Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
13 Dearborn City								
All Companies' Loss Ratio (2001-2002)	0.58	0.58	0.84	0.68	0.81	0.64	0.64	0.44
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.43		1.02		0.69		1.09	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.49		0.75		0.42	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.70		0.48		0.58	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.58		1.14		0.50	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.19		NA		0.62		0.18	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.98		0.91		0.89		0.94	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.73		1.42		0.58	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.07		0.64		0.47		0.80	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.62		0.60		0.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.50		0.60		0.42		0.53	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.13		0.59		0.78		0.83	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.52		0.84		0.47	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.11		1.46		0.71		0.78	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.54		0.64		0.47		0.57	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	2.21		1.06		1.94		1.91	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		3.30		0.81		1.02	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.72		0.61		0.60		0.66	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.63		0.19		0.30	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	1.89		1.83		2.12		1.90	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.44		0.48		0.31	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.68		0.87		0.14	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.03		0.07		0.73		0.07	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.88		1.06		0.64	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.29		2.81		0.47	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	3.01		1.06		0.87		1.91	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.43		0.33		0.13		0.34	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.57		0.51		0.33	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		1.03		0.62		0.81	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.35		0.21		0.35	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.27		1.76		0.89	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		4.57		1.41		1.90	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.63		0.67		0.34		0.60	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.03		0.72		0.26		0.34	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.22		0.03	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.81		1.15		0.31	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.64		1.08		0.78	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.33		0.13		0.15	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.75		0.80		0.61	
LIBERTY MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.49		2.35		NA		0.25	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.63		0.50		0.46	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.80		0.72		0.56	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.79		0.29		0.62	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		1.14		0.68		0.82	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.55		0.82		0.56	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.66		0.59		0.62	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.33		0.65		0.63		0.51	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.66		1.23		2.87		1.04	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.25		0.81		1.71		1.12	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.83		0.33		0.40	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.55		0.20	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.10		0.24		0.04		0.94	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.34		1.16		0.36	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.01		0.08		0.41		0.11	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.99		0.15		0.51	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.48		0.68		1.16		0.67	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.89		0.81		0.84	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.04		1.20		0.01		1.00	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		1.30		0.47		0.61	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		NA		0.38		0.07	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.43		0.12		0.36	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.46		0.59		0.40	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.75		0.93		1.11		0.91	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	1.00		0.65		0.65		0.77	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.94		2.03		1.56		1.39	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.73		1.53		2.70		1.78	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.26		1.35		0.36	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.16		0.37		0.83		0.31	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.96		0.73		0.62		0.81	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.09		0.41		0.16		0.24	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.79		0.60		0.60	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.14		1.70		0.32		0.90	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		NA		0.17	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.62		0.43		0.28		0.48	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.65		0.03		0.20	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.20		NA		0.09	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.60		0.47		0.42	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.33		1.40		0.39	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	1.97		0.85		0.67		1.27	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		NA		NA		0.45	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
19 Bay City & Saginaw City								
All Companies' Loss Ratio (2001-2002)	0.81	1.60	0.69	0.41	0.65	0.48	1.37	5.61
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.91		0.62		0.81	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.45		0.45		0.52	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.64		0.36		0.56	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		1.33		0.43		0.75	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.03		0.02		0.02	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.88		0.47		0.59	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.85		0.87		0.49	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.23		2.59		0.44	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.59		0.53		0.59	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.54		0.59		0.50		0.55	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.58		0.28		0.49	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.50		0.53		0.37	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.62		0.64		0.42		0.60	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.70		0.58		0.42		0.61	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.82		NA		NA		49.26	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.56		0.63		0.52	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		1.18		0.62		0.89	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.64		0.86		0.69		0.71	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.96		0.76		0.83		0.86	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.65		0.70		0.71		0.68	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.34		0.77		0.44		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	7.13		0.50		1.75		3.58	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		NA		NA		0.43	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.67		0.34		0.60	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.48		0.61		0.26	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.55		0.73		0.71		0.63	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.17		0.55		0.06		0.27	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.96		0.19		0.35	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.51		0.53		0.34	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.10		NA		0.04	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.36		1.65		0.50	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.76		0.42		0.37	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.75		0.59		0.79		1.09	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		NA		NA		0.26	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.30		0.53		0.42		0.41	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	2.12		1.38		1.13		1.70	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.12		0.76		0.25		1.43	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.64		0.30		0.56	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.86		0.42		0.55	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.57		0.65		0.45	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.54		0.35		0.36	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.17		1.04		NA		0.48	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.61		0.40		0.46	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.73		0.15		0.40	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.44		NA		0.16	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.33		0.13		0.16	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.23		0.59		0.32	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.56		0.30		0.31	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.87		0.75		0.56		0.78	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	1.49		0.68		1.38		1.26	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.43		0.41		0.41	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.62		0.38		0.41	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.15		0.44		0.35		1.01	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.15		NA		NA	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.57		1.54		0.60	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.79		1.40		1.04		1.51	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.67		0.65		0.51	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.44		0.22		0.28	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		2.97		NA		1.19	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.52		0.35		0.26	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.59		1.15		0.59	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.44		0.51		0.46	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.87		0.52		0.69	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.31		NA		0.83		0.30	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.63		0.58		0.69		0.62	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.24		0.55		0.35		0.38	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		1.41		1.92		0.89	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.67		0.52		0.31	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.79		0.74		0.74	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.85		0.61		0.60	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	5.60		1.36		2.09		3.09	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.63		0.50		0.51	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.11		0.70		0.