2,673	$0	5.69	$887	$556	62.33	$6,516	$556
STATE FARM FIRE AND CASUALTY	156.49	$19,622	$7,007	14.74	$9,932	$5,068	18.57	$4,095	$491	189.80	$33,649	$12,566
STATE FARM MUTUAL AUTOMOBILE	99170.81	$6,543,858	$13,285,616	11684.39	$3,683,163	$2,731,701	13894.99	$2,420,732	$2,141,796	124750.19	$12,647,753	$18,159,113
TEACHERS INSURANCE COMPANY	136.96	$6,854	$0	23.91	$7,089	$9,619	24.41	$3,428	$2,429	185.28	$17,371	$12,048
TITAN INDEMNITY COMPANY	35.44	$4,038	$49,500	4.07	$3,567	$3,868	4.07	$984	$2,463	43.58	$8,589	$55,831
TITAN INSURANCE COMPANY	8619.36	$1,259,836	$1,920,744	155.88	$172,387	$114,661	221.17	$102,845	$79,979	8996.41	$1,535,068	$2,115,384

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRUMBULL INSURANCE COMPANY	81.73	$7,913	$5	7.66	$3,893	$0	8.99	$2,207	$424	98.38	$14,013	$429
UNITED SERVICES AUTOMOBILE	2851.92	$171,213	$12,906	513.60	$168,157	$74,024	584.52	$60,769	$43,416	3950.04	$400,139	$130,346
UNITRIN DIRECT INSURANCE COMPANY	1321.60	$90,805	$14,526	178.92	$67,727	$31,764	192.34	$42,306	$18,167	1692.86	$200,838	$64,457
USAA CASUALTY INSURANCE COMPANY	1077.15	$70,894	$5,990	180.18	$72,054	$61,102	196.53	$24,845	$15,244	1453.86	$167,793	$82,336
VIGILANT INSURANCE COMPANY	0.66	$81	$0	0.63	$108	$0	0.63	$171	$0	1.92	$360	$0
WARNER INSURANCE COMPANY	2.72	$0	$0	NA	NA	NA	NA	NA	NA	2.72	$0	$0
WEST AMERICAN INSURANCE COMPANY	1224.30	$88,179	$500	161.16	$51,441	$23,582	187.68	$30,071	$20,277	1573.14	$169,691	$44,359
WESTFIELD INSURANCE COMPANY	258.15	$16,583	$5,200	20.41	$8,747	$4,549	24.16	$5,659	$1,810	302.72	$30,989	$11,559
WOLVERINE MUTUAL INSURANCE	904.71	$50,198	$6,378	82.07	$28,140	$27,691	102.57	$12,381	$2,625	1089.35	$90,719	$36,694
Mean:	7644.56	$430,089	$332,717	857.52	$286,254	$184,699	1005.40	$142,814	$115,666	9467.42	$849,930	$626,623
StDev:	20552.86	$1,031,407	$1,443,572	2207.03	$755,551	$493,052	2641.42	$362,811	$296,948	25317.39	$2,121,196	$2,118,851
Min:	0.00	($1,628)	($47,245)	0.00	($277)	($2,117)	0.00	($375)	($47,245)	0.00	($1,980)	($382)
Max:	132477.70	$6,543,858	$13,285,616	12968.70	$4,868,347	$2,987,420	16032.70	$2,420,732	$2,141,796	161479.10	$12,647,753	$18,159,113

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AIU INSURANCE COMPANY	2039.98	$96,404	$4,907,051	332.18	$102,182	$80,795	374.61	$64,183	$46,350	2746.77	$262,769	$5,034,196
ALLIED PROPERTY AND CASUALTY	6137.42	$432,603	$78,048	932.74	$266,812	$180,632	1164.85	$141,352	$140,673	8235.01	$840,767	$399,353
ALLSTATE INSURANCE COMPANY	22231.90	$1,516,517	$1,195,967	2180.80	$945,054	$592,883	2869.99	$581,575	$460,036	27282.69	$3,043,146	$2,248,886
AMERICAN FELLOWSHIP MUTUAL	1493.70	$110,547	$68,764	182.65	$54,446	$46,665	182.65	$16,617	$41,116	1859.00	$181,610	$156,545
AMERICAN INSURANCE COMPANY, THE	10.16	$935	$0	2.61	$381	$0	4.10	$289	$0	16.87	$1,605	$0
AMERICAN INTERNATIONAL INSURANCE	2124.49	$115,783	$46,044	301.89	$95,359	$97,091	360.65	$62,481	$49,938	2787.03	$273,623	$193,073
AMEX ASSURANCE COMPANY	182.91	$17,939	$61	49.32	$13,351	$8,836	55.83	$6,138	$15,801	288.06	$37,428	$24,698
AMICA MUTUAL INSURANCE COMPANY	340.51	$29,228	$67,405	53.35	$23,910	$11,163	54.75	$7,954	$2,322	448.61	$61,092	$80,890
ARGONAUT INSURANCE COMPANY	8.75	$860	$0	0.83	$25	$38,382	0.83	$11	$1,788	10.41	$896	$40,170
AUTO CLUB GROUP INSURANCE	13327.98	$981,254	$125,350	2145.63	$759,796	$445,867	2406.74	$386,095	$327,979	17880.35	$2,127,145	$899,196
AUTO CLUB INSURANCE ASSOCIATION	13579.14	$1,172,566	$916,499	1884.31	$694,150	$465,292	2232.91	$359,826	$280,640	17696.36	$2,226,542	$1,662,431
AUTO-OWNERS INSURANCE COMPANY	110382.10	$4,654,946	$5,028,949	10853.00	$3,936,531	$2,621,940	13768.70	$1,541,692	$1,096,951	135003.80	$10,133,169	$8,747,840

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
BRISTOL WEST INSURANCE COMPANY	1348.79	$100,864	$26,183	91.23	$62,675	$38,669	103.82	$30,599	$17,421	1543.84	$194,138	$82,273
CINCINNATI INSURANCE COMPANY, THE	2199.14	$103,825	$27,950	248.67	$82,180	$35,927	293.75	$37,984	$37,365	2741.56	$223,989	$101,242
CITIZENS INSURANCE COMPANY OF	73372.47	$3,621,188	$1,554,679	7722.55	$2,469,668	$1,724,978	8844.24	$1,105,877	$976,182	89939.26	$7,196,733	$4,255,839
DAIRYLAND INSURANCE COMPANY	153.63	$23,347	$0	1.32	$2,793	$0	1.74	$2,067	$1,673	156.69	$28,207	$1,673
EMCASCO INSURANCE COMPANY	1591.49	$116,289	$11,766	130.35	$49,613	$36,539	155.19	$26,110	$24,231	1877.03	$192,012	$72,536
EMPLOYERS MUTUAL CASUALTY	238.91	$16,749	$0	24.66	$9,246	$520	25.66	$3,999	$7,608	289.23	$29,994	$8,128
ESURANCE INSURANCE COMPANY	9.96	$5,191	$0	2.66	$2,098	$0	1.66	$1,025	$0	14.28	$8,314	$0
FARM BUREAU GENERAL INSURANCE	27003.90	$1,256,334	$688,668	1991.50	$645,708	$515,353	2359.00	$481,651	$378,084	31354.40	$2,383,693	$1,582,105
FARM BUREAU MUTUAL INSURANCE	15712.40	$613,892	$3,962,897	1548.50	$373,827	$280,893	1773.80	$312,384	$211,015	19034.70	$1,300,103	$4,454,805
FARMERS INSURANCE EXCHANGE	12560.75	$1,004,616	$470,567	677.81	$339,137	$377,480	903.23	$265,213	$270,642	14141.79	$1,608,966	$1,118,689
FEDERAL INSURANCE COMPANY	3.68	$393	$0	1.00	$710	$0	1.00	$253	$0	5.68	$1,356	$0
FOREMOST PROPERTY AND CASUALTY	79.39	$2,922	$1,864	1.00	$107	$0	6.91	$932	$7,906	87.30	$3,961	$9,770

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FOUNDERS INSURANCE COMPANY	13.40	$837	$0	0.33	$183	$0	0.33	$94	$0	14.06	$1,114	$0
FOUNDERS INSURANCE COMPANY OF	36.64	$4,191	$0	0.50	$474	$0	0.66	$236	$0	37.80	$4,901	$0
FRANKENMUTH MUTUAL INSURANCE	19342.00	$893,484	$358,275	2087.00	$602,670	$462,427	2374.00	$288,594	$295,635	23803.00	$1,784,748	$1,116,337
FREMONT MUTUAL INSURANCE	4091.67	$105,722	$229,147	271.61	$71,562	$15,601	325.48	$33,389	$49,289	4688.76	$210,673	$294,037
GE PROPERTY & CASUALTY INSURANCE	208.00	$19,337	$0	30.91	$8,045	$6,790	35.33	$4,026	$2,027	274.24	$31,408	$8,817
GEICO INDEMNITY COMPANY	687.39	$91,553	$42,026	57.94	$27,287	$11,102	68.70	$18,345	$7,831	814.03	$137,185	$60,959
GLENS FALLS INSURANCE COMPANY, THE	159.16	$11,484	$10,000	28.75	$10,866	$13,941	29.16	$5,649	$980	217.07	$27,999	$24,921
GLOBE INDEMNITY COMPANY	18.00	$561	$0	3.00	$781	$0	3.00	$277	$3	24.00	$1,619	$3
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	0.00	$0	($1,003)	0.00	$0	$53	0.00	$0	($950)
GRANGE INSURANCE COMPANY OF	26.91	$1,551	$0	4.75	$1,250	$0	4.75	$725	$0	36.41	$3,526	$0
GREAT AMERICAN INSURANCE	37.28	$4,845	$0	6.68	$2,205	$0	8.53	$971	$0	52.49	$8,021	$0
GREAT LAKES CASUALTY INSURANCE	1101.55	$83,362	$35,413	118.17	$35,369	$21,911	134.52	$31,171	$12,054	1354.24	$149,902	$69,378

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT NORTHERN INSURANCE	12.42	$2,101	$500	4.14	$3,300	$6,487	4.14	$981	$0	20.70	$6,382	$6,987
GUARANTY NATIONAL INSURANCE	3.64	$445	$0	0.66	$1,023	$0	0.66	$697	$289	4.96	$2,165	$289
HARLEYSVILLE LAKE STATES INSURANCE	2309.58	$201,933	$116,858	161.26	$78,676	$53,798	246.87	$43,630	$23,625	2717.71	$324,239	$194,281
HARTFORD ACCIDENT AND INDEMNITY	547.59	$24,467	$4,567	98.30	$31,008	$10,921	107.32	$14,813	$10,924	753.21	$70,288	$26,412
HASTINGS MUTUAL INSURANCE	968.81	$61,976	$1,475	83.00	$28,026	$12,473	108.50	$13,518	$30,871	1160.31	$103,520	$44,819
HOME-OWNERS INSURANCE COMPANY	61699.80	$2,413,668	$1,908,151	5931.90	$2,015,645	$1,425,688	7106.10	$742,118	$529,073	74737.80	$5,171,431	$3,862,912
HORACE MANN INSURANCE COMPANY	244.25	$17,358	$1,616	39.75	$13,737	$1,847	43.25	$6,220	$16,773	327.25	$37,315	$20,236
INTEGON NATIONAL INSURANCE	249.65	$23,873	$0	17.57	$9,967	$0	22.98	$4,462	$65	290.20	$38,302	$65
LIBERTY MUTUAL FIRE INSURANCE COMPANY	9150.03	$943,985	$318,173	1965.69	$771,425	$415,407	2327.03	$343,263	$373,377	13442.75	$2,058,673	$1,106,957
LUMBERMENS MUTUAL CASUALTY	0.00	($701)	$500	0.59	($694)	$12,459	0.19	($161)	($5,354)	0.78	($1,556)	$7,605
MEEMIC INSURANCE COMPANY	15572.31	$1,051,442	$178,693	2297.56	$721,429	$508,893	2611.65	$355,164	$359,080	20481.52	$2,128,035	$1,046,666
MEMBERSELECT INSURANCE COMPANY	385.40	$56,473	$3,428	24.32	$18,465	$8,412	34.98	$14,376	$10,898	444.70	$89,314	$22,738

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
METROPOLITAN DIRECT PROPERTY AND	498.47	$30,424	$13,479	62.81	$19,990	$7,935	72.56	$11,379	$10,159	633.84	$61,793	$31,573
METROPOLITAN GENERAL INSURANCE	5.00	$254	$0	1.00	$354	$0	1.00	$244	$0	7.00	$852	$0
METROPOLITAN GROUP PROPERTY AND	2245.73	$184,534	$47,198	252.48	$111,409	$75,461	302.98	$44,805	$42,050	2801.19	$340,748	$164,709
METROPOLITAN PROPERTY AND CASUALTY	185.91	$11,028	$0	22.73	$6,075	($2,814)	25.47	$3,118	$3,483	234.11	$20,221	$669
MIC GENERAL INSURANCE CORPORATION	2705.53	$169,076	$32,099	474.68	$152,714	$90,529	531.07	$66,548	$31,795	3711.28	$388,338	$154,423
MICHIGAN AUTOMOBILE INSURANCE	671.74	$97,542	$2,450	17.73	$15,394	$1,545	28.64	$8,078	$4,730	718.11	$121,014	$8,725
MICHIGAN INSURANCE COMPANY	28839.00	$542,434	$144,519	2629.00	$350,617	$235,084	2849.00	$152,568	$131,169	34317.00	$1,045,619	$510,772
MICHIGAN MILLERS MUTUAL INSURANCE	6089.32	$306,908	$288,452	647.09	$186,248	$149,578	789.39	$101,624	$112,375	7525.80	$594,780	$550,405
MID-CENTURY INSURANCE COMPANY	1.98	$62	$0	1.33	($414)	($12)	2.58	($1,027)	$0	5.89	($1,379)	($12)
MODERN SERVICE INSURANCE	3982.50	$590,129	$125,433	72.14	$71,576	$47,032	93.33	$48,342	$26,592	4147.97	$710,047	$199,057
MUTUAL SERVICE CASUALTY INSURANCE	518.55	$29,272	$0	52.83	$16,549	$23,997	58.90	$7,836	$7,290	630.28	$53,657	$31,287
NATIONAL BEN-FRANKLIN INSURANCE	23.00	$2,076	$0	2.00	$800	$0	4.50	$550	$0	29.50	$3,426	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONAL GENERAL INSURANCE	845.16	$80,340	$296,135	150.73	$40,600	$34,924	166.77	$17,106	$13,905	1162.66	$138,046	$344,964
NATIONWIDE INSURANCE COMPANY OF	0.00	($10)	$1,303	0.03	$12	$0	0.03	$5	$1,745	0.06	$7	$3,048
NATIONWIDE MUTUAL FIRE INSURANCE	1643.62	$141,708	$5,700	268.25	$95,228	$34,199	317.93	$70,190	$68,018	2229.80	$307,126	$107,917
NATIONWIDE PROPERTY AND CASUALTY	5.00	$888	$0	1.00	$418	$0	1.00	$178	$0	7.00	$1,484	$0
NORTH POINTE INSURANCE COMPANY	1391.00	$234,036	$431,803	25.00	$28,854	$45,891	29.00	$16,437	$2,527	1445.00	$279,327	$480,221
NORTHERN MUTUAL INSURANCE	0.76	$39	$0	NA	NA	NA	NA	NA	NA	0.76	$39	$0
PARTNERS MUTUAL INSURANCE	68.96	$9,385	$0	14.74	$6,369	$1,081	8.49	$3,563	$1,375	92.19	$19,317	$2,456
PIONEER STATE MUTUAL INSURANCE	19593.72	$984,571	$169,428	2600.04	$539,170	$424,867	2713.67	$251,404	$328,569	24907.43	$1,775,145	$922,864
PROGRESSIVE MICHIGAN INSURANCE	8990.00	$858,074	$343,709	1040.00	$497,508	$284,829	1133.00	$231,847	$159,295	11163.00	$1,587,429	$787,833
PRUDENTIAL GENERAL INSURANCE	34.50	$2,948	$0	4.25	$1,569	($1,325)	3.50	$854	$0	42.25	$5,371	($1,325)
PRUDENTIAL PROPERTY AND CASUALTY	1590.66	$97,762	$77,151	178.81	$44,809	$42,597	156.49	$28,538	$23,025	1925.96	$171,109	$142,773
QBE INSURANCE CORPORATION	2269.06	$376,955	$46,562	12.06	$20,599	$0	19.07	$11,306	$17,044	2300.19	$408,860	$63,606

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	0.89	($242)	$397,697	1.71	$783	$0	2.07	$298	$0	4.67	$839	$397,697
SECURA INSURANCE, A MUTUAL	2330.32	$169,836	$29,791	290.73	$87,560	$50,391	320.07	$43,797	$36,747	2941.12	$301,193	$116,929
SECURA SUPREME INSURANCE	35.25	$3,942	$0	6.82	$2,336	$0	8.75	$1,116	$0	50.82	$7,394	$0
SOUTHERN MICHIGAN INSURANCE	436.39	$39,337	$2,970	16.10	$12,246	$1,282	16.59	$6,089	$6,795	469.08	$57,672	$11,047
STATE AUTOMOBILE MUTUAL	137.46	$8,834	$0	21.22	$8,129	$0	23.55	$3,491	$491	182.23	$20,454	$491
STATE FARM FIRE AND CASUALTY	135.00	$17,266	$767	14.07	$9,094	$2,630	19.33	$5,005	$5,796	168.40	$31,365	$9,193
STATE FARM MUTUAL AUTOMOBILE	87562.50	$5,859,785	$3,109,428	10404.47	$3,345,964	$2,467,771	12370.73	$2,343,931	$1,884,910	110337.70	$11,549,680	$7,462,109
TEACHERS INSURANCE COMPANY	107.00	$5,031	$5,647	16.50	$4,521	$928	16.50	$2,308	$0	140.00	$11,860	$6,575
TITAN INDEMNITY COMPANY	11.04	$882	$0	0.84	$696	$0	0.84	$234	$0	12.72	$1,812	$0
TITAN INSURANCE COMPANY	3954.69	$605,866	$525,440	58.15	$66,946	$23,959	81.33	$43,402	$25,545	4094.17	$716,214	$574,944
TRUMBULL INSURANCE COMPANY	43.75	$3,818	$0	1.83	$1,492	($2,117)	1.83	$467	$0	47.41	$5,777	($2,117)
UNITED SERVICES AUTOMOBILE	3161.74	$191,383	$48,197	597.13	$194,969	$127,577	687.20	$66,402	$45,562	4446.07	$452,754	$221,336

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
UNITRIN DIRECT INSURANCE COMPANY	1235.92	$71,587	$9,875	143.25	$44,300	$67,487	149.36	$28,153	$13,787	1528.53	$144,040	$91,149
USAA CASUALTY INSURANCE COMPANY	1600.45	$105,993	$57,972	272.32	$109,087	$76,389	298.45	$36,165	$25,305	2171.22	$251,245	$159,666
WARNER INSURANCE COMPANY	2.20	$0	$0	0.73	$0	$0	0.55	$0	$0	3.48	$0	$0
WEST AMERICAN INSURANCE COMPANY	180.35	$12,150	$840	23.34	$7,844	$2,358	28.21	$3,828	$2,383	231.90	$23,822	$5,581
WESTFIELD INSURANCE COMPANY	1349.92	$65,621	$1,350	110.74	$39,911	$12,677	130.67	$27,912	$9,893	1591.33	$133,444	$23,920
WOLVERINE MUTUAL INSURANCE	5403.56	$289,312	$16,018	631.23	$182,734	$124,547	713.90	$90,959	$52,644	6748.69	$563,005	$193,209
Mean:	6886.37	$384,382	$321,561	738.62	$243,905	$168,970	873.29	$125,145	$103,463	8403.85	$745,060	$587,394
StDev:	18165.05	$928,190	$928,851	1917.13	$645,233	$449,743	2313.58	$333,995	$266,812	22255.09	$1,884,518	$1,494,772
Min:	0.00	($701)	$0	0.00	($694)	($2,814)	0.00	($1,027)	$0	0.00	($1,556)	($2,117)
Max:	110382.10	$5,859,785	$5,028,949	10853.00	$3,936,531	$2,621,940	13768.70	$2,343,931	$1,884,910	135003.80	$11,549,680	$8,747,840

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
AIU INSURANCE COMPANY	5479.91	$270,264	$158,902	926.11	$312,832	$240,223	1009.76	$168,423	$147,994	7415.78	$751,519	$547,119
ALLIED PROPERTY AND CASUALTY	28599.78	$2,106,705	$1,215,502	4001.71	$1,309,249	$813,106	4943.17	$752,825	$762,643	37544.66	$4,168,779	$2,791,251
ALLSTATE INSURANCE COMPANY	95438.80	$6,211,741	$6,556,033	10143.38	$4,500,240	$2,584,767	12511.91	$2,646,557	$1,741,221	118094.09	$13,358,538	$10,882,021
AMERICAN FELLOWSHIP MUTUAL	824.35	$61,427	$10,096	105.80	$32,540	$36,687	105.80	$10,026	$18,437	1035.95	$103,993	$65,220
AMERICAN INSURANCE COMPANY, THE	8.80	$1,813	$0	1.00	$550	$0	1.00	$144	$0	10.80	$2,507	$0
AMERICAN INTERNATIONAL INSURANCE	5238.90	$295,268	$55,723	770.97	$261,343	$162,700	868.99	$153,162	$103,282	6878.86	$709,773	$321,705
AMERICAN PROTECTION INSURANCE	0.00	($201)	$0	0.00	($86)	$0	0.00	($32)	$0	0.00	($319)	$0
AMEX ASSURANCE COMPANY	752.73	$72,861	$12,403	202.49	$62,479	$54,995	222.48	$28,723	$28,616	1177.70	$164,063	$96,014
AMICA MUTUAL INSURANCE COMPANY	740.53	$65,073	$1,488	127.36	$57,850	$14,870	137.77	$19,871	$2,929	1005.66	$142,794	$19,287
ARGONAUT INSURANCE COMPANY	28.91	$2,686	$673	2.08	$1,019	$0	3.91	$1,273	$0	34.90	$4,978	$673
AUTO CLUB GROUP INSURANCE	35965.25	$2,904,258	$2,307,285	5808.55	$2,308,568	$1,318,451	6549.14	$1,164,329	$816,294	48322.94	$6,377,155	$4,442,030
AUTO CLUB INSURANCE ASSOCIATION	53393.47	$4,881,394	$2,273,560	7863.22	$3,150,967	$1,903,831	9136.99	$1,571,194	$1,194,547	70393.68	$9,603,555	$5,371,938

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	240258.18	$10,487,640	$10,771,041	23559.50	$9,163,458	$5,954,528	29446.00	$3,568,846	$2,738,178	293263.68	$23,219,944	$19,463,747
BRISTOL WEST INSURANCE COMPANY	21611.91	$1,161,274	$527,362	1342.56	$843,628	$503,874	1451.41	$372,717	$251,990	24405.88	$2,377,619	$1,283,226
CINCINNATI INSURANCE COMPANY, THE	4286.88	$205,770	$14,336	529.71	$175,342	$73,911	598.59	$75,276	$69,856	5415.18	$456,388	$158,103
CITIZENS INSURANCE COMPANY OF	124473.97	$6,759,702	$5,458,049	13721.80	$4,850,471	$2,950,360	15826.66	$2,204,559	$1,990,564	154022.43	$13,814,732	$10,398,973
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	$2,178	0.00	$0	$2,178
DAIRYLAND INSURANCE COMPANY	1990.23	$291,769	$95,314	28.22	$33,496	$8,537	36.49	$21,620	$5,077	2054.94	$346,885	$108,928
EMCASCO INSURANCE COMPANY	1283.92	$101,774	$0	91.25	$48,472	$41,208	117.67	$24,814	$26,000	1492.84	$175,060	$67,208
EMPLOYERS MUTUAL CASUALTY	1148.53	$85,152	$29,391	69.71	$31,280	$37,912	85.62	$16,981	$22,029	1303.86	$133,413	$89,332
ESURANCE INSURANCE COMPANY	15.48	$12,427	$0	4.82	$7,422	$0	2.82	$2,349	$5,544	23.12	$22,198	$5,544
FARM BUREAU GENERAL INSURANCE	110516.20	$4,388,429	$2,594,844	9679.90	$2,840,461	$2,173,042	10944.50	$1,771,822	$1,854,005	131140.60	$9,000,712	$6,621,891
FARM BUREAU MUTUAL INSURANCE	82395.20	$2,571,071	$2,282,894	8350.70	$1,611,245	$1,344,125	9398.90	$1,172,287	$1,009,771	100144.80	$5,354,603	$4,636,790
FARMERS INSURANCE EXCHANGE	30895.71	$2,428,629	$826,252	2344.81	$1,177,631	$847,857	2867.57	$777,177	$715,574	36108.09	$4,383,437	$2,389,683

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$422	0.00	$0	$422
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$325	NA	NA	NA	0.00	$0	$325
FOREMOST PROPERTY AND CASUALTY	330.66	$14,469	$860	6.41	$1,162	$990	35.82	$5,590	$25,944	372.89	$21,221	$27,794
FOUNDERS INSURANCE COMPANY	21.22	$2,306	$0	0.16	($213)	$0	0.00	($96)	$0	21.38	$1,997	$0
FOUNDERS INSURANCE COMPANY OF	167.23	$22,741	$0	0.41	$567	$0	0.41	$208	$0	168.05	$23,516	$0
FRANKENMUTH MUTUAL INSURANCE	13323.00	$636,901	$467,569	1447.00	$474,588	$315,289	1651.00	$224,733	$165,419	16421.00	$1,336,222	$948,277
FREMONT MUTUAL INSURANCE	13461.73	$350,339	$171,024	904.73	$256,334	$154,995	1046.38	$116,997	$122,275	15412.84	$723,670	$448,294
GE PROPERTY & CASUALTY INSURANCE	83.74	$6,230	$2,176	9.99	$3,584	$0	13.82	$1,675	$0	107.55	$11,489	$2,176
GEICO INDEMNITY COMPANY	1832.61	$248,104	$87,720	166.27	$84,618	$34,508	195.69	$50,696	$35,572	2194.57	$383,418	$157,800
GLENS FALLS INSURANCE COMPANY, THE	473.09	$38,829	$7,500	81.16	$31,354	$25,444	95.67	$16,840	$13,776	649.92	$87,023	$46,720
GLOBE INDEMNITY COMPANY	5.00	$232	$0	1.00	$398	$0	1.00	$273	$0	7.00	$903	$0
GMAC INSURANCE COMPANY	63.50	$4,195	$0	9.00	$3,522	$1,641	9.00	$1,446	$0	81.50	$9,163	$1,641

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TERRITORY 61 West Central

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$53	0.00	$0	$53
GRANGE INSURANCE COMPANY OF	514.33	$29,168	$380	69.74	$19,700	$3,851	77.83	$9,010	$7,139	661.90	$57,878	$11,370
GREAT AMERICAN INSURANCE	212.76	$22,572	$1,096	49.34	$13,575	$11,669	53.88	$6,959	$2,822	315.98	$43,106	$15,587
GREAT LAKES CASUALTY INSURANCE	1594.34	$133,944	$7,713	226.08	$80,541	$68,249	244.79	$47,501	$53,676	2065.21	$261,986	$129,638
GREAT NORTHERN INSURANCE	7.89	$738	$0	2.63	$875	$0	2.62	$341	$0	13.14	$1,954	$0
GUARANTY NATIONAL INSURANCE	84.31	$6,923	$7,005	10.83	$9,012	$2,280	10.75	$3,940	$3,700	105.89	$19,875	$12,985
HARLEYSVILLE LAKE STATES INSURANCE	2819.01	$263,398	$235,312	140.75	$140,026	$271,205	293.36	$63,051	$125,668	3253.12	$466,475	$632,185
HARTFORD ACCIDENT AND INDEMNITY	953.11	$49,864	$95,165	166.12	$64,413	$30,614	181.03	$26,850	$27,713	1300.26	$141,127	$153,492
HASTINGS MUTUAL INSURANCE	10651.14	$674,381	$489,898	1088.00	$334,173	$205,549	1219.00	$151,656	$155,245	12958.14	$1,160,210	$850,692
HOME-OWNERS INSURANCE COMPANY	134012.20	$5,393,670	$4,466,660	13101.20	$4,742,553	$3,360,787	15573.80	$1,731,463	$1,547,921	162687.20	$11,867,686	$9,375,368
HORACE MANN INSURANCE COMPANY	1478.91	$98,105	$6,500	202.90	$66,892	$39,059	236.83	$40,278	$42,008	1918.64	$205,275	$87,567
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	0.00	$0	($4,877)	NA	NA	NA	0.00	$0	($4,877)

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
INTEGON NATIONAL INSURANCE	1437.81	$134,503	$55,198	112.47	$71,147	$30,631	131.07	$26,482	$11,624	1681.35	$232,132	$97,453
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3828.49	$361,585	$123,926	803.65	$298,758	$246,101	929.29	$163,017	$102,738	5561.43	$823,360	$472,765
LUMBERMENS MUTUAL CASUALTY	0.00	($2,575)	$935	0.00	($1,362)	($20,239)	0.00	($573)	($4,969)	0.00	($4,510)	($24,273)
MEEMIC INSURANCE COMPANY	35320.47	$2,383,140	$858,178	5328.72	$1,689,787	$1,186,723	5889.33	$801,405	$887,308	46538.52	$4,874,332	$2,932,209
MEMBERSELECT INSURANCE COMPANY	1855.57	$295,891	$11,751	151.22	$130,864	$41,227	186.90	$84,975	$81,412	2193.69	$511,730	$134,390
MERASTAR INSURANCE COMPANY	51.56	$4,283	$0	10.78	$3,455	$0	11.46	$1,662	$2,973	73.80	$9,400	$2,973
MERCHANTS MUTUAL INSURANCE	148.00	$10,109	$0	13.00	$5,333	$0	14.00	$3,046	$3,379	175.00	$18,488	$3,379
METROPOLITAN DIRECT PROPERTY AND	837.22	$50,416	$790	116.48	$37,125	($270)	129.39	$17,183	$45,082	1083.09	$104,724	$45,602
METROPOLITAN GENERAL INSURANCE	11.00	$1,008	$0	2.00	$598	$0	2.00	$201	$0	15.00	$1,807	$0
METROPOLITAN GROUP PROPERTY AND	1687.05	$156,875	$12,356	221.56	$114,653	$64,996	247.32	$43,517	$55,044	2155.93	$315,045	$132,396
METROPOLITAN PROPERTY AND CASUALTY	155.63	$8,902	$335	20.08	$6,927	$5,483	22.08	$2,762	$50	197.79	$18,591	$5,868
MIC GENERAL INSURANCE CORPORATION	9124.18	$695,100	$608,862	1616.36	$576,641	$386,359	1810.81	$219,674	$215,341	12551.35	$1,491,415	$1,210,562

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN AUTOMOBILE INSURANCE	2025.41	$317,283	$35,171	74.54	$69,276	$8,052	91.07	$26,872	$22,355	2191.02	$413,431	$65,578
MICHIGAN INSURANCE COMPANY	16118.00	$327,362	$81,130	1648.00	$238,719	$97,020	1659.00	$101,512	$91,065	19425.00	$667,593	$269,215
MICHIGAN MILLERS MUTUAL INSURANCE	39064.32	$2,005,063	$965,206	4516.74	$1,342,328	$1,098,623	5350.89	$713,291	$613,549	48931.95	$4,060,682	$2,677,378
MID-CENTURY INSURANCE COMPANY	0.00	$944	$77,427	1.41	($8,692)	$9,949	1.08	($4,550)	$148	2.49	($12,298)	$87,524
MODERN SERVICE INSURANCE	564.90	$78,682	$6,538	13.56	$15,242	$5,322	13.24	$6,603	($1,050)	591.70	$100,527	$10,810
MUTUAL SERVICE CASUALTY INSURANCE	1055.72	$64,675	$3,648	120.49	$44,269	$14,082	150.99	$18,605	$34,456	1327.20	$127,549	$52,186
NATIONAL BEN-FRANKLIN INSURANCE	33.99	$2,061	$0	6.33	$1,916	$787	6.33	$967	$292	46.65	$4,944	$1,079
NATIONAL GENERAL INSURANCE	1687.71	$175,125	$30,048	333.18	$88,278	$55,621	374.81	$31,760	$49,637	2395.70	$295,163	$135,306
NATIONWIDE INSURANCE COMPANY OF	0.00	($330)	$1,803	0.54	$81	$21,291	0.00	$151	$15,545	0.54	($98)	$38,639
NATIONWIDE MUTUAL FIRE INSURANCE	9540.26	$845,226	$271,364	1704.43	$645,096	$432,082	1924.17	$368,517	$265,043	13168.86	$1,858,839	$968,489
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$12,260	NA	NA	NA	0.00	$0	$12,260
NATIONWIDE PROPERTY AND CASUALTY	23.50	$5,782	$0	2.50	$2,451	$0	2.50	$791	$0	28.50	$9,024	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1538.00	$273,019	$39,850	37.00	$50,017	$17,049	47.00	$22,318	$11,722	1622.00	$345,354	$68,621
NORTHERN INSURANCE COMPANY OF	2.05	$118	$0	0.83	$115	$0	0.38	$23	$0	3.26	$256	$0
PACIFIC INDEMNITY COMPANY	0.84	$91	$0	0.28	$161	$0	0.28	$75	$0	1.40	$327	$0
PARTNERS MUTUAL INSURANCE	916.47	$67,019	$70,937	204.68	$34,330	$39,361	117.65	$18,176	$20,456	1238.80	$119,525	$130,754
PIONEER STATE MUTUAL INSURANCE	45381.15	$2,262,565	$1,120,906	6176.65	$1,324,213	$1,038,815	6358.80	$626,787	$756,956	57916.60	$4,213,565	$2,916,677
PROGRESSIVE MICHIGAN INSURANCE	48394.00	$4,421,599	$2,339,375	5608.00	$2,821,210	$1,526,015	6258.00	$1,171,275	$823,370	60260.00	$8,414,084	$4,688,760
PRUDENTIAL GENERAL INSURANCE	46.72	$4,247	$0	5.41	$2,817	$0	5.41	$1,281	$950	57.54	$8,345	$950
PRUDENTIAL PROPERTY AND CASUALTY	1675.47	$91,370	$813	214.90	$66,533	$24,981	222.07	$39,915	$19,605	2112.44	$197,818	$45,399
QBE INSURANCE CORPORATION	503.88	$84,049	$6,979	1.41	$2,104	$0	2.41	$1,111	$0	507.70	$87,264	$6,979
RESPONSE WORLDWIDE INSURANCE	0.00	($104)	$0	0.00	($126)	$0	0.00	($67)	$0	0.00	($297)	$0
ROYAL INSURANCE COMPANY OF	5.00	$337	$0	1.00	$335	$0	1.00	$81	$0	7.00	$753	$0
SAFECO INSURANCE COMPANY OF	0.00	($547)	$488	0.00	($842)	$21,941	0.00	($319)	$4,084	0.00	($1,708)	$26,513

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
SAFECO INSURANCE COMPANY OF	2003.95	$208,077	$14,953	299.38	$137,055	$56,852	384.72	$60,858	$54,129	2688.05	$405,990	$125,934
SECURA INSURANCE, A MUTUAL	8979.99	$628,595	$132,836	1293.14	$395,857	$300,934	1412.81	$194,861	$151,022	11685.94	$1,219,313	$584,792
SECURA SUPREME INSURANCE	427.23	$44,927	$50	124.66	$34,379	$2,596	133.65	$15,652	$4,236	685.54	$94,958	$6,882
SOUTHERN MICHIGAN INSURANCE	4720.83	$422,854	$195,288	186.86	$149,984	$62,928	192.45	$70,129	$61,719	5100.14	$642,967	$319,935
STATE AUTOMOBILE MUTUAL	4699.49	$333,756	$75,234	719.65	$280,426	$99,433	785.85	$110,808	$75,556	6204.99	$724,990	$250,223
STATE FARM FIRE AND CASUALTY	385.56	$46,163	$2,107	43.90	$30,271	$13,766	53.99	$14,475	$14,256	483.45	$90,909	$30,129
STATE FARM MUTUAL AUTOMOBILE	291956.71	$19,258,692	$20,766,115	36416.63	$12,169,653	$8,714,057	42660.48	$7,715,146	$7,125,030	371033.82	$39,143,491	$36,605,202
TEACHERS INSURANCE COMPANY	665.13	$36,854	$2,343	100.65	$28,168	$24,895	107.82	$14,047	$8,825	873.60	$79,069	$36,063
TITAN INDEMNITY COMPANY	6.00	$622	$0	1.00	$547	$0	1.00	$294	$0	8.00	$1,463	$0
TITAN INSURANCE COMPANY	12974.50	$1,968,472	$711,516	255.04	$302,526	$170,102	334.97	$148,228	$69,875	13564.51	$2,419,226	$951,493
TOKIO MARINE AND FIRE INSURANCE	4.00	$821	$0	1.00	$1,470	$0	1.00	$496	$0	6.00	$2,787	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$840	0.00	$0	$840

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
TRUMBULL INSURANCE COMPANY	78.73	$4,847	$2,305	7.33	$3,856	$1,710	8.33	$1,853	$278	94.39	$10,556	$4,293
UNITED SERVICES AUTOMOBILE	7171.57	$477,512	$114,786	1352.17	$495,068	$244,656	1482.21	$148,454	$143,673	10005.95	$1,121,034	$503,115
UNITRIN DIRECT INSURANCE COMPANY	3799.43	$218,408	$32,100	500.55	$171,825	$100,212	525.78	$96,570	$63,020	4825.76	$486,803	$195,332
UNITRIN DIRECT PROPERTY & CASUALTY	15.00	$1,122	$0	3.00	$1,421	$0	4.00	$463	$0	22.00	$3,006	$0
USAA CASUALTY INSURANCE COMPANY	3942.61	$273,935	$27,824	681.95	$291,762	$203,976	745.02	$90,455	$84,744	5369.58	$656,152	$316,544
WARNER INSURANCE COMPANY	0.60	$0	$0	0.16	$0	$0	0.15	$0	$0	0.91	$0	$0
WEST AMERICAN INSURANCE COMPANY	620.53	$45,758	$1,716	89.68	$27,072	$23,320	102.24	$15,272	$7,795	812.45	$88,102	$32,831
WESTFIELD INSURANCE COMPANY	4268.09	$245,220	$89,099	363.83	$141,003	$93,455	425.25	$75,766	$47,017	5057.17	$461,989	$229,571
WOLVERINE MUTUAL INSURANCE	4664.39	$267,291	$197,605	472.98	$161,721	$131,966	532.90	$70,813	$56,971	5670.27	$499,825	$386,542
Mean:	16345.47	$948,702	$717,629	1775.65	$629,762	$417,779	2049.66	$317,427	$273,855	18954.88	$1,799,584	$1,337,681
StDev:	44648.65	$2,525,348	$2,537,323	4946.63	$1,745,786	$1,187,576	5840.68	$943,634	$835,396	53858.44	$5,075,704	$4,416,195
Min:	0.00	($2,575)	$0	0.00	($8,692)	($20,239)	0.00	($4,550)	$0	0.00	($12,298)	($24,273)
Max:	291956.71	$19,258,692	$20,766,115	36416.63	$12,169,653	$8,714,057	42660.48	$7,715,146	$7,125,030	371033.82	$39,143,491	$36,605,202

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	10891.41	$560,342	$347,489	1848.45	$690,079	$442,622	1960.43	$309,191	$242,244	14700.29	$1,559,612	$1,032,355
ALLIED PROPERTY AND CASUALTY	28772.46	$1,996,924	$679,028	4642.54	$1,511,904	$877,067	5684.00	$741,342	$547,542	39099.00	$4,250,170	$2,103,637
ALLSTATE INDEMNITY COMPANY	0.00	($97)	$0	NA	NA	NA	NA	NA	NA	0.00	($97)	$0
ALLSTATE INSURANCE COMPANY	163040.72	$10,463,100	$6,911,642	18696.80	$8,862,580	$4,372,129	21535.16	$4,574,241	$2,586,499	203272.68	$23,899,921	$13,870,270
AMERICAN AND FOREIGN INSURANCE	8.00	$408	$0	2.00	$1,119	$0	2.00	$258	$0	12.00	$1,785	$0
AMERICAN FELLOWSHIP MUTUAL	1493.30	$115,396	$103,269	280.21	$79,169	$72,184	280.21	$27,188	$25,634	2053.72	$221,753	$201,087
AMERICAN INSURANCE COMPANY, THE	42.88	$3,335	$0	11.50	$4,509	$0	9.17	$1,716	$555	63.55	$9,560	$555
AMERICAN INTERNATIONAL INSURANCE	9401.39	$538,714	$1,267,016	1518.45	$540,928	$326,068	1650.33	$222,855	$186,300	12570.17	$1,302,497	$1,779,384
AMERICAN PROTECTION INSURANCE	0.00	($1)	$0	0.00	($6)	$0	0.00	($3)	$0	0.00	($10)	$0
AMERICAN RELIABLE INSURANCE	4.00	$73	$0	1.00	$180	$0	1.00	$255	$0	6.00	$508	$0
AMEX ASSURANCE COMPANY	2131.82	$224,451	$16,953	626.99	$217,925	$146,569	646.07	$75,232	$69,542	3404.88	$517,608	$233,064
AMICA MUTUAL INSURANCE COMPANY	2984.46	$254,336	$27,554	524.18	$252,181	$152,291	570.72	$71,909	$52,469	4079.36	$578,426	$232,314

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ARGONAUT INSURANCE COMPANY	125.55	$14,722	$0	15.41	$11,656	$19,918	15.50	$4,509	$6,704	156.46	$30,887	$26,622
AUTO CLUB GROUP INSURANCE	186310.57	$14,241,525	$8,573,468	31028.07	$13,057,424	$8,474,607	33312.74	$5,327,916	$3,961,437	250651.38	$32,626,865	$21,009,512
AUTO CLUB INSURANCE ASSOCIATION	96229.98	$8,304,954	$3,714,416	14649.49	$6,245,915	$3,704,632	16309.90	$2,626,442	$1,735,238	127189.37	$17,177,311	$9,154,286
AUTO-OWNERS INSURANCE COMPANY	253087.60	$11,121,705	$9,439,686	26063.05	$10,404,362	$6,018,922	30451.00	$3,788,240	$2,443,853	309601.65	$25,314,307	$17,902,461
BRISTOL WEST INSURANCE COMPANY	12707.41	$687,618	$73,921	1160.97	$658,875	$296,886	1224.24	$245,190	$140,838	15092.62	$1,591,683	$511,645
CINCINNATI INSURANCE COMPANY, THE	14966.54	$659,745	$435,648	1793.53	$596,376	$361,101	2027.60	$253,697	$108,623	18787.67	$1,509,818	$905,372
CITIZENS INSURANCE COMPANY OF	282634.06	$14,878,909	$5,870,202	32930.31	$11,921,071	$7,311,866	35930.81	$4,987,924	$3,616,601	351495.18	$31,787,904	$16,798,669
CONTINENTAL INSURANCE COMPANY, THE	8.00	$728	$0	2.00	$1,097	$1,609	2.00	$484	$843	12.00	$2,309	$2,452
DAIRYLAND INSURANCE COMPANY	1035.72	$154,648	$72,373	25.48	$28,292	$13,604	25.41	$16,463	$79	1086.61	$199,403	$86,056
EMCASCO INSURANCE COMPANY	686.63	$57,324	$822	74.44	$37,495	$35,727	81.52	$14,682	$15,616	842.59	$109,501	$52,165
EMPLOYERS MUTUAL CASUALTY	355.59	$29,601	$7,592	43.51	$21,440	$1,415	50.51	$8,631	$13,887	449.61	$59,672	$22,894
ESURANCE INSURANCE COMPANY	32.46	$21,930	$0	9.50	$11,571	$0	5.16	$3,484	$0	47.12	$36,985	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	194898.90	$7,962,898	$3,865,704	17944.80	$5,787,895	$4,283,212	19498.60	$2,854,468	$2,354,879	232342.30	$16,605,261	$10,503,795
FARM BUREAU MUTUAL INSURANCE	111835.50	$3,530,034	$960,901	11675.90	$2,314,037	$1,496,867	12860.60	$1,392,795	$981,641	136372.00	$7,236,866	$3,439,409
FARMERS INSURANCE EXCHANGE	79666.31	$5,821,618	$1,134,182	8495.89	$4,213,609	$2,819,574	9101.40	$1,979,400	$1,464,615	97263.60	$12,014,627	$5,418,371
FEDERAL INSURANCE COMPANY	13.35	$1,879	$0	4.05	$1,208	$0	4.05	$642	$45	21.45	$3,729	$45
FOREMOST PROPERTY AND CASUALTY	108.48	$4,576	$3,507	3.75	$808	($2,081)	15.50	$1,130	$25,904	127.73	$6,514	$27,330
FOUNDERS INSURANCE COMPANY	21.22	$2,820	$0	1.15	$770	$0	1.16	$268	$0	23.53	$3,858	$0
FOUNDERS INSURANCE COMPANY OF	900.55	$103,749	$324,479	3.16	$3,426	$1,070	3.66	$1,401	$224	907.37	$108,576	$325,773
FRANKENMUTH MUTUAL INSURANCE	46649.00	$2,259,443	$1,645,838	5225.00	$1,729,393	$1,041,947	5738.00	$767,445	$569,588	57612.00	$4,756,281	$3,257,373
FREMONT MUTUAL INSURANCE	5540.58	$148,129	$6,473	382.79	$111,670	$29,848	434.76	$50,900	$32,705	6358.13	$310,699	$69,026
GE PROPERTY & CASUALTY INSURANCE	108.58	$11,245	$0	20.23	$6,646	$0	20.91	$2,874	$0	149.72	$20,765	$0
GEICO INDEMNITY COMPANY	2231.10	$303,385	$227,827	228.27	$120,475	$96,681	249.02	$64,603	$34,863	2708.39	$488,463	$359,371
GLENS FALLS INSURANCE COMPANY, THE	2468.50	$195,214	$29,185	433.24	$172,199	$88,987	481.92	$87,094	$60,625	3383.66	$454,507	$178,797

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLOBE INDEMNITY COMPANY	12.68	$448	$0	2.92	$713	$0	2.92	$262	$0	18.52	$1,423	$0
GMAC INSURANCE COMPANY	195.50	$15,564	$0	25.00	$10,352	$6,620	25.00	$3,810	$0	245.50	$29,726	$6,620
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$53	0.00	$0	$53
GRANGE INSURANCE COMPANY OF	605.08	$38,504	$9,664	78.90	$31,153	$3,997	83.41	$11,918	$3,937	767.39	$81,575	$17,598
GREAT AMERICAN INSURANCE	783.93	$80,738	$5,141	179.55	$72,769	$51,079	190.01	$35,293	$25,351	1153.49	$188,800	$81,571
GREAT LAKES CASUALTY INSURANCE	3913.72	$324,541	$360,706	574.44	$237,173	$137,537	599.37	$109,184	$81,818	5087.53	$670,898	$580,061
GREAT NORTHERN INSURANCE	117.69	$15,821	$0	41.02	$23,751	$0	35.89	$8,091	$3,648	194.60	$47,663	$3,648
GUARANTY NATIONAL INSURANCE	39.23	$3,384	$0	1.91	$2,065	$0	1.91	$752	$0	43.05	$6,201	$0
HARLEYSVILLE LAKE STATES INSURANCE	15179.90	$1,227,124	$1,606,308	1340.52	$723,654	$754,161	1751.01	$292,872	$330,634	18271.43	$2,243,650	$2,691,103
HARTFORD ACCIDENT AND INDEMNITY	3071.73	$150,393	$39,153	541.46	$204,822	$143,439	572.68	$77,397	$54,330	4185.87	$432,612	$236,922
HARTFORD CASUALTY INSURANCE	30.81	$1,741	$0	6.58	$1,760	$0	6.88	$490	$331	44.27	$3,991	$331
HARTFORD INSURANCE COMPANY OF	9304.12	$469,950	$271,160	1498.77	$416,783	$239,145	1723.72	$154,291	$111,406	12526.61	$1,041,024	$621,711

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARTFORD UNDERWRITERS INSURANCE	208.83	$11,121	$0	30.27	$9,221	$7,359	32.19	$3,572	$2,083	271.29	$23,914	$9,442
HASTINGS MUTUAL INSURANCE	18454.08	$1,181,672	$563,427	2206.50	$665,429	$354,120	2419.50	$277,209	$241,162	23080.08	$2,124,310	$1,158,709
HOME-OWNERS INSURANCE COMPANY	174787.30	$7,054,644	$6,256,323	17709.90	$6,554,498	$4,396,304	19882.45	$2,249,548	$1,421,311	212379.65	$15,858,690	$12,073,938
HORACE MANN INSURANCE COMPANY	1466.55	$97,220	$38,911	211.40	$73,746	$38,922	239.40	$40,872	$26,718	1917.35	$211,838	$104,551
INTEGON NATIONAL INSURANCE	1116.83	$94,607	$11,236	109.64	$57,068	$4,719	117.32	$22,955	$3,374	1343.79	$174,630	$19,329
LIBERTY MUTUAL FIRE INSURANCE COMPANY	34071.32	$3,398,711	$1,527,584	8084.30	$3,409,787	$1,919,667	8941.88	$1,255,295	$846,584	51097.50	$8,063,793	$4,293,835
LUMBERMENS MUTUAL CASUALTY	0.00	($2,243)	$0	0.00	($3,314)	$0	0.00	($1,053)	($23,241)	0.00	($6,610)	($23,241)
MEEMIC INSURANCE COMPANY	65961.80	$4,528,931	$1,999,271	8934.96	$2,934,114	$1,987,310	9496.16	$1,329,955	$1,063,624	84392.92	$8,793,000	$5,050,205
MEMBERSELECT INSURANCE COMPANY	4791.72	$725,229	$146,156	442.05	$396,454	$188,189	477.15	$200,419	$154,017	5710.92	$1,322,102	$488,362
MERASTAR INSURANCE COMPANY	91.12	$9,893	$0	17.56	$7,901	$1,559	17.80	$2,414	$0	126.48	$20,208	$1,559
MERCHANTS MUTUAL INSURANCE	280.00	$13,636	$500	36.00	$16,190	$1,264	38.00	$6,862	$0	354.00	$36,688	$1,764
METROPOLITAN DIRECT PROPERTY AND	1078.22	$66,473	$3,326	156.14	$52,563	$44,542	162.90	$20,539	$21,140	1397.26	$139,575	$69,008

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
METROPOLITAN GENERAL INSURANCE	28.48	$2,103	$0	3.50	$1,425	$0	4.00	$533	$0	35.98	$4,061	$0
METROPOLITAN GROUP PROPERTY AND	6410.38	$408,361	$112,367	933.38	$410,881	$258,015	982.81	$160,387	$84,515	8326.57	$979,629	$454,897
METROPOLITAN PROPERTY AND CASUALTY	311.99	$19,653	$53,250	41.82	$12,861	$11,717	46.24	$5,236	$147	400.05	$37,750	$65,114
MIC GENERAL INSURANCE CORPORATION	22592.88	$1,761,892	$807,351	3942.17	$1,403,653	$854,678	4254.41	$553,707	$423,565	30789.46	$3,719,252	$2,085,594
MICHIGAN AUTOMOBILE INSURANCE	1665.83	$263,032	$287,371	73.98	$78,284	$46,530	83.16	$26,017	$5,332	1822.97	$367,333	$339,233
MICHIGAN INSURANCE COMPANY	32652.00	$689,942	$268,307	3682.00	$554,578	$282,810	3321.00	$214,140	$129,272	39655.00	$1,458,660	$680,389
MICHIGAN MILLERS MUTUAL INSURANCE	41590.88	$2,146,148	$1,119,066	4939.33	$1,477,210	$885,923	5629.91	$747,754	$617,477	52160.12	$4,371,112	$2,622,466
MID-CENTURY INSURANCE COMPANY	0.00	($37)	$0	0.58	($4,364)	$0	1.33	($2,503)	$0	1.91	($6,904)	$0
MODERN SERVICE INSURANCE	2170.40	$318,152	$262,501	47.07	$55,683	$59,601	49.24	$23,278	$13,153	2266.71	$397,113	$335,255
MUTUAL SERVICE CASUALTY INSURANCE	2009.98	$117,334	$24,612	246.89	$94,930	$41,009	268.48	$36,407	$15,531	2525.35	$248,671	$81,152
NATIONAL BEN-FRANKLIN INSURANCE	2191.08	$145,925	$566,240	392.59	$139,166	$42,489	415.33	$65,945	$24,685	2999.00	$351,036	$633,414
NATIONAL GENERAL INSURANCE	1112.48	$128,234	$6,876	223.19	$59,076	$19,660	243.88	$22,879	$14,740	1579.55	$210,189	$41,276

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONWIDE INSURANCE COMPANY OF	0.00	($725)	$0	0.01	($752)	$7,580	0.13	($407)	$14,855	0.14	($1,884)	$22,435
NATIONWIDE MUTUAL FIRE INSURANCE	16191.30	$1,568,161	$3,692,826	3208.81	$1,293,902	$809,299	3457.84	$617,438	$442,792	22857.95	$3,479,501	$4,944,917
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$1,199	0.00	$0	$227	0.00	$0	$1,426
NATIONWIDE PROPERTY AND CASUALTY	51.00	$12,033	$0	5.49	$5,935	$0	5.49	$1,757	$0	61.98	$19,725	$0
NORTH POINTE INSURANCE COMPANY	2745.00	$414,819	$321,704	46.00	$79,728	$45,425	57.00	$26,459	$25,268	2848.00	$521,006	$392,397
NORTHERN INSURANCE COMPANY OF	0.57	($21)	$0	0.52	$43	$0	0.24	$1	$5,647	1.33	$23	$5,647
PARTNERS MUTUAL INSURANCE	639.89	$69,973	$354,250	141.72	$37,516	$52,063	78.22	$18,265	$21,181	859.83	$125,754	$427,494
PHARMACISTS MUTUAL INSURANCE	100.51	$7,037	$500	23.83	$5,639	$6,720	11.75	$1,772	$1,329	136.09	$14,448	$8,549
PIONEER STATE MUTUAL INSURANCE	41823.63	$2,050,375	$390,464	5821.89	$1,239,935	$1,020,795	5899.53	$534,464	$503,122	53545.05	$3,824,774	$1,914,381
PROGRESSIVE MICHIGAN INSURANCE	66730.00	$5,833,450	$2,172,174	8374.00	$4,587,754	$2,359,199	8930.00	$1,419,034	$823,514	84034.00	$11,840,238	$5,354,887
PRUDENTIAL GENERAL INSURANCE	595.55	$66,511	$1,639	64.91	$42,609	$16,699	65.48	$21,184	$10,029	725.94	$130,304	$28,367
PRUDENTIAL PROPERTY AND CASUALTY	16981.40	$1,148,817	$190,844	2200.06	$920,517	$593,145	2229.49	$491,002	$398,116	21410.95	$2,560,336	$1,182,105

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	1593.55	$271,882	$132,465	10.91	$19,332	$2,610	11.91	$5,825	$2,100	1616.37	$297,039	$137,175
SAFECO INSURANCE COMPANY OF	0.00	($411)	$1,497	0.55	$496	$25,425	0.38	$236	$3,760	0.93	$321	$30,682
SAFECO INSURANCE COMPANY OF	4783.89	$464,573	$58,694	933.53	$399,493	$179,268	1015.30	$151,291	$59,812	6732.72	$1,015,357	$297,774
SECURA INSURANCE, A MUTUAL	14430.75	$1,018,475	$126,519	2063.21	$626,226	$459,756	2193.16	$311,538	$215,935	18687.12	$1,956,239	$802,210
SECURA SUPREME INSURANCE	837.00	$97,774	$0	239.57	$70,600	$2,340	261.41	$33,810	$15,440	1337.98	$202,184	$17,780
SOUTHERN MICHIGAN INSURANCE	4880.69	$394,965	$185,369	235.00	$181,068	$140,531	238.41	$80,158	$78,720	5354.10	$656,191	$404,620
STATE AUTOMOBILE MUTUAL	901.95	$64,837	$2,328	139.91	$58,106	$30,906	155.52	$23,001	$15,343	1197.38	$145,944	$48,577
STATE FARM FIRE AND CASUALTY	701.74	$98,630	$1,497	70.81	$58,984	$8,016	86.91	$19,315	$15,636	859.46	$176,929	$25,149
STATE FARM MUTUAL AUTOMOBILE	340738.98	$22,163,187	$11,942,852	44686.30	$16,349,231	$11,470,141	49250.15	$7,986,871	$5,871,452	434675.43	$46,499,289	$29,284,445
TEACHERS INSURANCE COMPANY	884.40	$48,342	$2,514	133.16	$39,125	$44,293	137.50	$17,188	$11,552	1155.06	$104,655	$58,359
TITAN INDEMNITY COMPANY	4.14	$517	$0	0.69	$979	$0	0.69	$338	$0	5.52	$1,834	$0
TITAN INSURANCE COMPANY	24498.07	$3,665,143	$1,546,140	626.06	$817,727	$352,589	717.41	$322,273	$119,915	25841.54	$4,805,143	$2,018,644

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
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	($590)	0.00	$0	($247)	0.00	$0	($837)
TRUMBULL INSURANCE COMPANY	140.15	$10,869	$1,830	16.00	$12,770	$20,454	16.23	$3,490	$2,659	172.38	$27,129	$24,943
UNITED SERVICES AUTOMOBILE	11540.94	$811,578	$228,478	2236.73	$901,271	$485,065	2425.40	$258,310	$207,508	16203.07	$1,971,159	$921,051
UNITRIN DIRECT INSURANCE COMPANY	5220.23	$281,456	$37,839	699.53	$263,829	$82,374	719.86	$122,912	$68,640	6639.62	$668,197	$188,853
UNITRIN DIRECT PROPERTY & CASUALTY	26.00	$1,993	$0	2.00	$1,081	$0	6.00	$575	$0	34.00	$3,649	$0
USAA CASUALTY INSURANCE COMPANY	7534.60	$557,020	$44,391	1374.48	$608,116	$438,496	1450.05	$176,922	$109,652	10359.13	$1,342,058	$592,539
WARNER INSURANCE COMPANY	3.08	$0	$0	0.47	$0	$0	0.47	$0	$0	4.02	$0	$0
WEST AMERICAN INSURANCE COMPANY	1211.12	$95,934	$29,532	192.88	$80,142	$74,103	200.32	$36,995	$16,571	1604.32	$213,071	$120,206
WESTFIELD INSURANCE COMPANY	3251.48	$181,881	$25,323	339.91	$134,948	$101,561	365.17	$65,727	$31,022	3956.56	$382,556	$157,906
WOLVERINE MUTUAL INSURANCE	6371.79	$346,907	$22,370	735.89	$236,331	$116,908	804.07	$106,302	$107,899	7911.75	$689,540	$247,177

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
Mean:	24376.04	$1,460,872	$803,846	2969.03	$1,132,128	$706,801	3236.74	$484,111	$341,281	29812.63	$3,010,467	$1,812,989
StDev:	60525.40	$3,509,828	$2,040,474	7343.85	$2,828,004	$1,814,426	8087.54	$1,244,842	$884,222	74940.35	$7,492,495	$4,632,944
Min:	0.00	($2,243)	$0	0.00	($4,364)	($2,081)	0.00	($2,503)	$0	0.00	($6,904)	($23,241)
Max:	340738.98	$22,163,187	$11,942,852	44686.30	$16,349,231	$11,470,141	49250.15	$7,986,871	$5,871,452	434675.43	$46,499,289	$29,284,445

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	15631.31	$768,453	$7,248,343	2619.21	$880,056	$879,821	2804.45	$349,630	$215,763	21054.97	$1,998,139	$8,343,927
ALLIED PROPERTY AND CASUALTY	48506.66	$3,532,276	$2,187,437	7617.39	$2,299,071	$1,605,418	8578.60	$1,131,075	$805,494	64702.65	$6,962,422	$4,598,349
ALLSTATE INDEMNITY COMPANY	0.00	$7	$0	NA	NA	NA	NA	NA	NA	0.00	$7	$0
ALLSTATE INSURANCE COMPANY	203400.40	$13,424,789	$9,705,282	22066.97	$10,196,428	$5,250,667	25818.16	$4,749,345	$2,537,097	251285.53	$28,370,562	$17,493,046
AMERICAN AND FOREIGN INSURANCE	17.00	$671	$0	3.00	$1,152	$0	3.00	$248	$0	23.00	$2,071	$0
AMERICAN FELLOWSHIP MUTUAL	1475.15	$111,248	$103,859	182.35	$55,435	$33,844	182.35	$16,590	$36,290	1839.85	$183,273	$173,993
AMERICAN INSURANCE COMPANY, THE	190.37	$17,499	$0	48.74	$22,843	$1,158	55.44	$8,251	$955	294.55	$48,593	$2,113
AMERICAN INTERNATIONAL INSURANCE	12905.11	$659,411	$433,937	1987.78	$685,742	$469,438	2152.88	$291,539	$185,432	17045.77	$1,636,692	$1,088,807
AMERICAN PROTECTION INSURANCE	0.00	($490)	$0	0.00	($1,214)	$0	0.00	($230)	$50	0.00	($1,934)	$50
AMERICAN RELIABLE INSURANCE	8.00	$146	$0	2.00	$234	$0	2.00	$322	$0	12.00	$702	$0
AMEX ASSURANCE COMPANY	3861.75	$387,340	$29,938	1063.50	$318,852	$244,619	1133.98	$110,022	$85,105	6059.23	$816,214	$359,662
AMICA MUTUAL INSURANCE COMPANY	4027.34	$304,127	$348,386	707.10	$322,524	$191,124	744.35	$85,872	$23,357	5478.79	$712,523	$562,867

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
ARGONAUT INSURANCE COMPANY	237.30	$28,669	$229	19.08	$14,755	$6,064	21.99	$5,044	$594	278.37	$48,468	$6,887
AUTO CLUB GROUP INSURANCE	116190.80	$8,923,342	$2,950,158	18785.48	$7,284,355	$4,700,683	20352.15	$2,726,721	$1,660,229	155328.43	$18,934,418	$9,311,070
AUTO CLUB INSURANCE ASSOCIATION	85632.05	$7,389,696	$2,633,314	12927.99	$5,079,772	$3,081,091	14255.66	$1,923,601	$1,308,474	112815.70	$14,393,069	$7,022,879
AUTO-OWNERS INSURANCE COMPANY	410428.70	$17,703,174	$13,743,070	41383.80	$15,431,064	$9,858,147	48373.70	$5,650,804	$2,996,070	500186.20	$38,785,042	$26,597,287
BRISTOL WEST INSURANCE COMPANY	58295.97	$2,847,312	$1,306,765	4322.14	$2,014,322	$1,098,686	4743.82	$734,888	$374,211	67361.93	$5,596,522	$2,779,662
CINCINNATI INSURANCE COMPANY, THE	15287.06	$710,205	$484,902	1886.49	$643,230	$383,306	2103.54	$248,083	$115,385	19277.09	$1,601,518	$983,593
CITIZENS INSURANCE COMPANY OF	432989.97	$21,962,200	$7,955,288	48248.97	$15,953,974	$10,867,168	52824.14	$6,737,802	$4,485,626	534063.08	$44,653,976	$23,308,082
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$108	0.00	$0	$811	0.00	$0	$919
DAIRYLAND INSURANCE COMPANY	4573.24	$684,138	$225,128	32.07	$47,681	$18,539	36.15	$29,392	$3,340	4641.46	$761,211	$247,007
EMCASCO INSURANCE COMPANY	1943.05	$144,707	$50,841	217.19	$93,103	$51,193	241.77	$39,730	$31,388	2402.01	$277,540	$133,422
EMPLOYERS MUTUAL CASUALTY	721.80	$50,692	$14,599	66.01	$30,180	$19,988	70.67	$12,519	$17,121	858.48	$93,391	$51,708
ESURANCE INSURANCE COMPANY	41.98	$25,059	$0	12.41	$15,298	$0	6.07	$3,665	$4,444	60.46	$44,022	$4,444

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TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FARM BUREAU GENERAL INSURANCE	239876.50	$10,949,844	$24,878,580	21829.00	$7,306,037	$5,397,312	23731.30	$2,934,266	$2,341,615	285436.80	$21,190,147	$32,617,507
FARM BUREAU MUTUAL INSURANCE	138072.50	$5,430,432	$3,374,034	13964.80	$3,302,487	$2,421,585	15614.40	$1,617,393	$1,146,442	167651.70	$10,350,312	$6,942,061
FARMERS INSURANCE EXCHANGE	83380.48	$6,479,045	$3,083,476	6256.47	$3,206,176	$2,471,853	7194.47	$1,537,130	$1,176,874	96831.42	$11,222,351	$6,732,203
FEDERAL INSURANCE COMPANY	25.27	$2,621	$0	7.26	$2,674	$16,334	6.06	$1,268	$1,022	38.59	$6,563	$17,356
FOREMOST PROPERTY AND CASUALTY	3223.74	$142,768	$324,539	76.49	$20,975	$223,696	379.74	$53,230	$599,949	3679.97	$216,973	$1,148,184
FOREMOST SIGNATURE INSURANCE	0.00	($75)	$0	1.00	$9	$6,585	0.00	($250)	$2,991	1.00	($316)	$9,576
FOUNDERS INSURANCE COMPANY	30.39	$3,294	$0	0.57	$393	$0	0.58	$159	$0	31.54	$3,846	$0
FOUNDERS INSURANCE COMPANY OF	366.13	$51,256	$0	4.98	$4,180	$0	4.99	$1,645	$0	376.10	$57,081	$0
FRANKENMUTH MUTUAL INSURANCE	48390.00	$2,263,206	$1,087,973	5712.00	$1,694,842	$1,311,758	5979.00	$751,768	$558,459	60081.00	$4,709,816	$2,958,190
FREMONT MUTUAL INSURANCE	31950.09	$810,120	$143,113	2158.28	$568,015	$393,743	2477.93	$262,391	$190,150	36586.30	$1,640,526	$727,006
GE PROPERTY & CASUALTY INSURANCE	615.25	$51,515	$1,650	112.91	$35,088	$15,578	104.73	$11,663	$3,660	832.89	$98,266	$20,888
GEICO INDEMNITY COMPANY	5050.22	$664,271	$91,208	507.59	$261,784	$151,898	544.20	$128,198	$78,676	6102.01	$1,054,253	$321,782

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TERRITORY 63 West

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY, THE	3174.92	$244,566	$20,689	454.75	$172,566	$130,827	528.25	$86,182	$41,516	4157.92	$503,314	$193,032
GLOBE INDEMNITY COMPANY	33.00	$1,458	$108	6.00	$2,178	$19	7.00	$700	$0	46.00	$4,336	$127
GMAC INSURANCE COMPANY	171.00	$12,623	$0	21.00	$9,486	$0	21.00	$3,737	$0	213.00	$25,846	$0
GRANGE INSURANCE COMPANY OF	4792.47	$265,020	$9,267	640.04	$202,198	$89,788	699.91	$72,365	$48,909	6132.42	$539,583	$147,964
GREAT AMERICAN INSURANCE	420.06	$41,831	$83,888	95.89	$38,032	$106,551	105.15	$18,385	$2,669	621.10	$98,248	$193,108
GREAT LAKES CASUALTY INSURANCE	5662.75	$436,235	$349,525	748.33	$310,348	$247,010	786.04	$125,909	$106,364	7197.12	$872,492	$702,899
GREAT NORTHERN INSURANCE	410.06	$45,135	$967	134.23	$70,853	$26,754	133.84	$28,359	$10,394	678.13	$144,347	$38,115
GUARANTY NATIONAL INSURANCE	78.82	$6,022	$431	7.74	$4,333	($4,816)	7.82	$1,992	$0	94.38	$12,347	($4,385)
HARLEYSVILLE LAKE STATES INSURANCE	10752.19	$889,585	$1,381,552	879.63	$538,756	$658,231	1300.24	$202,802	$210,519	12932.06	$1,631,143	$2,250,302
HARTFORD ACCIDENT AND INDEMNITY	2310.59	$117,366	$78,918	375.45	$127,917	$132,788	403.22	$46,316	$24,647	3089.26	$291,599	$236,353
HARTFORD CASUALTY INSURANCE	15.63	$327	$0	2.86	$191	$452	2.08	$327	$0	20.57	$845	$452
HARTFORD INSURANCE COMPANY OF	22371.18	$1,112,170	$1,139,681	3668.67	$1,016,608	$590,873	4222.56	$385,894	$244,299	30262.41	$2,514,672	$1,974,853

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HARTFORD UNDERWRITERS INSURANCE	284.77	$17,059	$12,915	40.92	$13,226	$18,864	47.59	$6,010	$18,306	373.28	$36,295	$50,085
HASTINGS MUTUAL INSURANCE	47424.24	$2,960,446	$1,486,185	5611.50	$1,416,807	$1,340,843	6156.50	$699,924	$715,156	59192.24	$5,077,177	$3,542,184
HOME-OWNERS INSURANCE COMPANY	262500.20	$10,445,507	$8,627,808	26339.00	$9,084,671	$6,551,743	29608.10	$3,134,588	$1,598,839	318447.30	$22,664,766	$16,778,390
HORACE MANN INSURANCE COMPANY	8320.08	$546,442	$139,563	1261.57	$414,510	$287,568	1445.15	$229,611	$79,298	11026.80	$1,190,563	$506,429
HORACE MANN PROPERTY & CASUALTY	NA	NA	NA	NA	NA	NA	0.00	$0	$271	0.00	$0	$271
INTEGON NATIONAL INSURANCE	6722.14	$554,650	$551,327	520.81	$267,813	$93,884	571.16	$112,999	$76,920	7814.11	$935,462	$722,131
LIBERTY INSURANCE CORPORATION	NA	NA	NA	NA	NA	NA	0.00	$0	($5,400)	0.00	$0	($5,400)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	55802.91	$5,403,789	$2,891,572	12083.59	$4,920,900	$3,000,410	13412.73	$1,923,117	$1,303,819	81299.23	$12,247,806	$7,195,801
LUMBERMENS MUTUAL CASUALTY	0.00	($1,684)	$1,094	0.25	($625)	($9,889)	0.00	($157)	($17,321)	0.25	($2,466)	($26,116)
MEEMIC INSURANCE COMPANY	102349.49	$6,578,742	$1,706,305	15965.80	$4,666,398	$3,674,199	17004.66	$2,202,627	$1,558,511	135319.95	$13,447,767	$6,939,015
MEMBERSELECT INSURANCE COMPANY	3741.23	$557,722	$114,403	332.16	$276,867	$172,023	365.32	$126,249	$121,062	4438.71	$960,838	$407,488
MERASTAR INSURANCE COMPANY	91.24	$9,258	$0	14.58	$6,228	$0	14.64	$1,870	$960	120.46	$17,356	$960

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MERCHANTS MUTUAL INSURANCE	376.00	$19,811	$0	40.00	$15,297	$28,163	43.00	$7,292	$958	459.00	$42,400	$29,121
METROPOLITAN DIRECT PROPERTY AND	2703.50	$165,476	$10,075	346.40	$115,509	$27,065	378.90	$42,007	$40,433	3428.80	$322,992	$77,573
METROPOLITAN GENERAL INSURANCE	15.56	$832	$0	1.83	$996	$0	1.83	$339	$0	19.22	$2,167	$0
METROPOLITAN GROUP PROPERTY AND	9262.41	$808,768	$721,480	1200.14	$506,217	$311,889	1313.89	$196,082	$107,879	11776.44	$1,511,067	$1,141,248
METROPOLITAN PROPERTY AND CASUALTY	1197.64	$75,229	$23,847	160.41	$48,275	$29,809	171.57	$15,919	$13,333	1529.62	$139,423	$66,989
MIC GENERAL INSURANCE CORPORATION	8154.65	$602,253	$196,416	1469.47	$503,629	$285,441	1592.83	$164,646	$142,671	11216.95	$1,270,528	$624,528
MICHIGAN AUTOMOBILE INSURANCE	4705.91	$722,806	$268,722	171.30	$145,189	$74,716	186.07	$51,011	$50,017	5063.28	$919,006	$393,455
MICHIGAN INSURANCE COMPANY	146063.00	$2,578,587	$969,923	16566.00	$2,034,746	$1,312,099	16125.00	$813,369	$561,950	178754.00	$5,426,702	$2,843,972
MICHIGAN MILLERS MUTUAL INSURANCE	44918.83	$2,247,723	$1,319,894	5095.67	$1,438,456	$1,041,862	5835.13	$743,701	$486,427	55849.63	$4,429,880	$2,848,183
MID-CENTURY INSURANCE COMPANY	245.23	$28,277	$19,865	27.91	($1,255)	$47,639	23.41	($358)	$13,293	296.55	$26,664	$80,797
MODERN SERVICE INSURANCE	6882.89	$1,024,717	$479,223	105.23	$120,545	$104,110	116.90	$54,314	$34,350	7105.02	$1,199,576	$617,683
MUTUAL SERVICE CASUALTY INSURANCE	4366.29	$314,773	$38,925	505.02	$259,468	$195,312	544.64	$109,994	$50,881	5415.95	$684,235	$285,118

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NATIONAL BEN-FRANKLIN INSURANCE	531.59	$31,994	$208,659	81.83	$24,012	$36,367	90.33	$11,212	$9,494	703.75	$67,218	$254,520
NATIONAL GENERAL INSURANCE	3759.20	$379,712	$61,271	762.50	$219,666	$107,506	832.56	$65,561	$39,777	5354.26	$664,939	$208,554
NATIONWIDE INSURANCE COMPANY OF	0.00	($1,316)	$11,153	0.08	($190)	$31,390	0.03	($250)	$773	0.11	($1,756)	$43,316
NATIONWIDE MUTUAL FIRE INSURANCE	25072.36	$2,176,720	$3,192,791	4656.44	$1,729,937	$1,271,795	5028.03	$792,467	$442,879	34756.83	$4,699,124	$4,907,465
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$3,862	0.00	$0	$392	0.00	$0	$4,254
NATIONWIDE PROPERTY AND CASUALTY	148.13	$31,116	$0	17.83	$17,601	$0	17.83	$4,477	$0	183.79	$53,194	$0
NORTH POINTE INSURANCE COMPANY	9119.00	$1,384,108	$825,420	112.00	$152,590	$69,775	126.00	$55,373	$22,869	9357.00	$1,592,071	$918,064
NORTHERN INSURANCE COMPANY OF	287.20	$15,461	$5,087	41.67	$12,346	$8,897	43.92	$6,389	$7,152	372.79	$34,196	$21,136
PACIFIC INDEMNITY COMPANY	10.86	$1,222	$0	4.52	$1,545	$0	3.62	$548	$100	19.00	$3,315	$100
PARTNERS MUTUAL INSURANCE	2574.53	$278,504	$389,509	575.91	$142,361	$139,833	328.29	$67,681	$53,892	3478.73	$488,546	$583,234
PHARMACISTS MUTUAL INSURANCE	36.16	$1,869	$0	11.67	$2,426	$9,460	5.83	$800	$0	53.66	$5,095	$9,460
PIONEER STATE MUTUAL INSURANCE	59953.83	$2,999,827	$816,762	8305.99	$1,721,803	$1,418,147	8461.84	$736,946	$716,190	76721.66	$5,458,576	$2,951,099

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
PROGRESSIVE MICHIGAN INSURANCE	192971.00	$16,049,162	$7,382,825	22249.00	$11,434,372	$6,716,725	23803.00	$3,519,236	$1,941,027	239023.00	$31,002,770	$16,040,577
PRUDENTIAL GENERAL INSURANCE	152.71	$13,773	$500	17.32	$8,640	$18,264	17.99	$4,237	$1,298	188.02	$26,650	$20,062
PRUDENTIAL PROPERTY AND CASUALTY	10217.80	$567,103	$113,508	1290.30	$413,854	$301,026	1290.91	$216,112	$88,197	12799.01	$1,197,069	$502,731
QBE INSURANCE CORPORATION	4094.91	$686,656	$62,883	27.14	$38,076	$5,537	36.82	$15,716	$6,295	4158.87	$740,448	$74,715
ROYAL INSURANCE COMPANY OF	24.16	$1,765	$0	5.33	$2,665	$0	5.33	$783	$0	34.82	$5,213	$0
SAFECO INSURANCE COMPANY OF	0.00	($6,069)	$126,494	0.04	($3,057)	$103,204	0.00	($1,030)	$30,708	0.04	($10,156)	$260,406
SAFECO INSURANCE COMPANY OF	36704.47	$3,328,176	$1,444,996	6472.32	$2,225,872	$1,227,940	7690.23	$822,595	$645,870	50867.02	$6,376,643	$3,318,806
SECURA INSURANCE, A MUTUAL	23822.23	$1,647,146	$909,864	3452.65	$990,526	$872,656	3667.65	$504,668	$370,755	30942.53	$3,142,340	$2,153,275
SECURA SUPREME INSURANCE	454.74	$51,183	$0	126.65	$33,938	$6,447	131.00	$15,143	$5,924	712.39	$100,264	$12,371
SOUTHERN MICHIGAN INSURANCE	8288.80	$726,788	$303,119	315.14	$243,552	$175,241	316.67	$115,000	$125,906	8920.61	$1,085,340	$604,266
STATE AUTOMOBILE MUTUAL	6621.97	$436,162	$592,079	927.86	$360,553	$269,040	1019.43	$154,057	$68,462	8569.26	$950,772	$929,581
STATE FARM FIRE AND CASUALTY	1419.57	$182,037	$4,297	136.88	$98,611	$75,210	162.32	$32,528	$18,619	1718.77	$313,176	$98,126

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 FARM MUTUAL AUTOMOBILE	783902.58	$48,384,095	$35,392,959	100722.72	$34,654,687	$24,737,939	112955.65	$14,769,505	$11,301,365	997580.95	$97,808,287	$71,432,263
TEACHERS INSURANCE COMPANY	9547.82	$487,996	$243,146	1513.57	$436,801	$401,517	1586.74	$186,837	$132,376	12648.13	$1,111,634	$777,039
TITAN INDEMNITY COMPANY	84.78	$10,102	$0	7.84	$6,639	$439	7.84	$2,757	$1,088	100.46	$19,498	$1,527
TITAN INSURANCE COMPANY	23327.55	$3,772,285	$1,103,068	599.04	$652,778	$408,048	645.58	$266,839	$115,039	24572.17	$4,691,902	$1,626,155
TRANSPORT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$561	NA	NA	NA	0.00	$0	$561
TRUMBULL INSURANCE COMPANY	384.83	$23,836	$585	27.73	$17,849	$7,385	30.99	$5,413	$14,944	443.55	$47,098	$22,914
UNITED SERVICES AUTOMOBILE	19199.95	$1,260,101	$628,827	3677.95	$1,370,090	$804,049	4030.94	$391,623	$220,685	26908.84	$3,021,814	$1,653,561
UNITRIN DIRECT INSURANCE COMPANY	11074.07	$539,387	$42,827	1342.64	$456,126	$327,021	1397.84	$225,943	$80,493	13814.55	$1,221,456	$450,341
UNITRIN DIRECT PROPERTY & CASUALTY	107.85	$8,101	$0	18.67	$8,916	$0	40.74	$2,820	$0	167.26	$19,837	$0
USAA CASUALTY INSURANCE COMPANY	11886.53	$811,059	$201,575	2174.32	$904,051	$585,643	2334.11	$262,682	$157,493	16394.96	$1,977,792	$944,711
VIGILANT INSURANCE COMPANY	6.39	$606	$0	2.13	$1,348	$0	2.13	$621	$0	10.65	$2,575	$0
WARNER INSURANCE COMPANY	9.22	$0	$0	2.02	$0	$0	2.03	$0	$0	13.27	$0	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	11838.76	$875,400	$540,122	1698.87	$586,406	$451,424	1874.29	$295,996	$238,786	15411.92	$1,757,802	$1,230,332
WESTFIELD INSURANCE COMPANY	6538.66	$364,671	$232,765	537.17	$191,486	$92,897	601.59	$99,914	$23,788	7677.42	$656,071	$349,450
WOLVERINE MUTUAL INSURANCE	40175.89	$2,227,296	$737,301	4486.81	$1,505,522	$1,031,969	4855.07	$676,182	$436,179	49517.77	$4,409,000	$2,205,449
Mean:	38094.50	$2,217,967	$1,515,330	4408.59	$1,548,178	$1,050,508	4836.36	$624,672	$421,540	45417.19	$4,237,811	$2,883,132
StDev:	103655.45	$5,912,019	$4,618,219	12255.78	$4,318,069	$2,964,829	13655.74	$1,771,604	$1,260,169	127033.50	$11,798,458	$8,467,678
Min:	0.00	($6,069)	$0	0.00	($3,057)	($9,889)	0.00	($1,030)	$0	0.00	($10,156)	($26,116)
Max:	783902.58	$48,384,095	$35,392,959	100722.72	$34,654,687	$24,737,939	112955.65	$14,769,505	$11,301,365	997580.95	$97,808,287	$71,432,263

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	1541.61	$92,492	$61,010	274.70	$136,247	$71,749	284.30	$52,037	$41,418	2100.61	$280,776	$174,177
ALLIED PROPERTY AND CASUALTY	5818.62	$444,970	$141,912	994.57	$434,042	$226,582	1048.10	$186,356	$73,853	7861.29	$1,065,368	$442,347
ALLSTATE INSURANCE COMPANY	53233.90	$3,477,614	$852,332	6823.13	$3,718,695	$2,164,649	7237.08	$1,493,315	$699,340	67294.11	$8,689,624	$3,716,321
AMERICAN AND FOREIGN INSURANCE	15.00	$489	$0	3.00	$1,032	$0	3.00	$273	$0	21.00	$1,794	$0
AMERICAN FELLOWSHIP MUTUAL	497.50	$45,207	$3,358	79.43	$33,621	$60,464	79.43	$10,916	$9,456	656.36	$89,744	$73,278
AMERICAN INSURANCE COMPANY, THE	53.44	$6,200	$2,037	13.37	$10,096	$0	14.13	$2,782	$0	80.94	$19,078	$2,037
AMERICAN INTERNATIONAL INSURANCE	761.42	$46,514	$1,550	119.32	$60,772	$63,103	125.54	$24,528	($334)	1006.28	$131,814	$64,319
AMEX ASSURANCE COMPANY	955.90	$107,108	$15,434	286.07	$103,820	$73,024	290.82	$31,268	$11,182	1532.79	$242,196	$99,640
AMICA MUTUAL INSURANCE COMPANY	3892.01	$302,726	$295,079	692.90	$329,140	$155,058	720.66	$72,442	$27,817	5305.57	$704,308	$477,954
ARGONAUT INSURANCE COMPANY	73.47	$7,332	$3,550	4.16	$4,299	$4,513	4.66	$1,588	$0	82.29	$13,219	$8,063
AUTO CLUB GROUP INSURANCE	100743.98	$7,553,761	$2,727,617	17353.63	$7,840,257	$5,093,104	17932.57	$2,405,515	$1,514,935	136030.18	$17,799,533	$9,335,656
AUTO CLUB INSURANCE ASSOCIATION	45465.56	$3,775,187	$909,759	7547.06	$3,427,194	$2,092,672	7911.57	$1,045,300	$667,015	60924.19	$8,247,681	$3,669,446

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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-OWNERS INSURANCE COMPANY	15445.55	$682,919	$303,440	1742.35	$784,435	$603,210	1885.60	$252,864	$102,367	19073.50	$1,720,218	$1,009,017
BRISTOL WEST INSURANCE COMPANY	224.14	$17,403	$2,959	22.07	$18,179	$23,023	22.49	$4,763	$5,184	268.70	$40,345	$31,166
CINCINNATI INSURANCE COMPANY, THE	3525.75	$206,744	$9,343	526.93	$199,471	$93,898	563.05	$80,403	$31,353	4615.73	$486,618	$134,594
CITIZENS INSURANCE COMPANY OF	78565.64	$3,989,032	$1,694,705	9284.72	$3,639,873	$2,439,267	9712.65	$1,341,752	$530,654	97563.01	$8,970,657	$4,664,626
CONTINENTAL INSURANCE COMPANY, THE	0.00	($65)	$0	0.00	($114)	$776	0.00	($47)	$2,437	0.00	($226)	$3,213
DAIRYLAND INSURANCE COMPANY	563.48	$91,178	$500	10.65	$12,240	$3,025	10.99	$6,438	$20,626	585.12	$109,856	$24,151
EMCASCO INSURANCE COMPANY	410.57	$34,322	$4,526	50.91	$29,306	$13,756	51.91	$11,073	$17,141	513.39	$74,701	$35,423
EMPLOYERS MUTUAL CASUALTY	151.95	$11,435	$0	17.66	$10,868	$2,170	20.58	$4,348	$246	190.19	$26,651	$2,416
ESURANCE INSURANCE COMPANY	19.50	$10,345	$0	7.33	$7,332	$0	3.66	$2,187	$0	30.49	$19,864	$0
FARM BUREAU GENERAL INSURANCE	4409.50	$175,283	$12,112	451.80	$207,106	$121,697	470.90	$80,376	$60,981	5332.20	$462,765	$194,790
FARM BUREAU MUTUAL INSURANCE	677.60	$25,334	$0	74.10	$24,391	$10,615	74.90	$10,462	$3,586	826.60	$60,187	$14,201
FARMERS INSURANCE EXCHANGE	10290.48	$786,733	$120,827	1079.81	$643,488	$443,312	1113.23	$260,974	$128,397	12483.52	$1,691,195	$692,536

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
FEDERAL INSURANCE COMPANY	24.28	$3,278	$500	10.91	$5,756	$447	6.85	($4,176)	$388	42.04	$4,858	$1,335
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	$957	NA	NA	NA	0.00	$0	$957
FOUNDERS INSURANCE COMPANY	39.24	$4,052	$287	1.74	$1,829	$12,271	1.75	$663	$0	42.73	$6,544	$12,558
FOUNDERS INSURANCE COMPANY OF	61.56	$9,196	$1,737	1.07	$1,933	$0	0.41	$736	$0	63.04	$11,865	$1,737
FRANKENMUTH MUTUAL INSURANCE	3162.00	$182,694	$74,091	406.00	$163,856	$116,812	378.00	$62,357	$48,503	3946.00	$408,907	$239,406
FREMONT MUTUAL INSURANCE	62.10	$2,000	$0	3.91	$1,586	$0	5.91	$818	$0	71.92	$4,404	$0
GE PROPERTY & CASUALTY INSURANCE	233.56	$24,669	$3,000	45.22	$20,967	$2,081	46.82	$5,987	$5,852	325.60	$51,623	$10,933
GEICO INDEMNITY COMPANY	4901.66	$636,586	$665,623	712.91	$436,625	$228,607	767.51	$205,514	$71,652	6382.08	$1,278,725	$965,882
GLENS FALLS INSURANCE COMPANY, THE	5089.33	$432,071	$64,074	1086.92	$454,238	$330,894	1171.51	$189,389	$113,512	7347.76	$1,075,698	$508,480
GMAC INSURANCE COMPANY	70.50	$5,797	$0	9.00	$4,613	$0	9.00	$1,578	$0	88.50	$11,988	$0
GOVERNMENT EMPLOYEES INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($9,588)	0.00	$0	($9,588)
GRANGE INSURANCE COMPANY OF	87.00	$5,581	$0	10.16	$3,743	$0	12.16	$1,269	$77	109.32	$10,593	$77

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 AMERICAN INSURANCE	367.60	$33,215	$9,511	81.39	$29,507	$15,838	85.18	$11,722	$4,741	534.17	$74,444	$30,090
GREAT LAKES CASUALTY INSURANCE	247.47	$21,426	$3,716	36.67	$20,134	$13,847	37.42	$7,371	$114	321.56	$48,931	$17,677
GREAT NORTHERN INSURANCE	234.33	$30,796	$0	76.86	$55,935	$20,607	72.46	$17,184	$3,374	383.65	$103,915	$23,981
GUARANTY NATIONAL INSURANCE	55.65	$3,619	$0	7.82	$5,152	$0	7.82	$2,530	$0	71.29	$11,301	$0
HARTFORD ACCIDENT AND INDEMNITY	1527.98	$78,262	$2,020	293.61	$136,266	$55,078	305.16	$43,193	$55,171	2126.75	$257,721	$112,269
HARTFORD CASUALTY INSURANCE	25.50	$1,959	$0	4.50	$2,215	$0	5.50	$356	$0	35.50	$4,530	$0
HARTFORD INSURANCE COMPANY OF	2686.63	$158,386	$68,963	449.43	$156,454	$82,071	495.85	$48,660	$19,938	3631.91	$363,500	$170,972
HARTFORD UNDERWRITERS INSURANCE	28.08	$2,146	$0	5.27	$2,348	$1,952	5.93	$686	$130	39.28	$5,180	$2,082
HASTINGS MUTUAL INSURANCE	299.87	$28,215	$510,691	44.00	$13,114	$28,778	46.00	$6,324	$4,826	389.87	$47,653	$544,295
HOME-OWNERS INSURANCE COMPANY	12072.15	$489,689	$34,214	1326.45	$534,792	$271,065	1407.25	$166,868	$68,773	14805.85	$1,191,349	$374,052
HORACE MANN INSURANCE COMPANY	813.80	$50,837	$4,524	113.16	$44,281	$21,149	119.65	$24,407	$15,511	1046.61	$119,525	$41,184
INTEGON NATIONAL INSURANCE	310.89	$32,297	$0	34.65	$22,416	$1,506	34.16	$6,415	$79	379.70	$61,128	$1,585

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2667.92	$220,081	$88,457	609.08	$291,451	$145,790	636.47	$83,013	$20,737	3913.47	$594,545	$254,984
LUMBERMENS MUTUAL CASUALTY	0.00	($304)	$0	0.00	($515)	($12,831)	0.00	($238)	$0	0.00	($1,057)	($12,831)
MEEMIC INSURANCE COMPANY	3479.33	$239,445	$20,721	585.15	$202,807	$105,954	605.74	$84,775	$37,771	4670.22	$527,027	$164,446
MEMBERSELECT INSURANCE COMPANY	2405.72	$339,430	$98,035	272.24	$268,600	$122,134	285.15	$97,661	$39,326	2963.11	$705,691	$259,495
MERASTAR INSURANCE COMPANY	38.32	$4,373	$0	8.14	$4,711	($5,166)	8.15	$1,099	$315	54.61	$10,183	($4,851)
MERCHANTS MUTUAL INSURANCE	4.00	$360	$0	2.00	$523	$0	1.00	$232	$0	7.00	$1,115	$0
METROPOLITAN DIRECT PROPERTY AND	453.89	$28,779	$708	70.50	$30,378	$23,379	77.15	$8,831	($903)	601.54	$67,988	$23,184
METROPOLITAN GENERAL INSURANCE	7.65	$616	$0	1.33	$940	$0	1.33	$334	$0	10.31	$1,890	$0
METROPOLITAN GROUP PROPERTY AND	4697.58	$257,005	$151,997	724.06	$255,667	$196,122	744.32	$90,999	$48,151	6165.96	$603,671	$396,270
METROPOLITAN PROPERTY AND CASUALTY	84.74	$4,900	$0	14.08	$5,170	$8,626	14.08	$1,551	$571	112.90	$11,621	$9,197
MIC GENERAL INSURANCE CORPORATION	5091.21	$455,332	$424,395	954.34	$396,480	$350,900	981.30	$136,278	$118,758	7026.85	$988,090	$894,053
MICHIGAN AUTOMOBILE INSURANCE	503.55	$84,813	$6,353	45.57	$49,699	$28,501	46.90	$14,145	($1,921)	596.02	$148,657	$32,933

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 INSURANCE COMPANY	17239.00	$336,777	$79,506	2488.00	$349,714	$184,327	2064.00	$117,633	$82,695	21791.00	$804,124	$346,528
MICHIGAN MILLERS MUTUAL INSURANCE	249.04	$15,141	$420	34.00	$13,436	$1,385	36.91	$5,711	$2,138	319.95	$34,288	$3,943
MID-CENTURY INSURANCE COMPANY	0.00	($1,334)	$0	0.16	($710)	$0	0.16	($225)	$0	0.32	($2,269)	$0
MODERN SERVICE INSURANCE	753.83	$98,067	$19,873	18.08	$19,554	$29,674	18.66	$8,853	$690	790.57	$126,474	$50,237
MUTUAL SERVICE CASUALTY INSURANCE	343.41	$23,156	$0	46.81	$22,774	$1,328	48.57	$8,176	$1,143	438.79	$54,106	$2,471
NATIONAL BEN-FRANKLIN INSURANCE	1415.67	$115,554	$12,906	289.99	$115,293	$54,465	311.17	$45,307	$8,695	2016.83	$276,154	$76,066
NATIONAL GENERAL INSURANCE	177.80	$25,925	$341	38.26	$16,468	$25,868	40.40	$4,261	$630	256.46	$46,654	$26,839
NATIONWIDE INSURANCE COMPANY OF	0.00	($465)	$0	0.00	($1,132)	$3,922	0.00	($277)	$4,370	0.00	($1,874)	$8,292
NATIONWIDE MUTUAL FIRE INSURANCE	10515.05	$1,108,714	$240,806	2280.98	$1,127,878	$686,975	2370.49	$404,091	$210,618	15166.52	$2,640,683	$1,138,399
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$4,434	0.00	$0	$4,434
NATIONWIDE PROPERTY AND CASUALTY	27.00	$6,089	$0	1.50	$1,421	$0	1.50	$395	$0	30.00	$7,905	$0
NORTH POINTE INSURANCE COMPANY	444.00	$71,103	$2,925	17.00	$26,694	$29,089	20.00	$10,287	$9,641	481.00	$108,084	$41,655

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTHERN INSURANCE COMPANY OF	8.10	$536	$0	0.81	$370	$0	0.81	$92	$0	9.72	$998	$0
PACIFIC INDEMNITY COMPANY	3.00	$564	$0	1.00	$772	$0	1.00	$183	$0	5.00	$1,519	$0
PARTNERS MUTUAL INSURANCE	0.00	$638	$0	0.00	$455	$4,303	0.00	$309	$0	0.00	$1,402	$4,303
PHARMACISTS MUTUAL INSURANCE	28.00	$1,647	$0	8.00	$1,536	$0	4.00	$291	$60	40.00	$3,474	$60
PIONEER STATE MUTUAL INSURANCE	1568.46	$93,636	$4,578	229.74	$62,464	$36,146	232.15	$22,221	$9,952	2030.35	$178,321	$50,676
PROGRESSIVE MICHIGAN INSURANCE	28564.00	$2,477,924	$771,767	3587.00	$2,304,873	$1,099,717	3696.00	$617,868	$303,911	35847.00	$5,400,665	$2,175,395
PRUDENTIAL GENERAL INSURANCE	242.83	$24,900	$2,497	31.91	$21,848	$12,982	34.32	$18,025	$33,442	309.06	$64,773	$48,921
PRUDENTIAL PROPERTY AND CASUALTY	6718.63	$407,203	$310,392	903.40	$412,543	$341,598	923.07	$243,395	$97,680	8545.10	$1,063,141	$749,670
QBE INSURANCE CORPORATION	806.65	$106,848	$34,004	5.24	$8,278	$0	6.32	$3,666	$0	818.21	$118,792	$34,004
SAFECO INSURANCE COMPANY OF	0.00	($11)	$0	0.00	$46	$5,870	0.00	$34	$1,006	0.00	$69	$6,876
SAFECO INSURANCE COMPANY OF	337.62	$30,912	$53,200	69.10	$31,127	$25,776	76.13	$14,944	$459	482.85	$76,983	$79,435
SECURA INSURANCE, A MUTUAL	208.73	$15,421	$0	31.41	$9,848	$3,022	35.82	$5,133	$2,429	275.96	$30,402	$5,451

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SECURA SUPREME INSURANCE	32.49	$3,561	$0	8.83	$3,116	$0	8.83	$1,426	$83	50.15	$8,103	$83
SOMPO JAPAN INSURANCE COMPANY OF	4.00	$336	$0	1.00	$1,013	$1,292	1.00	$256	$0	6.00	$1,605	$1,292
SOUTHERN MICHIGAN INSURANCE	470.43	$38,575	$0	22.73	$19,510	$25,546	22.04	$8,499	$1,421	515.20	$66,584	$26,967
STATE AUTOMOBILE MUTUAL	476.75	$36,621	$2,888	85.14	$41,276	$11,437	95.08	$14,707	$28,945	656.97	$92,604	$43,270
STATE FARM FIRE AND CASUALTY	264.23	$33,642	$0	33.90	$28,298	$3,735	36.33	$5,325	$361	334.46	$67,265	$4,096
STATE FARM MUTUAL AUTOMOBILE	127898.32	$8,046,340	$1,862,381	18150.71	$7,509,996	$5,573,035	18960.15	$2,201,398	$1,509,549	165009.18	$17,757,734	$8,944,965
TEACHERS INSURANCE COMPANY	216.81	$12,910	$1,000	27.33	$7,976	$692	31.91	$3,700	$65	276.05	$24,586	$1,757
TITAN INSURANCE COMPANY	6792.79	$966,637	$276,791	213.91	$257,079	$126,808	221.43	$104,851	$26,799	7228.13	$1,328,567	$430,398
TOKIO MARINE AND FIRE INSURANCE	28.00	$3,994	$0	8.00	$4,772	$0	9.00	$1,349	$0	45.00	$10,115	$0
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($867)	0.00	$0	($867)
UNITED SERVICES AUTOMOBILE	11332.54	$787,723	$545,349	2313.01	$983,251	$566,780	2420.06	$249,082	$122,431	16065.61	$2,020,056	$1,234,560
UNITRIN DIRECT INSURANCE COMPANY	652.26	$43,225	$608	92.84	$42,119	$14,778	93.57	$14,844	$4,813	838.67	$100,188	$20,199

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
UNITRIN DIRECT PROPERTY & CASUALTY	23.40	$1,976	$0	2.70	$2,292	$0	4.90	$445	$0	31.00	$4,713	$0
USAA CASUALTY INSURANCE COMPANY	12466.40	$864,927	$6,300,854	2390.33	$1,037,944	$532,484	2470.74	$266,936	$112,376	17327.47	$2,169,807	$6,945,714
WARNER INSURANCE COMPANY	9.44	$0	$0	2.36	$0	$0	2.36	$0	$0	14.16	$0	$0
WEST AMERICAN INSURANCE COMPANY	115.28	$9,905	$0	22.41	$11,185	$500	23.42	$4,875	$25	161.11	$25,965	$525
WESTFIELD INSURANCE COMPANY	10026.16	$505,479	$68,652	1285.92	$530,627	$331,080	1319.83	$199,199	$68,571	12631.91	$1,235,305	$468,303
WOLVERINE MUTUAL INSURANCE	673.38	$38,661	$779	91.23	$37,948	$31,804	94.24	$14,082	$2,749	858.85	$90,691	$35,332
Mean:	6329.64	$429,748	$203,961	912.55	$407,711	$259,530	928.14	$131,899	$71,929	7886.17	$939,221	$519,083
StDev:	19286.76	$1,280,779	$740,972	2836.34	$1,246,063	$839,504	2925.21	$389,365	$235,470	24604.93	$2,869,429	$1,574,885
Min:	0.00	($1,334)	$0	0.00	($1,132)	($12,831)	0.00	($4,176)	$0	0.00	($2,269)	($12,831)
Max:	127898.32	$8,046,340	$6,300,854	18150.71	$7,840,257	$5,573,035	18960.15	$2,405,515	$1,514,935	165009.18	$17,799,533	$9,335,656

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
AIU INSURANCE COMPANY	3163.68	$191,822	$9,159	553.44	$264,902	$151,299	586.58	$90,131	$45,842	4303.70	$546,855	$206,300
ALLIED PROPERTY AND CASUALTY	253.52	$17,463	$4,516	45.17	$18,439	$8,849	48.21	$7,472	$2,690	346.90	$43,374	$16,055
ALLSTATE INSURANCE COMPANY	22985.38	$1,573,180	$648,126	2897.54	$1,723,762	$1,033,949	3141.31	$719,505	$380,986	29024.23	$4,016,447	$2,063,061
AMERICAN FELLOWSHIP MUTUAL	362.10	$30,781	$1,495	52.20	$25,805	$18,396	52.20	$8,841	$13,693	466.50	$65,427	$33,584
AMERICAN INTERNATIONAL INSURANCE	1369.70	$97,152	$15,000	209.32	$100,363	$58,815	228.44	$43,468	$19,919	1807.46	$240,983	$93,734
AMEX ASSURANCE COMPANY	1668.75	$190,581	$12,238	493.40	$185,462	$106,487	502.32	$55,251	$44,864	2664.47	$431,294	$163,589
AMICA MUTUAL INSURANCE COMPANY	2940.28	$253,858	$14,115	532.58	$262,765	$127,958	548.63	$73,615	$27,008	4021.49	$590,238	$169,081
AUTO CLUB GROUP INSURANCE	43034.92	$3,433,113	$1,905,741	7513.15	$3,533,075	$2,110,279	7845.40	$1,119,167	$626,133	58393.47	$8,085,355	$4,642,153
AUTO CLUB INSURANCE ASSOCIATION	16991.90	$1,552,079	$400,754	2708.72	$1,346,045	$748,533	2871.57	$422,710	$292,931	22572.19	$3,320,834	$1,442,218
AUTO-OWNERS INSURANCE COMPANY	6569.65	$314,908	$47,035	683.65	$337,722	$235,659	746.90	$103,721	$48,434	8000.20	$756,351	$331,128
BRISTOL WEST INSURANCE COMPANY	1141.40	$83,144	$7,645	127.15	$91,260	$73,092	128.32	$26,107	$12,109	1396.87	$200,511	$92,846
CINCINNATI INSURANCE COMPANY, THE	722.02	$43,256	$0	98.83	$40,285	$29,229	99.82	$15,568	$1,038	920.67	$99,109	$30,267

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CITIZENS INSURANCE COMPANY OF	8656.39	$400,306	$42,850	1031.39	$334,626	$257,589	1115.24	$132,786	$77,270	10803.02	$867,718	$377,709
DAIRYLAND INSURANCE COMPANY	493.30	$81,989	$3,282	10.57	$10,805	$128	10.58	$5,989	$161	514.45	$98,783	$3,571
EMCASCO INSURANCE COMPANY	161.00	$14,279	$776	19.27	$11,698	$2,207	19.11	$4,527	$441	199.38	$30,504	$3,424
EMPLOYERS MUTUAL CASUALTY	28.50	$2,170	$0	4.00	$1,271	$5,000	4.00	$502	$687	36.50	$3,943	$5,687
FARM BUREAU GENERAL INSURANCE	13343.60	$493,965	$222,813	1385.60	$468,199	$383,583	1439.70	$201,341	$99,647	16168.90	$1,163,505	$706,043
FARM BUREAU MUTUAL INSURANCE	4492.50	$141,953	$3,912	495.60	$111,352	$67,618	531.50	$57,448	$37,764	5519.60	$310,753	$109,294
FEDERAL INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$1,999	0.00	$0	$1,999
FOUNDERS INSURANCE COMPANY	50.63	$4,936	$144	0.16	$62	$0	0.16	$12	$0	50.95	$5,010	$144
FOUNDERS INSURANCE COMPANY OF	121.13	$17,007	$0	2.33	$3,662	$0	2.33	$1,507	$0	125.79	$22,176	$0
FRANKENMUTH MUTUAL INSURANCE	2526.00	$129,659	$98,153	328.00	$107,785	$160,736	301.00	$43,134	$30,976	3155.00	$280,578	$289,865
FREMONT MUTUAL INSURANCE	23.76	$217	$0	2.16	$312	$0	2.16	$120	$0	28.08	$649	$0
GEICO INDEMNITY COMPANY	140.66	$20,086	$0	14.22	$9,625	$3,363	15.89	$4,682	$302	170.77	$34,393	$3,665

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
GLENS FALLS INSURANCE COMPANY, THE	210.91	$16,162	$19,011	34.42	$14,184	$9,217	38.08	$5,850	$1,629	283.41	$36,196	$29,857
GMAC INSURANCE COMPANY	26.00	$2,270	$0	4.50	$3,415	$0	4.50	$681	$0	35.00	$6,366	$0
GRANGE INSURANCE COMPANY OF	55.50	$3,289	$2,001	9.75	$3,807	$0	10.25	$1,247	$0	75.50	$8,343	$2,001
GREAT AMERICAN INSURANCE	0.00	$0	$7,900	NA	NA	NA	NA	NA	NA	0.00	$0	$7,900
GREAT LAKES CASUALTY INSURANCE	126.61	$11,619	$0	22.91	$10,029	$3,307	22.91	$4,378	$500	172.43	$26,026	$3,807
GREAT NORTHERN INSURANCE	42.75	$6,342	$0	18.44	$9,458	$2,492	13.84	$2,505	$0	75.03	$18,305	$2,492
GUARANTY NATIONAL INSURANCE	NA	NA	NA	0.00	$0	$5,841	0.00	$0	($957)	0.00	$0	$4,884
HARLEYSVILLE LAKE STATES INSURANCE	578.71	$49,285	$1,147	81.65	$39,434	$10,661	84.70	$12,953	$2,074	745.06	$101,672	$13,882
HASTINGS MUTUAL INSURANCE	393.63	$25,877	$500	50.50	$14,238	$17,699	55.50	$6,853	$2,399	499.63	$46,968	$20,598
HOME-OWNERS INSURANCE COMPANY	9323.95	$404,722	$72,114	991.15	$443,356	$233,937	1044.85	$131,168	$39,944	11359.95	$979,246	$345,995
HORACE MANN INSURANCE COMPANY	348.23	$27,843	$2,841	52.57	$23,073	$12,860	52.07	$9,917	$717	452.87	$60,833	$16,418
INTEGON NATIONAL INSURANCE	130.56	$13,164	$15,732	10.99	$6,564	$18,201	13.23	$2,251	$3,247	154.78	$21,979	$37,180

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
LUMBERMENS MUTUAL CASUALTY	0.00	($663)	$500	0.00	$378	($3,343)	0.00	$387	($34,676)	0.00	$102	($37,519)
MEEMIC INSURANCE COMPANY	35576.05	$2,529,937	$468,956	5908.63	$2,260,154	$1,546,026	6097.99	$958,248	$464,806	47582.67	$5,748,339	$2,479,788
MEMBERSELECT INSURANCE COMPANY	1103.25	$172,665	$7,841	138.07	$148,395	$78,346	149.33	$56,425	$12,958	1390.65	$377,485	$99,145
MERASTAR INSURANCE COMPANY	11.32	$1,145	$515	2.38	$821	$192	2.50	$288	$0	16.20	$2,254	$707
METROPOLITAN DIRECT PROPERTY AND	508.16	$34,120	$7,287	81.16	$32,407	$23,450	85.40	$10,603	$31,122	674.72	$77,130	$61,859
METROPOLITAN GROUP PROPERTY AND	6301.07	$396,373	$55,333	907.89	$413,584	$277,821	942.06	$141,342	$67,371	8151.02	$951,299	$400,525
METROPOLITAN PROPERTY AND CASUALTY	79.46	$4,345	$0	10.32	$4,008	$0	10.33	$1,374	$91	100.11	$9,727	$91
MIC GENERAL INSURANCE CORPORATION	1913.73	$142,866	$7,472	360.07	$145,383	$111,753	383.98	$57,215	$39,592	2657.78	$345,464	$158,817
MICHIGAN AUTOMOBILE INSURANCE	328.63	$53,271	$4,117	27.13	$30,459	$6,287	28.82	$8,058	$185	384.58	$91,788	$10,589
MICHIGAN INSURANCE COMPANY	3650.00	$72,370	$3,965	490.00	$75,782	$17,253	388.00	$24,810	$11,314	4528.00	$172,962	$32,532
MICHIGAN MILLERS MUTUAL INSURANCE	5085.92	$280,783	$19,270	668.83	$238,947	$169,812	695.58	$103,605	$74,925	6450.33	$623,335	$264,007
MODERN SERVICE INSURANCE	691.22	$92,714	$4,097	11.56	$15,720	$22,692	12.15	$6,494	$212	714.93	$114,928	$27,001

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MUTUAL SERVICE CASUALTY INSURANCE	2191.81	$143,473	$39,295	256.38	$94,956	$114,867	263.07	$34,838	$11,682	2711.26	$273,267	$165,844
NATIONAL BEN-FRANKLIN INSURANCE	90.65	$5,787	$0	20.33	$7,291	$0	21.33	$2,822	$0	132.31	$15,900	$0
NATIONAL GENERAL INSURANCE	67.58	$7,561	$0	16.14	$5,279	$282	16.33	$1,608	$500	100.05	$14,448	$782
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	$1,220	NA	NA	NA	0.00	$0	$1,220
NATIONWIDE MUTUAL FIRE INSURANCE	1336.69	$137,650	$70,478	278.73	$124,291	$95,003	293.90	$49,843	$27,396	1909.32	$311,784	$192,877
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	$310	0.00	$0	$310
NATIONWIDE PROPERTY AND CASUALTY	7.50	$1,578	$0	1.00	$696	$0	1.00	$195	$0	9.50	$2,469	$0
PIONEER STATE MUTUAL INSURANCE	157.12	$8,016	$500	23.99	$5,590	$3,123	23.99	$1,879	$800	205.10	$15,485	$4,423
PROGRESSIVE MICHIGAN INSURANCE	804.00	$73,462	$4,723	99.00	$45,259	$17,080	100.00	$16,502	$6,275	1003.00	$135,223	$28,078
PRUDENTIAL GENERAL INSURANCE	12.00	$970	$0	1.50	$674	$0	1.50	$335	$0	15.00	$1,979	$0
PRUDENTIAL PROPERTY AND CASUALTY	640.21	$35,380	$14,975	84.07	$40,450	$29,764	76.24	$17,729	$1,990	800.52	$93,559	$46,729
QBE INSURANCE CORPORATION	500.16	$73,323	$77	4.07	$6,093	$6,860	4.08	$1,717	$1,604	508.31	$81,133	$8,541

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
SECURA INSURANCE, A MUTUAL	1528.41	$119,513	$29,749	204.65	$75,877	$81,740	219.99	$36,778	$21,955	1953.05	$232,168	$133,444
SECURA SUPREME INSURANCE	57.24	$7,402	$0	14.83	$7,217	$0	14.83	$2,739	$0	86.90	$17,358	$0
SOUTHERN MICHIGAN INSURANCE	3754.73	$286,539	$30,473	251.57	$221,671	$155,338	251.06	$97,391	$40,550	4257.36	$605,601	$226,361
STATE AUTOMOBILE MUTUAL	112.03	$8,482	$0	12.00	$5,743	$148	13.00	$2,119	$3,241	137.03	$16,344	$3,389
STATE FARM FIRE AND CASUALTY	85.41	$10,339	$0	9.57	$6,160	$125	10.65	$1,411	$50	105.63	$17,910	$175
STATE FARM MUTUAL AUTOMOBILE	35180.71	$2,686,282	$3,336,705	4912.88	$1,954,721	$1,569,403	5150.91	$536,976	$426,091	45244.50	$5,177,979	$5,332,199
TEACHERS INSURANCE COMPANY	91.50	$4,654	$0	10.50	$2,468	$0	11.50	$1,160	$1,568	113.50	$8,282	$1,568
TITAN INDEMNITY COMPANY	8.04	$684	$0	1.36	$829	$0	1.36	$192	$0	10.76	$1,705	$0
TITAN INSURANCE COMPANY	4356.32	$653,634	$490,688	130.80	$189,382	$99,073	137.43	$61,156	$52,776	4624.55	$904,172	$642,537
TRUMBULL INSURANCE COMPANY	1.00	$64	$0	0.00	$456	$172	0.00	$32	$173	1.00	$552	$345
UNITED SERVICES AUTOMOBILE	976.26	$70,027	$447	189.00	$78,686	$2,952	208.06	$20,711	$14,554	1373.32	$169,424	$17,953
UNITRIN DIRECT INSURANCE COMPANY	271.50	$15,317	$0	22.87	$10,832	$0	22.87	$4,772	$1,747	317.24	$30,921	$1,747

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	963.66	$66,025	$7,360	184.02	$79,197	$30,412	196.28	$22,013	$19,652	1343.96	$167,235	$57,424
WEST AMERICAN INSURANCE COMPANY	192.66	$13,866	$0	32.77	$12,873	$9,617	33.66	$5,878	$8,627	259.09	$32,617	$18,244
WESTFIELD INSURANCE COMPANY	2085.49	$104,809	$7,427	251.25	$117,268	$37,702	259.59	$37,232	$9,248	2596.33	$259,309	$54,377
WOLVERINE MUTUAL INSURANCE	14.00	$570	$0	2.00	$345	$2,469	2.00	$120	$0	18.00	$1,035	$2,469
Mean:	3516.85	$249,497	$113,490	494.61	$219,413	$142,529	509.62	$76,249	$42,340	4303.05	$521,360	$285,645
StDev:	8266.86	$623,242	$459,053	1297.25	$576,980	$373,821	1348.02	$199,170	$113,270	10666.20	$1,364,825	$880,778
Min:	0.00	($663)	$0	0.00	$0	($3,343)	0.00	$0	$0	0.00	$0	($37,519)
Max:	43034.92	$3,433,113	$3,336,705	7513.15	$3,533,075	$2,110,279	7845.40	$1,119,167	$626,133	58393.47	$8,085,355	$5,332,199

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	668.55	$38,825	$70	122.50	$45,076	$16,346	128.74	$12,677	$64,296	919.79	$96,578	$80,712
ALLIED PROPERTY AND CASUALTY	198.92	$15,203	$92	31.82	$11,355	$2,193	33.00	$4,233	$4,223	263.74	$30,791	$6,508
ALLSTATE INDEMNITY COMPANY	NA	NA	NA	NA	NA	NA	1.00	$5	$0	1.00	$5	$0
ALLSTATE INSURANCE COMPANY	27243.05	$2,175,027	$1,708,795	3231.39	$1,520,131	$865,935	3679.98	$650,269	$284,405	34154.42	$4,345,427	$2,859,135
AMERICAN INTERNATIONAL INSURANCE	364.71	$22,584	$545	59.27	$21,016	$8,092	64.27	$7,394	($31)	488.25	$50,994	$8,606
AMEX ASSURANCE COMPANY	28.90	$3,899	$0	9.08	$2,269	$0	9.08	$689	$1,072	47.06	$6,857	$1,072
AMICA MUTUAL INSURANCE COMPANY	144.40	$14,544	$0	25.61	$13,698	$11,361	29.41	$2,592	$479	199.42	$30,834	$11,840
AUTO CLUB GROUP INSURANCE	8516.81	$784,551	$256,113	1255.32	$552,059	$321,020	1318.24	$177,459	$84,372	11090.37	$1,514,069	$661,505
AUTO CLUB INSURANCE ASSOCIATION	4143.65	$423,066	$29,508	560.73	$259,129	$124,200	610.24	$80,135	$46,225	5314.62	$762,330	$199,933
AUTO-OWNERS INSURANCE COMPANY	6313.25	$281,147	$206,192	647.25	$263,868	$170,324	730.80	$87,159	$27,076	7691.30	$632,174	$403,592
BRISTOL WEST INSURANCE COMPANY	84.21	$5,250	$0	6.24	$4,452	$0	7.75	$2,069	($141)	98.20	$11,771	($141)
CINCINNATI INSURANCE COMPANY, THE	82.61	$4,131	$111	10.88	$3,942	$483	10.88	$1,674	$0	104.37	$9,747	$594

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CITIZENS INSURANCE COMPANY OF	16340.63	$907,884	$357,164	1851.31	$660,614	$419,635	1996.23	$256,814	$103,599	20188.17	$1,825,312	$880,398
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	0.00	$0	$786	NA	NA	NA	0.00	$0	$786
DAIRYLAND INSURANCE COMPANY	67.57	$8,855	$500	1.91	$910	$0	1.83	$287	$0	71.31	$10,052	$500
EMCASCO INSURANCE COMPANY	7.19	$914	$0	1.17	$683	$0	1.17	$288	$0	9.53	$1,885	$0
EMPLOYERS MUTUAL CASUALTY	14.00	$752	$0	2.00	$994	$0	2.00	$498	$0	18.00	$2,244	$0
FARM BUREAU GENERAL INSURANCE	2956.60	$115,372	$10,965	260.10	$90,539	$38,668	276.50	$27,234	$15,868	3493.20	$233,145	$65,501
FARM BUREAU MUTUAL INSURANCE	202.70	$7,884	$0	17.60	$6,023	$3,083	21.10	$2,245	$1,122	241.40	$16,152	$4,205
FARMERS INSURANCE EXCHANGE	4754.63	$418,966	$128,296	420.80	$214,042	$113,739	435.32	$90,888	$50,148	5610.75	$723,896	$292,183
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	NA	NA	NA	0.00	$0	$378	0.00	$0	$378
FOUNDERS INSURANCE COMPANY OF	449.90	$48,380	$0	1.75	$2,718	$0	1.91	$1,055	$2,400	453.56	$52,153	$2,400
FRANKENMUTH MUTUAL INSURANCE	843.00	$47,366	$13,735	96.00	$42,387	$19,237	95.00	$16,496	$5,979	1034.00	$106,249	$38,951
GEICO INDEMNITY COMPANY	254.68	$35,444	$579	28.18	$12,853	$0	27.46	$7,131	$0	310.32	$55,428	$579

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GLENS FALLS INSURANCE COMPANY, THE	60.24	$4,601	$5,079	8.67	$4,521	$2,000	9.92	$2,016	$3,278	78.83	$11,138	$10,357
GRANGE INSURANCE COMPANY OF	8.00	$917	$0	1.50	$913	$0	1.50	$235	$0	11.00	$2,065	$0
GREAT AMERICAN INSURANCE	36.76	$3,036	$0	7.76	$2,511	$2,170	7.76	$1,186	$291	52.28	$6,733	$2,461
GREAT LAKES CASUALTY INSURANCE	54.08	$4,962	$0	9.60	$3,940	$14,229	10.10	$1,829	$448	73.78	$10,731	$14,677
GUARANTY NATIONAL INSURANCE	11.97	$1,086	$0	NA	NA	NA	NA	NA	NA	11.97	$1,086	$0
HASTINGS MUTUAL INSURANCE	65.12	$5,899	$0	8.00	$2,788	$0	11.50	$1,723	$0	84.62	$10,410	$0
HOME-OWNERS INSURANCE COMPANY	10501.50	$425,788	$150,830	1072.30	$395,191	$284,317	1167.85	$125,958	$37,401	12741.65	$946,937	$472,548
INTEGON NATIONAL INSURANCE	37.96	$3,886	$0	4.33	$3,313	$5,367	4.16	$1,538	$2,975	46.45	$8,737	$8,342
MEEMIC INSURANCE COMPANY	2476.22	$167,520	$3,190	422.24	$136,488	$46,014	432.91	$62,767	$44,394	3331.37	$366,775	$93,598
MEMBERSELECT INSURANCE COMPANY	268.50	$45,195	$1,684	17.99	$15,757	$9,741	18.82	$6,208	$2,621	305.31	$67,160	$14,046
MERASTAR INSURANCE COMPANY	7.20	$838	$0	1.80	$581	$0	1.80	$223	$0	10.80	$1,642	$0
METROPOLITAN DIRECT PROPERTY AND	221.50	$15,715	$0	32.91	$9,486	$4,869	35.82	$3,981	$476	290.23	$29,182	$5,345

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 GENERAL INSURANCE	21.00	$1,514	$0	1.50	$582	$0	2.00	$226	$0	24.50	$2,322	$0
METROPOLITAN GROUP PROPERTY AND	229.25	$17,484	$22,619	33.48	$14,209	$1,807	37.15	$4,800	$246	299.88	$36,493	$24,672
METROPOLITAN PROPERTY AND CASUALTY	461.31	$28,282	$0	48.40	$14,167	$6,157	50.65	$5,767	$220	560.36	$48,216	$6,377
MIC GENERAL INSURANCE CORPORATION	251.22	$20,985	$429	47.09	$21,018	$12,848	47.78	$6,320	$83	346.09	$48,323	$13,360
MICHIGAN AUTOMOBILE INSURANCE	166.55	$25,794	$764	12.99	$12,827	$2,834	13.24	$3,816	$2,542	192.78	$42,437	$6,140
MICHIGAN MILLERS MUTUAL INSURANCE	679.23	$40,421	$1,012	73.67	$28,311	$40,008	85.92	$13,936	$10,644	838.82	$82,668	$51,664
MODERN SERVICE INSURANCE	315.40	$43,046	$24,712	12.65	$13,551	$5,628	12.66	$6,590	$7,026	340.71	$63,187	$37,366
MUTUAL SERVICE CASUALTY INSURANCE	652.87	$40,829	$755	70.64	$27,151	$25,526	73.99	$10,423	$1,541	797.50	$78,403	$27,822
NATIONAL BEN-FRANKLIN INSURANCE	69.65	$3,663	$0	14.33	$4,295	$0	15.00	$1,825	$190	98.98	$9,783	$190
NATIONAL GENERAL INSURANCE	10.28	$1,728	$0	2.79	$981	$0	2.79	$268	$0	15.86	$2,977	$0
NATIONWIDE INSURANCE COMPANY OF	NA	NA	NA	0.00	($17)	$0	0.00	($4)	($831)	0.00	($21)	($831)
NATIONWIDE MUTUAL FIRE INSURANCE	2194.10	$253,238	$353,862	399.41	$157,860	$72,428	416.18	$69,726	$16,752	3009.69	$480,824	$443,042

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 PROPERTY AND CASUALTY	11.50	$3,522	$0	1.50	$1,466	$0	1.50	$370	$0	14.50	$5,358	$0
NORTH POINTE INSURANCE COMPANY	1064.00	$150,958	$7,898	14.00	$18,672	$17,007	14.00	$6,326	$5,751	1092.00	$175,956	$30,656
PIONEER STATE MUTUAL INSURANCE	2665.54	$138,885	$6,132	359.27	$80,683	$64,476	360.27	$31,801	$12,497	3385.08	$251,369	$83,105
PROGRESSIVE MICHIGAN INSURANCE	2100.00	$169,398	$23,502	190.00	$111,488	$51,302	204.00	$31,583	$2,861	2494.00	$312,469	$77,665
PRUDENTIAL GENERAL INSURANCE	23.55	$2,406	$0	2.91	$1,470	$1,296	2.91	$825	$0	29.37	$4,701	$1,296
PRUDENTIAL PROPERTY AND CASUALTY	1357.82	$93,695	$87,299	171.07	$52,076	$15,266	177.50	$29,536	$5,864	1706.39	$175,307	$108,429
QBE INSURANCE CORPORATION	50.39	$7,728	$1,408	1.08	$1,184	$0	1.08	$357	$0	52.55	$9,269	$1,408
SAFECO INSURANCE COMPANY OF	1.00	$87	$8,367	0.25	$107	$0	0.25	$43	$0	1.50	$237	$8,367
SECURA INSURANCE, A MUTUAL	1198.74	$93,891	$30,237	169.81	$57,726	$26,160	175.64	$26,183	$8,906	1544.19	$177,800	$65,303
SECURA SUPREME INSURANCE	42.00	$4,040	$0	11.00	$2,737	$0	10.99	$1,308	$0	63.99	$8,085	$0
SOUTHERN MICHIGAN INSURANCE	1057.53	$83,451	$26,449	78.05	$63,849	$66,039	78.73	$23,677	$16,006	1214.31	$170,977	$108,494
STATE AUTOMOBILE MUTUAL	2.50	$288	$0	NA	NA	NA	NA	NA	NA	2.50	$288	$0

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
STATE FARM FIRE AND CASUALTY	177.73	$26,764	$0	19.74	$14,741	$1,771	25.99	$3,440	$1,191	223.46	$44,945	$2,962
STATE FARM MUTUAL AUTOMOBILE	81447.32	$6,243,725	$11,430,281	10855.56	$3,883,646	$3,034,532	11684.15	$1,135,052	$900,107	103987.03	$11,262,423	$15,364,920
TEACHERS INSURANCE COMPANY	3.00	$131	$0	0.50	$211	$0	0.50	$119	$0	4.00	$461	$0
TITAN INDEMNITY COMPANY	0.18	$13	$0	0.01	$9	$0	0.01	$3	$0	0.20	$25	$0
TITAN INSURANCE COMPANY	5658.57	$796,180	$276,193	117.56	$123,403	$38,118	120.47	$46,085	$22,620	5896.60	$965,668	$336,931
UNITED SERVICES AUTOMOBILE	522.64	$36,076	$286,253	106.27	$41,681	$51,197	109.59	$10,719	$2,706	738.50	$88,476	$340,156
UNITRIN DIRECT INSURANCE COMPANY	217.17	$15,725	$0	32.82	$17,701	$4,734	33.57	$7,205	$0	283.56	$40,631	$4,734
USAA CASUALTY INSURANCE COMPANY	468.31	$36,240	$5,738	88.96	$37,826	$30,330	93.42	$10,289	$4,903	650.69	$84,355	$40,971
WEST AMERICAN INSURANCE COMPANY	41.17	$3,847	$0	6.02	$3,026	$0	7.20	$1,420	$276	54.39	$8,293	$276
WESTFIELD INSURANCE COMPANY	1472.34	$71,145	$37,735	185.41	$69,349	$27,735	193.49	$23,783	$4,509	1851.24	$164,277	$69,979
Mean:	2910.04	$219,616	$234,926	353.89	$139,125	$92,136	376.67	$47,026	$27,014	3437.95	$383,252	$334,230
StDev:	10685.05	$817,576	$1,416,935	1402.39	$516,033	$389,201	1505.27	$161,264	$115,132	13224.07	$1,450,702	$1,859,802
Min:	0.18	$13	$0	0.00	($17)	$0	0.00	($4)	$0	0.00	($21)	($831)
Max:	81447.32	$6,243,725	$11,430,281	10855.56	$3,883,646	$3,034,532	11684.15	$1,135,052	$900,107	103987.03	$11,262,423	$15,364,920

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	441.70	$27,634	$0	73.91	$28,707	$23,523	80.43	$9,726	$2,596	596.04	$66,067	$26,119
ALLIED PROPERTY AND CASUALTY	197.50	$15,145	$0	32.68	$13,103	$3,323	33.74	$4,828	$1,295	263.92	$33,076	$4,618
ALLSTATE INSURANCE COMPANY	16211.40	$1,253,621	$891,988	1904.70	$895,199	$475,623	2186.98	$383,232	$206,362	20303.08	$2,532,052	$1,573,973
AMERICAN FELLOWSHIP MUTUAL	192.50	$16,577	$4,500	27.13	$11,607	$3,628	27.13	$3,758	$496	246.76	$31,942	$8,624
AMERICAN INTERNATIONAL INSURANCE	323.92	$18,346	$0	45.90	$15,275	$27,381	48.40	$5,572	$1,717	418.22	$39,193	$29,098
AMEX ASSURANCE COMPANY	28.75	$3,878	$0	9.50	$3,347	$0	10.24	$1,229	$4,728	48.49	$8,454	$4,728
AMICA MUTUAL INSURANCE COMPANY	244.71	$24,268	$4,648	46.00	$23,200	$23,413	49.33	$5,027	($796)	340.04	$52,495	$27,265
ARGONAUT INSURANCE COMPANY	3.64	$426	$0	NA	NA	NA	NA	NA	NA	3.64	$426	$0
AUTO CLUB GROUP INSURANCE	27753.39	$1,990,287	$446,753	4646.14	$1,750,058	$1,184,877	4892.41	$617,826	$277,461	37291.94	$4,358,171	$1,909,091
AUTO CLUB INSURANCE ASSOCIATION	11854.66	$919,999	$432,006	1887.06	$744,306	$500,144	2040.32	$257,969	$125,876	15782.04	$1,922,274	$1,058,026
AUTO-OWNERS INSURANCE COMPANY	6313.25	$281,147	$206,192	647.25	$263,868	$170,324	730.80	$87,159	$27,076	7691.30	$632,174	$403,592
BRISTOL WEST INSURANCE COMPANY	219.49	$13,854	$0	16.98	$12,255	$3,052	16.91	$3,939	$406	253.38	$30,048	$3,458

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CINCINNATI INSURANCE COMPANY, THE	76.00	$4,482	$0	9.00	$3,225	$0	9.00	$1,070	$3,395	94.00	$8,777	$3,395
CITIZENS INSURANCE COMPANY OF	10596.54	$597,956	$224,717	1285.97	$490,724	$329,809	1388.40	$192,892	$63,732	13270.91	$1,281,572	$618,258
DAIRYLAND INSURANCE COMPANY	16.00	$2,309	$0	1.00	$729	$0	1.00	$275	$0	18.00	$3,313	$0
EMPLOYERS MUTUAL CASUALTY	7.00	$829	$0	0.50	$163	$0	1.00	$166	$0	8.50	$1,158	$0
ESURANCE INSURANCE COMPANY	2.46	$879	$0	0.49	$328	$0	0.24	$63	$0	3.19	$1,270	$0
FARM BUREAU GENERAL INSURANCE	6163.40	$244,319	$157,878	596.40	$203,793	$155,532	623.00	$65,440	$39,182	7382.80	$513,552	$352,592
FARM BUREAU MUTUAL INSURANCE	2091.90	$79,723	$34,995	215.90	$60,239	$76,794	222.30	$21,305	$17,877	2530.10	$161,267	$129,666
FRANKENMUTH MUTUAL INSURANCE	1649.00	$84,763	$3,562	205.00	$71,121	$34,982	203.00	$27,406	$4,239	2057.00	$183,290	$42,783
GE PROPERTY & CASUALTY INSURANCE	NA	NA	NA	NA	NA	NA	0.00	$0	($850)	0.00	$0	($850)
GEICO INDEMNITY COMPANY	208.45	$29,137	$0	23.58	$13,479	$3,318	23.80	$6,158	$4,524	255.83	$48,774	$7,842
GLENS FALLS INSURANCE COMPANY, THE	40.15	$2,807	$0	7.83	$2,244	$0	7.83	$1,046	$40	55.81	$6,097	$40
GLOBE INDEMNITY COMPANY	0.00	($127)	$0	0.00	($96)	$0	0.00	($49)	$0	0.00	($272)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GRANGE INSURANCE COMPANY OF	15.00	$800	$0	1.50	$566	$0	1.50	$222	$0	18.00	$1,588	$0
GREAT AMERICAN INSURANCE	15.60	$1,927	$0	3.90	$2,557	$0	3.90	$1,051	$0	23.40	$5,535	$0
GREAT LAKES CASUALTY INSURANCE	63.26	$7,105	$0	7.71	$2,953	$0	8.17	$1,758	$0	79.14	$11,816	$0
GREAT NORTHERN INSURANCE	15.00	$2,490	$0	4.00	$3,154	$0	4.00	$1,177	$0	23.00	$6,821	$0
HARLEYSVILLE LAKE STATES INSURANCE	544.76	$47,365	$273,730	35.51	$21,316	$16,576	49.42	$7,365	$1,372	629.69	$76,046	$291,678
HARTFORD INSURANCE COMPANY OF	606.10	$31,925	$857	103.18	$30,087	$22,796	118.62	$11,562	$1,021	827.90	$73,574	$24,674
HARTFORD UNDERWRITERS INSURANCE	4.19	$373	$0	1.00	$240	$0	1.00	$77	$0	6.19	$690	$0
HASTINGS MUTUAL INSURANCE	3075.87	$189,450	$96,740	353.50	$108,794	$72,393	380.50	$45,735	$23,453	3809.87	$343,979	$192,586
HOME-OWNERS INSURANCE COMPANY	10501.50	$425,788	$150,830	1072.30	$395,191	$284,317	1167.85	$125,958	$37,401	12741.65	$946,937	$472,548
HORACE MANN INSURANCE COMPANY	65.25	$5,651	$0	8.99	$3,488	$5,760	8.99	$1,904	$38	83.23	$11,043	$5,798
INTEGON NATIONAL INSURANCE	68.99	$6,982	$0	9.16	$4,019	$2,808	9.15	$1,590	$0	87.30	$12,591	$2,808
MEEMIC INSURANCE COMPANY	5335.07	$365,284	$24,468	876.15	$286,715	$152,860	936.33	$136,451	$74,694	7147.55	$788,450	$252,022

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	562.74	$71,278	$6,245	63.65	$48,190	$33,186	65.16	$22,004	$11,235	691.55	$141,472	$50,666
MERASTAR INSURANCE COMPANY	18.09	$2,509	$0	3.00	$1,775	$0	3.00	$488	$0	24.09	$4,772	$0
MIC GENERAL INSURANCE CORPORATION	426.85	$32,501	$100	82.95	$31,932	$27,248	86.04	$9,932	$7,039	595.84	$74,365	$34,387
MICHIGAN AUTOMOBILE INSURANCE	137.00	$22,564	$500	10.91	$10,518	$11,951	10.74	$2,983	$0	158.65	$36,065	$12,451
MICHIGAN INSURANCE COMPANY	1716.00	$31,851	$3,863	186.00	$24,790	$13,097	141.00	$9,319	$2,601	2043.00	$65,960	$19,561
MICHIGAN MILLERS MUTUAL INSURANCE	894.44	$49,089	$7,267	102.25	$33,740	$25,900	113.75	$15,912	$13,986	1110.44	$98,741	$47,153
NATIONAL BEN-FRANKLIN INSURANCE	98.17	$5,882	$0	12.75	$3,393	$0	16.25	$1,618	$208	127.17	$10,893	$208
NATIONAL GENERAL INSURANCE	75.80	$7,821	$0	16.49	$4,339	$3,526	18.38	$1,465	$479	110.67	$13,625	$4,005
NATIONWIDE INSURANCE COMPANY OF	0.00	($104)	$0	NA	NA	NA	NA	NA	NA	0.00	($104)	$0
NATIONWIDE MUTUAL FIRE INSURANCE	3444.47	$398,170	$224,969	650.92	$258,381	$158,725	690.10	$118,601	$46,949	4785.49	$775,152	$430,643
NATIONWIDE PROPERTY AND CASUALTY	5.50	$1,384	$0	0.50	$339	$0	0.50	$143	$0	6.50	$1,866	$0
NORTH POINTE INSURANCE COMPANY	403.00	$74,681	$2,504	2.00	$6,261	$0	4.00	$1,764	$0	409.00	$82,706	$2,504

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
NORTHERN INSURANCE COMPANY OF	NA	NA	NA	0.00	$0	($2,600)	NA	NA	NA	0.00	$0	($2,600)
PIONEER STATE MUTUAL INSURANCE	3413.24	$167,685	$8,450	467.86	$105,660	$74,799	467.86	$41,802	$27,591	4348.96	$315,147	$110,840
PROGRESSIVE MICHIGAN INSURANCE	768.00	$39,784	$1,000	42.00	$22,984	$2,908	44.00	$6,224	$1,951	854.00	$68,992	$5,859
SAFECO INSURANCE COMPANY OF	0.00	($261)	$41,007	0.00	($277)	$0	0.00	($113)	$0	0.00	($651)	$41,007
SECURA INSURANCE, A MUTUAL	2204.05	$160,536	$20,337	289.33	$90,951	$65,182	308.56	$46,171	$32,332	2801.94	$297,658	$117,851
SOUTHERN MICHIGAN INSURANCE	97.91	$7,066	$0	6.78	$4,446	$0	7.60	$2,392	$0	112.29	$13,904	$0
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($79)	0.00	$0	($66)	0.00	$0	($145)
TEACHERS INSURANCE COMPANY	4.55	$114	$0	0.91	$153	$0	0.91	$77	$1,892	6.37	$344	$1,892
TITAN INSURANCE COMPANY	2198.34	$309,506	$65,898	48.10	$55,112	$28,203	48.53	$21,901	$27,753	2294.97	$386,519	$121,854
UNITED SERVICES AUTOMOBILE	986.78	$74,599	$6,303	189.35	$83,030	$81,494	197.44	$21,690	$6,483	1373.57	$179,319	$94,280
UNITRIN DIRECT INSURANCE COMPANY	142.03	$9,348	$0	11.52	$6,689	$0	11.51	$2,819	$0	165.06	$18,856	$0
UNITRIN DIRECT PROPERTY & CASUALTY	10.00	$807	$0	2.00	$1,116	$0	2.00	$237	$0	14.00	$2,160	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	505.46	$38,434	$909	87.43	$38,015	$22,450	90.88	$9,981	$10,936	683.77	$86,430	$34,295
WARNER INSURANCE COMPANY	5.36	$0	$0	1.34	$0	$0	1.34	$0	$0	8.04	$0	$0
WEST AMERICAN INSURANCE COMPANY	33.78	$4,031	$0	3.61	$1,779	$0	3.20	$664	$195	40.59	$6,474	$195
WESTFIELD INSURANCE COMPANY	786.25	$36,756	$228	98.17	$33,011	$17,651	100.91	$15,294	$7,841	985.33	$85,061	$25,720
Mean:	2030.89	$135,138	$54,811	271.14	$103,808	$67,818	290.48	$39,086	$18,307	2470.99	$264,999	$134,329
StDev:	4670.40	$328,290	$146,215	703.74	$273,247	$179,219	752.65	$100,786	$47,368	5985.55	$686,285	$343,471
Min:	0.00	($261)	$0	0.00	($277)	($2,600)	0.00	($113)	$0	0.00	($651)	($2,600)
Max:	27753.39	$1,990,287	$891,988	4646.14	$1,750,058	$1,184,877	4892.41	$617,826	$277,461	37291.94	$4,358,171	$1,909,091

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	935.10	$63,807	$465	172.41	$65,436	$19,145	176.27	$17,647	$6,781	1283.78	$146,890	$26,391
ALLIED PROPERTY AND CASUALTY	330.46	$26,703	$0	55.69	$17,781	$4,475	60.21	$7,260	$2,073	446.36	$51,744	$6,548
ALLSTATE INSURANCE COMPANY	8457.49	$694,531	$399,411	1019.23	$507,960	$399,090	1087.73	$224,751	$93,280	10564.45	$1,427,242	$891,781
AMERICAN FELLOWSHIP MUTUAL	157.35	$12,977	$265	20.74	$8,888	$3,973	20.74	$2,627	$2,390	198.83	$24,492	$6,628
AMERICAN INTERNATIONAL INSURANCE	483.00	$33,778	$15,001	81.26	$33,008	$7,685	85.91	$10,175	$3,692	650.17	$76,961	$26,378
AMEX ASSURANCE COMPANY	57.48	$7,760	$0	17.15	$4,451	$5	17.16	$1,056	$588	91.79	$13,267	$593
AMICA MUTUAL INSURANCE COMPANY	53.99	$4,533	$0	5.81	$2,393	$4,675	8.73	$668	$0	68.53	$7,594	$4,675
AUTO CLUB GROUP INSURANCE	32398.81	$2,675,884	$1,540,936	5070.48	$2,063,511	$1,335,246	5389.48	$633,845	$383,032	42858.77	$5,373,240	$3,259,214
AUTO CLUB INSURANCE ASSOCIATION	16561.90	$1,500,469	$910,385	2418.72	$1,000,728	$608,039	2549.49	$296,311	$157,954	21530.11	$2,797,508	$1,676,378
AUTO-OWNERS INSURANCE COMPANY	10434.90	$497,826	$229,005	1109.10	$499,363	$210,423	1237.10	$166,305	$37,426	12781.10	$1,163,494	$476,854
CINCINNATI INSURANCE COMPANY, THE	143.21	$9,594	$1,089	20.95	$8,513	$3,529	21.95	$2,662	$105	186.11	$20,769	$4,723
CITIZENS INSURANCE COMPANY OF	40240.55	$2,205,299	$1,640,933	4579.30	$1,801,417	$975,240	4794.24	$676,370	$276,474	49614.09	$4,683,086	$2,892,647

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
CONTINENTAL INSURANCE COMPANY, THE	NA	NA	NA	NA	NA	NA	0.00	$0	($790)	0.00	$0	($790)
DAIRYLAND INSURANCE COMPANY	5.48	$1,268	$0	0.00	$148	$0	0.08	$352	$0	5.56	$1,768	$0
EMCASCO INSURANCE COMPANY	65.69	$4,898	$0	5.42	$3,785	$11,755	5.42	$1,539	$0	76.53	$10,222	$11,755
EMPLOYERS MUTUAL CASUALTY	312.39	$23,246	$500	25.16	$15,797	$11,011	25.74	$6,454	$920	363.29	$45,497	$12,431
ESURANCE INSURANCE COMPANY	0.96	$521	$0	0.25	$208	$0	0.16	$53	$0	1.37	$782	$0
FARM BUREAU GENERAL INSURANCE	10825.10	$512,257	$246,001	1045.00	$432,009	$360,236	1077.00	$98,776	$90,719	12947.10	$1,043,042	$696,956
FARM BUREAU MUTUAL INSURANCE	1462.90	$59,621	$0	162.60	$52,355	$16,660	175.90	$13,638	$13,130	1801.40	$125,614	$29,790
FARMERS INSURANCE EXCHANGE	13719.56	$1,153,474	$697,066	1321.23	$746,674	$417,665	1347.49	$244,932	$108,235	16388.28	$2,145,080	$1,222,966
FEDERAL INSURANCE COMPANY	1.50	$200	$0	NA	NA	NA	NA	NA	NA	1.50	$200	$0
FIDELITY AND CASUALTY COMPANY OF	NA	NA	NA	0.00	$0	($1,853)	0.00	$0	($154)	0.00	$0	($2,007)
FOUNDERS INSURANCE COMPANY	66.49	$6,671	$72	0.41	$190	$0	0.41	$87	$0	67.31	$6,948	$72
FOUNDERS INSURANCE COMPANY OF	96.97	$12,804	$0	1.83	$1,925	$0	1.83	$804	$2,804	100.63	$15,533	$2,804

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
FRANKENMUTH MUTUAL INSURANCE	1590.00	$80,267	$2,868	192.00	$69,384	$33,027	191.00	$26,311	$4,172	1973.00	$175,962	$40,067
FREMONT MUTUAL INSURANCE	372.92	$10,514	$0	31.43	$8,658	$3,091	33.93	$3,129	$0	438.28	$22,301	$3,091
GE PROPERTY & CASUALTY INSURANCE	142.66	$13,084	$0	23.90	$6,996	$3,360	23.24	$2,310	$0	189.80	$22,390	$3,360
GEICO INDEMNITY COMPANY	247.77	$45,805	$6,508	36.93	$22,739	($948)	40.54	$11,030	($2,914)	325.24	$79,574	$2,646
GLENS FALLS INSURANCE COMPANY, THE	98.75	$9,466	$510	21.67	$8,830	$3,715	22.00	$2,959	$583	142.42	$21,255	$4,808
GRANGE INSURANCE COMPANY OF	54.73	$4,641	$0	6.25	$2,951	$0	6.75	$707	$233	67.73	$8,299	$233
GREAT AMERICAN INSURANCE	15.72	$1,638	$0	1.97	$914	$0	1.97	$408	$517	19.66	$2,960	$517
GREAT LAKES CASUALTY INSURANCE	9.35	$873	$0	2.13	$794	$0	2.13	$320	$0	13.61	$1,987	$0
GUARANTY NATIONAL INSURANCE	32.16	$1,974	$0	1.33	$784	($35)	1.32	$350	$0	34.81	$3,108	($35)
HARTFORD CASUALTY INSURANCE	3.44	$440	$0	0.63	$247	$0	0.63	$114	$0	4.70	$801	$0
HARTFORD INSURANCE COMPANY OF	866.26	$48,882	$5,457	136.99	$45,528	$15,758	154.05	$14,825	$5,611	1157.30	$109,235	$26,826
HARTFORD UNDERWRITERS INSURANCE	67.07	$5,037	$829	11.09	$5,461	$5,508	10.99	$1,827	$2,757	89.15	$12,325	$9,094

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
HASTINGS MUTUAL INSURANCE	660.22	$56,192	$102,820	80.00	$22,661	$5,412	80.50	$9,987	$1,402	820.72	$88,840	$109,634
HOME-OWNERS INSURANCE COMPANY	7737.55	$342,236	$62,975	791.30	$328,314	$154,487	854.20	$102,394	$54,022	9383.05	$772,944	$271,484
INTEGON NATIONAL INSURANCE	67.50	$6,976	$0	5.25	$4,020	$0	5.25	$1,144	$0	78.00	$12,140	$0
MEEMIC INSURANCE COMPANY	4619.83	$337,744	$41,007	751.38	$283,018	$128,572	787.24	$115,529	$38,384	6158.45	$736,291	$207,963
MEMBERSELECT INSURANCE COMPANY	758.14	$118,861	$4,352	80.81	$74,530	$55,268	90.25	$28,480	$36,368	929.20	$221,871	$95,988
MERASTAR INSURANCE COMPANY	6.00	$1,261	$0	1.50	$873	$0	1.50	$231	$0	9.00	$2,365	$0
METROPOLITAN DIRECT PROPERTY AND	104.16	$7,931	$0	16.57	$6,114	$3,137	17.16	$1,756	$328	137.89	$15,801	$3,465
METROPOLITAN GENERAL INSURANCE	6.00	$521	$0	1.00	$193	$0	1.00	$56	$0	8.00	$770	$0
METROPOLITAN GROUP PROPERTY AND	1627.66	$123,026	$38,735	224.56	$122,885	$91,879	231.33	$44,767	$9,020	2083.55	$290,678	$139,634
METROPOLITAN PROPERTY AND CASUALTY	76.06	$4,658	$8,820	13.24	$3,495	$2,953	13.57	$1,331	$86	102.87	$9,484	$11,859
MIC GENERAL INSURANCE CORPORATION	498.11	$43,107	$85,136	103.90	$38,773	$29,645	102.35	$12,880	$22,943	704.36	$94,760	$137,724
MICHIGAN AUTOMOBILE INSURANCE	60.96	$11,538	$0	4.32	$5,252	$0	4.73	$1,170	$310	70.01	$17,960	$310

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
MICHIGAN INSURANCE COMPANY	1783.00	$43,294	$975	203.00	$40,574	$17,453	109.00	$13,862	$3,730	2095.00	$97,730	$22,158
MODERN SERVICE INSURANCE	2704.91	$364,288	$275,945	70.06	$85,935	$59,923	69.48	$35,121	$18,992	2844.45	$485,344	$354,860
MUTUAL SERVICE CASUALTY INSURANCE	787.24	$55,651	$6,414	91.23	$50,850	$37,384	96.24	$17,740	$10,313	974.71	$124,241	$54,111
NATIONAL BEN-FRANKLIN INSURANCE	8.00	$581	$391	2.00	$655	$0	2.00	$266	$0	12.00	$1,502	$391
NATIONAL GENERAL INSURANCE	65.03	$9,366	$0	13.17	$4,399	$475	13.53	$1,261	$3,372	91.73	$15,026	$3,847
NATIONWIDE INSURANCE COMPANY OF	0.00	($86)	$0	0.00	($65)	$0	0.00	($33)	$0	0.00	($184)	$0
NATIONWIDE MUTUAL FIRE INSURANCE	1245.63	$143,640	$2,868	232.55	$94,796	$24,761	243.72	$40,214	$19,999	1721.90	$278,650	$47,628
NATIONWIDE MUTUAL INSURANCE	NA	NA	NA	0.00	$0	$67	0.00	$0	($8,606)	0.00	$0	($8,539)
NATIONWIDE PROPERTY AND CASUALTY	4.00	$1,331	$0	NA	NA	NA	NA	NA	NA	4.00	$1,331	$0
NORTH POINTE INSURANCE COMPANY	959.00	$160,589	$72,477	23.00	$30,252	$8,100	24.00	$11,225	($7,441)	1006.00	$202,066	$73,136
PIONEER STATE MUTUAL INSURANCE	2447.52	$132,249	$5,044	348.12	$74,562	$60,916	351.58	$27,459	$8,949	3147.22	$234,270	$74,909
PROGRESSIVE MICHIGAN INSURANCE	4859.00	$462,612	$141,330	616.00	$377,407	$190,952	645.00	$89,008	$29,096	6120.00	$929,027	$361,378

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
QBE INSURANCE CORPORATION	1568.64	$239,623	$10,215	9.58	$14,110	$5,105	9.58	$4,166	$0	1587.80	$257,899	$15,320
SAFECO INSURANCE COMPANY OF	3.31	($173)	$0	0.05	$564	$1,275	0.05	$149	$2,717	3.41	$540	$3,992
SECURA INSURANCE, A MUTUAL	9156.15	$634,248	$50,922	1356.22	$390,500	$310,937	1436.48	$190,120	$111,965	11948.85	$1,214,868	$473,824
SECURA SUPREME INSURANCE	408.99	$46,405	$0	114.32	$31,822	$5,521	118.82	$13,721	$526	642.13	$91,948	$6,047
SOUTHERN MICHIGAN INSURANCE	224.59	$20,519	$2,484	11.48	$13,634	$555	11.94	$5,042	$1,136	248.01	$39,195	$4,175
STATE AUTOMOBILE MUTUAL	388.43	$29,538	$0	59.10	$25,362	$6,934	65.76	$9,489	$1,534	513.29	$64,389	$8,468
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($1,045)	NA	NA	NA	0.00	$0	($1,045)
TITAN INSURANCE COMPANY	2579.46	$394,866	$75,472	92.93	$115,356	$89,571	96.03	$46,397	($2,436)	2768.42	$556,619	$162,607
TRANSPORT INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	($585)	0.00	$0	($585)
TRUMBULL INSURANCE COMPANY	1.50	$219	$0	0.00	$137	$0	0.00	$73	$0	1.50	$429	$0
UNITED SERVICES AUTOMOBILE	987.27	$75,771	$2,978	193.10	$83,771	$44,509	199.06	$20,075	$20,192	1379.43	$179,617	$67,679
UNITRIN DIRECT INSURANCE COMPANY	160.71	$11,230	$0	18.88	$7,135	$13,036	18.93	$3,038	$2,824	198.52	$21,403	$15,860

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
USAA CASUALTY INSURANCE COMPANY	559.40	$41,238	$500	97.23	$44,576	$16,401	99.58	$11,323	$2,898	756.21	$97,137	$19,799
WEST AMERICAN INSURANCE COMPANY	49.16	$5,439	$0	6.55	$3,232	$9,391	8.55	$1,496	($400)	64.26	$10,167	$8,991
WESTFIELD INSURANCE COMPANY	4335.83	$202,439	$15,221	554.68	$219,103	$70,060	583.43	$60,097	$9,917	5473.94	$481,639	$95,198
Mean:	2740.30	$197,995	$95,777	335.02	$141,389	$83,016	346.71	$47,106	$21,961	3207.61	$363,866	$189,062
StDev:	6759.07	$469,738	$298,491	877.41	$357,740	$218,298	921.12	$119,790	$61,104	8298.63	$919,817	$555,614
Min:	0.00	($173)	$0	0.00	($65)	($1,853)	0.00	($33)	$0	0.00	($184)	($8,539)
Max:	40240.55	$2,675,884	$1,640,933	5070.48	$2,063,511	$1,335,246	5389.48	$676,370	$383,032	49614.09	$5,373,240	$3,259,214

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	173.46	$10,604	$0	28.35	$9,875	$6,924	30.68	$3,368	$833	232.49	$23,847	$7,757
ALLIED PROPERTY AND CASUALTY	79.20	$7,114	$0	13.50	$4,888	$4,979	13.29	$2,216	$864	105.99	$14,218	$5,843
ALLSTATE INSURANCE COMPANY	1968.38	$155,511	$10,547	216.32	$105,660	$44,830	247.07	$47,318	$10,109	2431.77	$308,489	$65,486
AMERICAN FELLOWSHIP MUTUAL	6.65	$281	$0	1.33	$496	$0	1.33	$175	$0	9.31	$952	$0
AMERICAN INTERNATIONAL INSURANCE	43.26	$2,800	$370	9.40	$3,291	$7,279	9.40	$1,345	($537)	62.06	$7,436	$7,112
AMEX ASSURANCE COMPANY	18.75	$2,270	$0	5.66	$1,522	$4,127	5.66	$469	$0	30.07	$4,261	$4,127
AMICA MUTUAL INSURANCE COMPANY	92.82	$9,397	$10,401	16.01	$9,906	$3,670	18.01	$2,113	$0	126.84	$21,416	$14,071
AUTO-OWNERS INSURANCE COMPANY	10434.90	$497,826	$229,005	1109.10	$499,363	$210,423	1237.10	$166,305	$37,426	12781.10	$1,163,494	$476,854
BRISTOL WEST INSURANCE COMPANY	238.82	$20,386	$17,903	26.48	$20,302	$11,223	26.49	$5,508	$3,077	291.79	$46,196	$32,203
CINCINNATI INSURANCE COMPANY, THE	181.00	$10,090	$10,500	21.00	$9,026	($1,324)	23.00	$3,207	$2,054	225.00	$22,323	$11,230
CITIZENS INSURANCE COMPANY OF	7330.55	$398,216	$145,795	779.72	$288,123	$166,107	828.64	$113,153	$34,536	8938.91	$799,492	$346,438
DAIRYLAND INSURANCE COMPANY	0.00	($169)	$0	0.00	$2	$0	0.00	$1	$0	0.00	($166)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
EMCASCO INSURANCE COMPANY	0.00	($165)	$0	0.00	($202)	$0	0.00	($90)	$0	0.00	($457)	$0
EMPLOYERS MUTUAL CASUALTY	74.87	$7,196	$0	7.08	$4,471	$0	7.08	$1,931	$0	89.03	$13,598	$0
FARM BUREAU GENERAL INSURANCE	22316.30	$1,054,258	$406,183	2131.50	$892,474	$613,762	2244.90	$211,044	$185,294	26692.70	$2,157,776	$1,205,239
FARM BUREAU MUTUAL INSURANCE	6302.90	$253,771	$130,555	664.10	$199,278	$131,213	728.80	$54,379	$66,270	7695.80	$507,428	$328,038
FOUNDERS INSURANCE COMPANY	29.57	$2,855	$0	0.16	$191	($2,500)	0.16	$62	$0	29.89	$3,108	($2,500)
FOUNDERS INSURANCE COMPANY OF	46.66	$6,849	$8,963	NA	NA	NA	NA	NA	NA	46.66	$6,849	$8,963
FRANKENMUTH MUTUAL INSURANCE	1504.00	$82,390	$85	156.00	$54,100	$21,894	162.00	$20,106	$4,868	1822.00	$156,596	$26,847
FREMONT MUTUAL INSURANCE	11.00	($7)	$0	1.00	($3)	$0	1.00	($1)	$0	13.00	($11)	$0
GEICO INDEMNITY COMPANY	39.60	$6,695	$0	4.88	$3,380	$1,023	4.37	$1,750	$0	48.85	$11,825	$1,023
GLENS FALLS INSURANCE COMPANY, THE	109.83	$10,314	$2,187	22.00	$8,826	$0	24.00	$3,896	$205	155.83	$23,036	$2,392
GRANGE INSURANCE COMPANY OF	6.00	$358	$0	NA	NA	NA	NA	NA	NA	6.00	$358	$0
GREAT LAKES CASUALTY INSURANCE	6.61	$620	$0	0.96	$413	$0	0.96	$117	$0	8.53	$1,150	$0

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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	2094.03	$188,949	$67,400	234.49	$127,528	$123,041	263.93	$36,602	$24,553	2592.45	$353,079	$214,994
HASTINGS MUTUAL INSURANCE	2724.06	$182,733	$695,772	302.00	$90,273	$53,197	319.00	$42,095	$13,499	3345.06	$315,101	$762,468
HOME-OWNERS INSURANCE COMPANY	7737.55	$342,236	$62,975	791.30	$328,314	$154,487	854.20	$102,394	$54,022	9383.05	$772,944	$271,484
INTEGON NATIONAL INSURANCE	33.00	$3,464	$0	1.58	$1,105	$590	1.58	$291	$0	36.16	$4,860	$590
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	NA	NA	NA	0.00	$0	$50	0.00	$0	$50
MEEMIC INSURANCE COMPANY	4400.90	$323,316	$27,287	704.06	$267,014	$143,171	722.33	$105,559	$38,432	5827.29	$695,889	$208,890
MEMBERSELECT INSURANCE COMPANY	NA	NA	NA	0.00	$0	$1,292	NA	NA	NA	0.00	$0	$1,292
METROPOLITAN DIRECT PROPERTY AND	185.82	$15,385	$0	26.31	$8,597	$5,499	26.49	$3,049	$1,964	238.62	$27,031	$7,463
METROPOLITAN GROUP PROPERTY AND	2034.25	$134,397	$40,841	278.39	$122,972	$75,023	287.65	$43,824	$20,478	2600.29	$301,193	$136,342
METROPOLITAN PROPERTY AND CASUALTY	88.64	$8,211	$0	13.33	$4,329	$0	14.00	$1,419	$81	115.97	$13,959	$81
MIC GENERAL INSURANCE CORPORATION	396.68	$37,062	$4,899	67.98	$33,209	$20,017	70.68	$10,621	$817	535.34	$80,892	$25,733
MICHIGAN AUTOMOBILE INSURANCE	84.64	$14,205	$500	4.91	$4,171	$11,817	4.91	$1,227	$0	94.46	$19,603	$12,317

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TERRITORY 69 Monroe Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
MICHIGAN INSURANCE COMPANY	2998.00	$69,866	$9,269	361.00	$67,705	$40,361	256.00	$22,272	$3,883	3615.00	$159,843	$53,513
MICHIGAN MILLERS MUTUAL INSURANCE	2373.41	$134,916	$10,158	288.08	$103,984	$49,526	303.42	$41,996	$15,613	2964.91	$280,896	$75,297
MODERN SERVICE INSURANCE	423.33	$55,073	$58,179	12.66	$17,346	$11,497	12.82	$6,323	$3,587	448.81	$78,742	$73,263
MUTUAL SERVICE CASUALTY INSURANCE	242.66	$16,611	$0	20.07	$8,903	$5,503	19.82	$3,029	$2,619	282.55	$28,543	$8,122
NATIONAL BEN-FRANKLIN INSURANCE	6.00	$2,244	$0	1.83	$734	$0	1.83	$271	$0	9.66	$3,249	$0
NATIONAL GENERAL INSURANCE	34.32	$4,169	$0	5.21	$1,760	$0	6.36	$726	$0	45.89	$6,655	$0
NATIONWIDE MUTUAL FIRE INSURANCE	625.41	$77,534	$35,533	112.91	$45,207	$6,823	122.65	$19,782	$2,721	860.97	$142,523	$45,077
NATIONWIDE PROPERTY AND CASUALTY	5.50	$1,897	$0	1.00	$949	$0	1.00	$270	$0	7.50	$3,116	$0
NORTH POINTE INSURANCE COMPANY	360.00	$55,595	$12,909	2.00	$3,609	$9,026	5.00	$1,617	$0	367.00	$60,821	$21,935
PIONEER STATE MUTUAL INSURANCE	852.70	$46,379	$3,686	122.11	$26,970	$8,619	122.11	$9,345	$5,401	1096.92	$82,694	$17,706
PROGRESSIVE MICHIGAN INSURANCE	1604.00	$104,579	$3,808	125.00	$67,312	$20,518	128.00	$16,171	$7,584	1857.00	$188,062	$31,910
QBE INSURANCE CORPORATION	251.13	$38,514	$15,020	1.49	$3,146	$0	1.50	$816	$0	254.12	$42,476	$15,020

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
ROYAL INSURANCE COMPANY OF	19.32	$1,425	$0	2.00	$1,029	$0	2.00	$462	$0	23.32	$2,916	$0
SAFECO INSURANCE COMPANY OF	2.80	$268	$0	0.35	$265	$0	0.35	$101	$0	3.50	$634	$0
SOUTHERN MICHIGAN INSURANCE	92.35	$7,290	$0	6.37	$3,558	$18,979	6.99	$1,312	$0	105.71	$12,160	$18,979
STATE AUTOMOBILE MUTUAL	216.52	$16,834	$3,167	32.97	$13,529	$4,345	38.26	$5,329	$2,388	287.75	$35,692	$9,900
STATE FARM FIRE AND CASUALTY	69.88	$12,181	$0	6.24	$4,571	$52	7.65	$1,018	($1,205)	83.77	$17,770	($1,153)
STATE FARM MUTUAL AUTOMOBILE	52193.14	$4,489,979	$1,543,574	7126.97	$2,708,210	$1,750,783	7680.15	$728,791	$524,219	67000.26	$7,926,980	$3,818,576
TITAN INSURANCE COMPANY	1642.88	$263,475	$57,899	33.61	$44,214	$7,104	34.85	$15,741	$3,633	1711.34	$323,430	$68,636
UNITED SERVICES AUTOMOBILE	137.10	$11,208	$0	27.65	$10,389	$1,100	30.88	$2,664	$257	195.63	$24,261	$1,357
UNITRIN DIRECT INSURANCE COMPANY	71.13	$5,907	$0	6.68	$2,763	$0	6.68	$1,111	$0	84.49	$9,781	$0
USAA CASUALTY INSURANCE COMPANY	70.68	$5,069	$2,234	13.86	$5,574	$2,246	14.34	$1,411	$257	98.88	$12,054	$4,737
WEST AMERICAN INSURANCE COMPANY	19.32	$1,808	$26,017	2.00	$1,105	$0	2.33	$455	$439	23.65	$3,368	$26,456
WESTFIELD INSURANCE COMPANY	2147.00	$116,268	$237,187	258.34	$96,947	$32,879	274.08	$38,054	$10,977	2679.42	$251,269	$281,043

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	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
WOLVERINE MUTUAL INSURANCE	7.00	$393	$0	1.00	$316	$0	1.00	$112	$0	9.00	$821	$0
Mean:	2326.45	$158,117	$65,946	279.49	$109,362	$65,192	297.57	$32,838	$18,643	2798.84	$288,140	$143,495
StDev:	7466.00	$598,036	$225,262	980.85	$376,477	$242,871	1055.67	$101,813	$72,816	9328.01	$1,053,230	$518,122
Min:	0.00	($169)	$0	0.00	($202)	($2,500)	0.00	($90)	$0	0.00	($457)	($2,500)
Max:	52193.14	$4,489,979	$1,543,574	7126.97	$2,708,210	$1,750,783	7680.15	$728,791	$524,219	67000.26	$7,926,980	$3,818,576

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	801.16	$42,019	$571,833	147.09	$47,827	$42,886	158.08	$15,357	$9,185	1106.33	$105,203	$623,904
ALLIED PROPERTY AND CASUALTY	5418.17	$372,883	$238,947	873.96	$270,813	$212,470	939.76	$94,347	$48,662	7231.89	$738,043	$500,079
ALLSTATE INSURANCE COMPANY	14436.46	$1,000,086	$1,113,948	1801.04	$732,590	$411,650	1969.07	$340,905	$123,698	18206.57	$2,073,581	$1,649,296
AMERICAN INTERNATIONAL INSURANCE	491.86	$27,069	$105,000	72.37	$23,648	$13,470	80.26	$8,907	$622	644.49	$59,624	$119,092
AMEX ASSURANCE COMPANY	235.41	$25,053	$347	65.07	$20,516	$12,300	68.66	$7,166	$3,013	369.14	$52,735	$15,660
AMICA MUTUAL INSURANCE COMPANY	171.78	$16,244	$3,278	27.15	$12,640	$2,233	31.40	$2,852	$7,040	230.33	$31,736	$12,551
ARGONAUT INSURANCE COMPANY	0.80	$97	$0	0.16	$33	$0	0.16	$18	$0	1.12	$148	$0
AUTO CLUB GROUP INSURANCE	1342.23	$121,385	$32,397	218.05	$103,991	$60,458	226.07	$33,399	$25,820	1786.35	$258,775	$118,675
AUTO CLUB INSURANCE ASSOCIATION	1934.14	$198,223	$21,188	283.48	$142,754	$92,154	294.15	$43,633	$39,462	2511.77	$384,610	$152,804
AUTO-OWNERS INSURANCE COMPANY	8628.50	$381,294	$81,914	937.40	$369,995	$178,792	1022.20	$125,822	$31,289	10588.10	$877,111	$291,995
CITIZENS INSURANCE COMPANY OF	24039.20	$1,113,758	$486,604	2684.46	$828,171	$532,688	2810.57	$320,317	$145,992	29534.23	$2,262,246	$1,165,284
DAIRYLAND INSURANCE COMPANY	1943.41	$289,343	$65,568	29.74	$39,511	$15,482	31.24	$17,825	$3,280	2004.39	$346,679	$84,330

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
EMCASCO INSURANCE COMPANY	87.00	$6,710	$0	9.00	$3,481	$0	9.00	$1,205	$0	105.00	$11,396	$0
EMPLOYERS MUTUAL CASUALTY	88.44	$6,216	$0	10.92	$5,033	$2,989	10.92	$1,697	$4,902	110.28	$12,946	$7,891
FARM BUREAU GENERAL INSURANCE	4001.30	$193,913	$19,987	402.00	$181,662	$64,646	426.70	$50,577	$28,295	4830.00	$426,152	$112,928
FARM BUREAU MUTUAL INSURANCE	563.60	$23,385	$0	59.30	$17,488	$1,557	63.70	$5,597	$800	686.60	$46,470	$2,357
FARMERS INSURANCE EXCHANGE	169.50	$19,179	$0	18.39	$10,105	$6,285	19.49	$6,023	$852	207.38	$35,307	$7,137
FEDERAL INSURANCE COMPANY	3.00	$481	$0	1.00	$651	$0	1.00	$186	$0	5.00	$1,318	$0
FOUNDERS INSURANCE COMPANY OF	716.48	$81,704	$1,650	1.16	$1,443	$0	1.74	$810	$0	719.38	$83,957	$1,650
FRANKENMUTH MUTUAL INSURANCE	49.00	$2,424	$0	5.00	$2,462	$0	5.00	$952	$0	59.00	$5,838	$0
FREMONT MUTUAL INSURANCE	194.27	$5,185	$930	13.57	$3,446	$1,415	15.57	$1,659	$0	223.41	$10,290	$2,345
GEICO INDEMNITY COMPANY	375.42	$52,336	$2,468	61.19	$36,333	$8,760	66.87	$18,714	$600	503.48	$107,383	$11,828
GLENS FALLS INSURANCE COMPANY, THE	95.99	$6,922	$0	18.33	$6,017	$1,703	22.34	$2,432	$743	136.66	$15,371	$2,446
GRANGE INSURANCE COMPANY OF	176.46	$9,351	$0	27.16	$9,096	$5,858	28.66	$3,249	$0	232.28	$21,696	$5,858

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	26.12	$3,560	$0	6.25	$3,913	$1,515	6.25	$1,767	$0	38.62	$9,240	$1,515
GREAT LAKES CASUALTY INSURANCE	303.86	$21,356	$0	45.65	$17,870	$7,839	47.27	$6,796	$5,010	396.78	$46,022	$12,849
GREAT NORTHERN INSURANCE	18.00	$1,999	$0	5.00	$2,095	$3,153	6.00	$699	$0	29.00	$4,793	$3,153
GUARANTY NATIONAL INSURANCE	20.32	$1,510	$0	2.66	$967	$0	2.66	$638	$3,705	25.64	$3,115	$3,705
HARLEYSVILLE LAKE STATES INSURANCE	47.53	$3,811	$0	6.01	$3,047	$0	5.79	$860	$0	59.33	$7,718	$0
HARTFORD INSURANCE COMPANY OF	683.47	$39,051	$47,239	103.46	$32,649	$54,280	119.92	$9,623	$2,364	906.85	$81,323	$103,883
HASTINGS MUTUAL INSURANCE	167.57	$16,362	$53,600	20.00	$7,361	$1,661	20.00	$2,748	$1,346	207.57	$26,471	$56,607
HOME-OWNERS INSURANCE COMPANY	4169.90	$153,347	$415,200	459.80	$146,226	$104,447	485.80	$46,687	$7,224	5115.50	$346,260	$526,871
HORACE MANN INSURANCE COMPANY	58.50	$5,230	$0	2.25	$1,540	$2,296	2.25	$789	($1,875)	63.00	$7,559	$421
INTEGON NATIONAL INSURANCE	504.30	$39,889	$2,452	49.74	$18,266	$9,647	52.91	$8,269	$4,652	606.95	$66,424	$16,751
LIBERTY MUTUAL FIRE INSURANCE COMPANY	NA	NA	NA	0.00	$0	$352	0.00	$0	$45	0.00	$0	$397
LUMBERMENS MUTUAL CASUALTY	0.00	($67)	$0	0.00	($61)	$0	0.00	($14)	$0	0.00	($142)	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	679.30	$46,217	$869	101.57	$31,958	$25,370	102.90	$14,109	$879	883.77	$92,284	$27,118
MEMBERSELECT INSURANCE COMPANY	24.55	$3,966	$0	4.24	$3,449	$3,310	5.08	$1,652	$0	33.87	$9,067	$3,310
MERASTAR INSURANCE COMPANY	22.24	$2,215	$0	4.53	$1,715	$0	4.53	$511	$0	31.30	$4,441	$0
METROPOLITAN DIRECT PROPERTY AND	209.81	$12,006	$0	30.56	$9,650	$9,839	37.14	$4,152	($895)	277.51	$25,808	$8,944
METROPOLITAN GROUP PROPERTY AND	624.98	$55,758	$47,059	88.82	$43,543	$14,167	91.15	$16,047	$3,622	804.95	$115,348	$64,848
METROPOLITAN PROPERTY AND CASUALTY	140.16	$7,531	$0	16.65	$4,036	$5,038	17.83	$1,346	$50	174.64	$12,913	$5,088
MIC GENERAL INSURANCE CORPORATION	72.50	$5,538	$0	13.04	$5,545	$0	13.03	$1,358	$6,315	98.57	$12,441	$6,315
MICHIGAN AUTOMOBILE INSURANCE	242.07	$35,966	$7,826	18.08	$13,490	$382	18.08	$3,181	$6,951	278.23	$52,637	$15,159
MICHIGAN INSURANCE COMPANY	5737.00	$94,124	$1,388	754.00	$92,304	$35,250	665.00	$33,387	$23,433	7156.00	$219,815	$60,071
MICHIGAN MILLERS MUTUAL INSURANCE	270.02	$13,709	$0	32.92	$8,639	$7,460	36.01	$4,820	$1,897	338.95	$27,168	$9,357
MODERN SERVICE INSURANCE	785.74	$90,410	$14,408	22.41	$18,593	$8,356	22.24	$7,599	$940	830.39	$116,602	$23,704
MUTUAL SERVICE CASUALTY INSURANCE	166.13	$15,692	$0	14.24	$8,476	$15,866	14.15	$1,998	$3,802	194.52	$26,166	$19,668

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	37.38	$4,527	$0	9.11	$3,124	$0	10.06	$840	$0	56.55	$8,491	$0
NATIONWIDE INSURANCE COMPANY OF	0.00	$6	$0	0.13	$110	($2,064)	0.13	$28	$1,252	0.26	$144	($812)
NATIONWIDE MUTUAL FIRE INSURANCE	1929.00	$202,194	$33,091	434.24	$163,222	$115,783	460.19	$60,669	$7,520	2823.43	$426,085	$156,394
NORTH POINTE INSURANCE COMPANY	1921.00	$254,679	$28,467	20.00	$25,905	$6,093	22.00	$9,930	$9,860	1963.00	$290,514	$44,420
PHARMACISTS MUTUAL INSURANCE	15.49	$779	$664	3.83	$583	$14,570	1.92	$266	$0	21.24	$1,628	$15,234
PIONEER STATE MUTUAL INSURANCE	115.85	$7,138	$0	15.92	$4,207	$2,768	15.92	$1,660	$2,040	147.69	$13,005	$4,808
PROGRESSIVE MICHIGAN INSURANCE	10848.00	$767,846	$592,821	1143.00	$500,031	$255,166	1177.00	$153,632	$70,748	13168.00	$1,421,509	$918,735
PRUDENTIAL GENERAL INSURANCE	21.50	$2,106	$0	2.00	$950	$0	1.91	$1,015	$750	25.41	$4,071	$750
PRUDENTIAL PROPERTY AND CASUALTY	2086.91	$123,961	$34,786	255.73	$72,268	$29,111	256.24	$43,015	$28,933	2598.88	$239,244	$92,830
QBE INSURANCE CORPORATION	22.75	$3,184	$250	1.33	$1,514	$1,058	1.33	$453	$0	25.41	$5,151	$1,308
SAFECO INSURANCE COMPANY OF	190.72	$21,151	$98,707	28.61	$14,230	$13,062	45.04	$5,033	$1,129	264.37	$40,414	$112,898
SOUTHERN MICHIGAN INSURANCE	86.06	$7,548	$500	5.42	$3,458	$9,951	5.43	$1,834	$0	96.91	$12,840	$10,451

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
STANDARD FIRE INSURANCE COMPANY, THE	123.67	$9,987	$575	21.34	$8,053	$1,897	13.18	$2,745	$0	158.19	$20,785	$2,472
STATE AUTOMOBILE MUTUAL	2.68	$277	$0	0.67	$491	$0	0.67	$212	$0	4.02	$980	$0
STATE FARM FIRE AND CASUALTY	529.81	$73,089	$15,950	66.14	$42,356	$37,132	69.99	$10,448	$7,950	665.94	$125,893	$61,032
STATE FARM MUTUAL AUTOMOBILE	187990.30	$12,387,006	$5,175,251	25205.46	$7,662,528	$5,464,686	27288.32	$2,566,664	$1,859,129	240484.08	$22,616,198	$12,499,066
TEACHERS INSURANCE COMPANY	10.50	$715	$3,500	2.00	$626	$0	2.00	$306	$0	14.50	$1,647	$3,500
TITAN INSURANCE COMPANY	1371.90	$212,479	$27,197	27.83	$24,986	$14,107	23.71	$8,086	$516	1423.44	$245,551	$41,820
TRAVELERS INDEMNITY COMPANY OF	122.04	$8,335	$0	25.78	$7,762	$4,355	16.13	$2,776	$0	163.95	$18,873	$4,355
TRAVELERS INDEMNITY COMPANY, THE	NA	NA	NA	0.00	$0	$8,549	0.00	$0	$255	0.00	$0	$8,804
TRUMBULL INSURANCE COMPANY	12.64	$1,175	$0	2.00	$614	$0	3.00	$457	$0	17.64	$2,246	$0
UNITED SERVICES AUTOMOBILE	1657.42	$109,206	$14,344	324.11	$128,291	$39,439	346.18	$33,641	$21,223	2327.71	$271,138	$75,006
UNITRIN DIRECT INSURANCE COMPANY	241.73	$10,822	$0	16.58	$6,820	$0	16.59	$4,314	$0	274.90	$21,956	$0
USAA CASUALTY INSURANCE COMPANY	894.79	$61,073	$1,454	174.16	$77,951	$12,376	178.68	$20,951	$7,362	1247.63	$159,975	$21,192

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
WEST AMERICAN INSURANCE COMPANY	98.02	$7,903	$738	14.75	$4,249	$3,126	20.31	$2,190	$1,021	133.08	$14,342	$4,885
WESTFIELD INSURANCE COMPANY	452.91	$22,702	$0	49.34	$19,858	$4,907	50.34	$7,384	($44)	552.59	$49,944	$4,863
WOLVERINE MUTUAL INSURANCE	4990.47	$269,639	$156,342	612.56	$213,359	$102,528	653.48	$88,587	$61,863	6256.51	$571,585	$320,733
Mean:	4064.54	$263,479	$130,421	507.08	$164,434	$108,222	543.44	$57,331	$35,003	5006.67	$478,217	$270,168
StDev:	22131.28	$1,452,905	$623,578	2920.93	$889,729	$632,926	3161.32	$299,426	$214,943	27919.58	$2,621,907	$1,456,282
Min:	0.00	($67)	$0	0.00	($61)	($2,064)	0.00	($14)	$0	0.00	($142)	($812)
Max:	187990.30	$12,387,006	$5,175,251	25205.46	$7,662,528	$5,464,686	27288.32	$2,566,664	$1,859,129	240484.08	$22,616,198	$12,499,066

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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	418.09	$19,210	$0	71.82	$20,457	$17,153	77.91	$8,163	$5,453	567.82	$47,830	$22,606
ALLIED PROPERTY AND CASUALTY	1933.83	$135,263	$28,982	314.17	$96,973	$55,776	338.65	$32,359	$8,859	2586.65	$264,595	$93,617
ALLSTATE INSURANCE COMPANY	8522.48	$561,607	$239,498	1049.48	$393,768	$217,532	1173.40	$185,462	$40,940	10745.36	$1,140,837	$497,970
AMERICAN FELLOWSHIP MUTUAL	7.05	$398	$0	1.25	$328	$0	1.25	$154	$0	9.55	$880	$0
AMERICAN INSURANCE COMPANY, THE	4.00	$429	$1,001	1.00	$573	$0	1.00	$192	$0	6.00	$1,194	$1,001
AMERICAN INTERNATIONAL INSURANCE	428.57	$23,249	$84,835	60.60	$18,931	$3,145	65.31	$7,551	$3,178	554.48	$49,731	$91,158
AMEX ASSURANCE COMPANY	160.57	$17,368	$225	46.65	$15,965	$10,951	48.73	$5,020	$3,213	255.95	$38,353	$14,389
AMICA MUTUAL INSURANCE COMPANY	250.19	$21,317	$0	49.76	$18,445	$7,246	48.21	$3,573	$6,358	348.16	$43,335	$13,604
AUTO-OWNERS INSURANCE COMPANY	19054.40	$812,948	$332,687	1880.60	$660,207	$403,083	2110.00	$229,625	$89,663	23045.00	$1,702,780	$825,433
BRISTOL WEST INSURANCE COMPANY	328.63	$18,932	$14,589	30.82	$23,017	$14,268	33.49	$6,676	$9,855	392.94	$48,625	$38,712
CINCINNATI INSURANCE COMPANY, THE	541.39	$25,231	$999	71.43	$22,741	$4,531	77.84	$7,005	$451	690.66	$54,977	$5,981
CITIZENS INSURANCE COMPANY OF	13352.15	$621,489	$76,929	1418.14	$424,663	$248,215	1507.65	$169,751	$79,316	16277.94	$1,215,903	$404,460

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
DAIRYLAND INSURANCE COMPANY	359.13	$54,512	$675	5.83	$7,724	$2,864	5.82	$3,616	$0	370.78	$65,852	$3,539
EMCASCO INSURANCE COMPANY	6.38	$1,115	$0	1.00	$465	$0	1.00	$236	$0	8.38	$1,816	$0
EMPLOYERS MUTUAL CASUALTY	209.80	$16,185	$732	9.98	$5,469	$0	11.40	$2,132	$0	231.18	$23,786	$732
FARM BUREAU GENERAL INSURANCE	8970.10	$383,069	$87,074	919.80	$245,437	$230,194	979.30	$99,334	$76,240	10869.20	$727,840	$393,508
FARM BUREAU MUTUAL INSURANCE	4518.70	$178,393	$47,242	475.20	$95,821	$55,300	516.00	$44,998	$25,968	5509.90	$319,212	$128,510
FOUNDERS INSURANCE COMPANY OF	33.07	$4,478	$0	NA	NA	NA	NA	NA	NA	33.07	$4,478	$0
FRANKENMUTH MUTUAL INSURANCE	339.00	$18,820	$1,387	27.00	$9,523	$0	30.00	$3,972	$248	396.00	$32,315	$1,635
FREMONT MUTUAL INSURANCE	60.13	$1,575	$0	5.33	$1,048	$0	5.33	$414	$0	70.79	$3,037	$0
GEICO INDEMNITY COMPANY	112.34	$17,110	$3,679	13.22	$5,657	$31,096	12.66	$2,895	$9,436	138.22	$25,662	$44,211
GLENS FALLS INSURANCE COMPANY, THE	18.15	$1,756	$4,594	2.83	$914	$2,210	3.00	$321	$0	23.98	$2,991	$6,804
GMAC INSURANCE COMPANY	3.00	$163	$0	0.50	$186	$0	0.50	$60	$0	4.00	$409	$0
GRANGE INSURANCE COMPANY OF	153.46	$9,705	$0	20.49	$6,435	$0	21.00	$2,079	$6,657	194.95	$18,219	$6,657

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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
GREAT AMERICAN INSURANCE	9.08	$1,324	$0	1.63	$1,028	$4,756	1.63	$372	$0	12.34	$2,724	$4,756
GREAT LAKES CASUALTY INSURANCE	231.35	$18,357	$0	33.27	$12,877	$4,085	35.38	$5,160	$406	300.00	$36,394	$4,491
GREAT NORTHERN INSURANCE	11.31	$1,129	$0	2.77	$1,450	$0	2.77	$748	$384	16.85	$3,327	$384
HARLEYSVILLE LAKE STATES INSURANCE	70.25	$6,913	$5,670	11.12	$5,290	$1,505	11.02	$2,578	$3,634	92.39	$14,781	$10,809
HASTINGS MUTUAL INSURANCE	138.33	$12,106	$0	16.00	$6,051	$0	17.50	$2,678	$1,178	171.83	$20,835	$1,178
HOME-OWNERS INSURANCE COMPANY	9334.40	$345,226	$49,197	972.00	$312,079	$197,751	1042.90	$98,901	$28,334	11349.30	$756,206	$275,282
HORACE MANN INSURANCE COMPANY	134.50	$9,157	$0	12.25	$5,682	$7,409	12.25	$3,320	($331)	159.00	$18,159	$7,078
INTEGON NATIONAL INSURANCE	304.73	$26,452	$0	28.24	$17,530	$2,226	28.82	$6,090	($450)	361.79	$50,072	$1,776
LUMBERMENS MUTUAL CASUALTY	0.00	($557)	$0	0.17	$143	$423	0.25	$48	$0	0.42	($366)	$423
MEEMIC INSURANCE COMPANY	2852.41	$187,035	$27,163	461.66	$134,373	$44,232	475.74	$60,374	$19,963	3789.81	$381,782	$91,358
METROPOLITAN DIRECT PROPERTY AND	28.75	$1,825	$0	5.75	$1,700	$0	5.08	$584	$1,611	39.58	$4,109	$1,611
METROPOLITAN GENERAL INSURANCE	20.46	$1,240	$0	2.00	$461	$0	2.00	$192	$0	24.46	$1,893	$0

Appendix I (2002): Auto Insurance Companies' Exposures, Premiums, and Losses in 2002 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 GROUP PROPERTY AND	175.83	$18,185	$45,146	16.90	$7,150	$2,014	20.90	$3,511	$12,904	213.63	$28,846	$60,064
METROPOLITAN PROPERTY AND CASUALTY	75.46	$4,003	$964	10.00	$2,213	$0	10.00	$712	$8,428	95.46	$6,928	$9,392
MIC GENERAL INSURANCE CORPORATION	42.41	$3,585	$0	6.59	$3,514	$1,664	7.31	$1,186	$0	56.31	$8,285	$1,664
MICHIGAN AUTOMOBILE INSURANCE	103.82	$15,074	$0	7.41	$6,002	$5,458	7.41	$1,287	$0	118.64	$22,363	$5,458
MICHIGAN INSURANCE COMPANY	1988.00	$34,875	$0	217.00	$27,443	$1,821	190.00	$9,745	$5,462	2395.00	$72,063	$7,283
MICHIGAN MILLERS MUTUAL INSURANCE	146.50	$7,734	$0	15.50	$4,244	$1,231	20.83	$2,448	$0	182.83	$14,426	$1,231
MODERN SERVICE INSURANCE	123.30	$16,519	$324	1.16	$1,338	$0	1.99	$740	$0	126.45	$18,597	$324
MUTUAL SERVICE CASUALTY INSURANCE	48.05	$3,597	$0	4.41	$2,139	$0	4.41	$650	$0	56.87	$6,386	$0
NATIONAL BEN-FRANKLIN INSURANCE	30.00	$1,748	$381	6.00	$2,063	$20,305	6.00	$687	$366	42.00	$4,498	$21,052
NATIONAL GENERAL INSURANCE	63.11	$8,133	$0	12.69	$4,358	$1,353	14.14	$1,301	$0	89.94	$13,792	$1,353
NATIONWIDE INSURANCE COMPANY OF	0.64	$30	$0	0.16	$152	($500)	0.16	$54	$1,236	0.96	$236	$736
NATIONWIDE MUTUAL FIRE INSURANCE	1195.57	$128,471	$58,913	258.90	$90,947	$36,617	279.26	$35,271	$9,737	1733.73	$254,689	$105,267

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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	247.00	$34,590	$2,852	2.00	$4,191	$0	3.00	$1,361	$0	252.00	$40,142	$2,852
PARTNERS MUTUAL INSURANCE	13.20	$827	$0	4.24	$1,021	$5,868	2.18	$570	$0	19.62	$2,418	$5,868
PIONEER STATE MUTUAL INSURANCE	103.83	$6,241	$0	14.85	$4,023	$8,121	14.85	$1,467	$150	133.53	$11,731	$8,271
PROGRESSIVE MICHIGAN INSURANCE	9251.00	$613,278	$159,109	926.00	$418,815	$170,844	974.00	$123,866	$49,442	11151.00	$1,155,959	$379,395
QBE INSURANCE CORPORATION	6.98	$1,448	$0	NA	NA	NA	NA	NA	NA	6.98	$1,448	$0
SAFECO INSURANCE COMPANY OF	0.00	$0	$1,862	0.00	($50)	$0	0.00	($18)	$0	0.00	($68)	$1,862
SECURA INSURANCE, A MUTUAL	21.50	$1,839	$217	2.50	$900	($259)	2.50	$354	$0	26.50	$3,093	($42)
SOUTHERN MICHIGAN INSURANCE	0.93	$282	$0	NA	NA	NA	NA	NA	NA	0.93	$282	$0
STANDARD FIRE INSURANCE COMPANY, THE	45.77	$2,651	$0	7.52	$3,141	$646	6.07	$1,132	$0	59.36	$6,924	$646
STATE AUTOMOBILE MUTUAL	4.00	$425	$0	1.00	$585	$0	2.00	$246	$0	7.00	$1,256	$0
STATE FARM MUTUAL AUTOMOBILE	NA	NA	NA	0.00	$0	($6,288)	0.00	$0	($481)	0.00	$0	($6,769)
TITAN INSURANCE COMPANY	415.11	$62,233	$11,865	9.07	$10,775	$6,892	8.26	$3,836	$196	432.44	$76,844	$18,953

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TERRITORY 71 Benton Harbor Outer

	Mandatory			Collision			Comprehensive			Aggregate		
Company	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss	Exposure	Premium	Loss
TRAVELERS INDEMNITY COMPANY OF	69.78	$3,714	$0	16.86	$4,190	$3,485	10.43	$1,721	$0	97.07	$9,625	$3,485
UNITED SERVICES AUTOMOBILE	726.48	$48,177	$6,784	147.53	$61,539	$17,792	152.60	$15,651	$4,587	1026.61	$125,367	$29,163
UNITRIN DIRECT INSURANCE COMPANY	122.04	$6,196	$0	14.94	$3,869	$0	15.62	$2,222	$0	152.60	$12,287	$0
UNITRIN DIRECT PROPERTY & CASUALTY	8.00	$436	$0	1.00	$214	$0	1.00	$52	$0	10.00	$702	$0
USAA CASUALTY INSURANCE COMPANY	241.20	$16,358	$1,995	48.92	$21,876	$24,697	51.16	$5,719	$0	341.28	$43,953	$26,692
WEST AMERICAN INSURANCE COMPANY	170.55	$13,959	$0	24.64	$8,719	$2,655	27.59	$4,841	$1,008	222.78	$27,519	$3,663
WESTFIELD INSURANCE COMPANY	232.27	$10,605	$626	24.51	$8,032	($1,119)	26.83	$3,158	$969	283.61	$21,795	$476
WOLVERINE MUTUAL INSURANCE	1960.23	$103,214	$0	211.24	$66,867	$16,414	222.82	$27,905	$6,182	2394.29	$197,986	$22,596
Mean:	1351.53	$70,492	$19,376	154.42	$51,441	$29,010	165.97	$19,205	$8,012	1637.91	$136,984	$54,480
StDev:	3456.85	$165,244	$55,203	364.32	$124,401	$74,067	397.92	$46,190	$18,879	4179.09	$330,594	$140,905
Min:	0.00	($557)	$0	0.00	($50)	($6,288)	0.00	($18)	$0	0.00	($366)	($6,769)
Max:	19054.40	$812,948	$332,687	1880.60	$660,207	$403,083	2110.00	$229,625	$89,663	23045.00	$1,702,780	$825,433