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.65		0.36		0.47		0.47	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.05		0.05		0.03	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.44		0.58		0.56	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	10.97		NA		NA		11.08	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.97		1.03		0.57	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.86		0.50		0.82	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.50		NA		0.15	
24 East Non-Metropolitan								
All Companies' Loss Ratio (2001-2002)	0.80	1.05	1.05	3.95	1.33	6.95	1.83	11.53
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.82		0.57		0.75	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.62		0.54		0.61	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.96		0.59		0.52		0.72	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.28		0.05	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		1.03		0.79		0.66	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.35		0.34		0.24		0.32	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.79		0.59		0.69	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.74		0.80		0.59	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.46		0.47		0.66		0.90	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.11		0.10		0.07	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.67		0.67		0.60	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.70		0.61		0.63		0.65	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.93		0.60		0.47		0.72	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.61		0.59		0.58	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.44		0.56		0.51		0.50	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.57		0.62		0.57		0.59	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	3.49		0.99		1.51		2.11	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.75		0.93		0.40	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.17		0.64		0.61		0.39	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.26		0.59		0.15	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.66		0.76		0.82		0.73	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.50		0.73		0.80		0.64	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.46		0.73		0.76		0.61	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.99		0.57		0.21		0.94	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		39.43		68.65		115.83	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.20		0.69		0.67	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.41		NA		0.42	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	3.99		0.24		0.80		3.42	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.69		0.63		0.72	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.67		0.52		0.76		0.63	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.12		0.13		0.21	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.87		0.70		0.63		0.77	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.21		0.44		0.27		0.32	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		0.04		NA		0.01	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.02		0.51		0.24		0.26	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.91		0.43		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.73		0.65		0.52	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.45		0.18		0.34	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		1.04		2.27		1.17	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.71		0.68		0.55	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.49		0.59		0.74		0.57	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.76		0.55		0.59		0.65	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		1.06		1.09		0.68	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.45		0.91		0.89		1.22	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.60		0.55		0.69	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.73		0.69		0.67	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.72		0.78		0.64	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.60		0.62		0.59	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.63		0.60		0.50	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		1.04		0.80		0.78	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.64		0.35		0.51	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.57		0.10		0.43	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.68		0.38		0.46	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		1.37		0.66		0.63	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.69		0.57		0.56	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.54		0.39		0.37	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.46		0.63		0.62		0.55	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.29		0.62		0.24		0.36	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	3.82		0.59		0.55		1.99	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.67		0.59		0.48	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	6.42		0.40		0.17		3.51	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.90		0.50		0.60	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.81		0.87		0.69	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.83		0.34		0.34		0.54	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.01		0.49		0.43	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.27		1.01		1.23		1.15	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.91		0.66		0.55		0.75	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.57		0.33		0.66	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.49		1.42		1.77		1.07	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.47		0.18		0.27	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	4.16		0.26		1.63		2.58	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.75		0.18		0.49	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.79		0.90		0.55	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.52		0.47		0.56	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.70		0.28		0.35	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.66		0.42		0.58	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.31		0.18		0.32		0.30	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		1.10		0.21	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.80		0.85		0.80		1.22	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.42		0.57		0.50		0.50	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.34		0.95		0.64		0.59	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.22		0.13		0.10	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	4.24		0.70		0.68		2.70	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.50		0.69		0.42	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.20		0.54		0.53		0.36	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.72		0.78		0.76	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.66		0.65		0.45	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		1.14		2.54		0.74	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.68		0.41		0.52	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		0.27		NA		0.13	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.65		0.73		0.64	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.68		0.65		0.67		0.66	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.91		0.33		0.72	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.18		NA		0.08	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.67		0.72		0.59	
VIGILANT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.98		0.03		0.49	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.03		0.68		0.59		0.80	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.68		0.39		0.59	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.62		0.64		0.38	
25 Upper Pennisula								
All Companies' Loss Ratio (2001-2002)	0.86	2.09	0.83	0.84	1.08	0.78	0.75	0.87
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	15.98		0.89		1.06		6.44	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.46		0.81		0.47	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.07		0.47		0.71		0.79	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.66		0.62		0.94		1.52	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.69		1.15		0.58	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.40		0.90		0.46	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.65		1.07		0.54	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.39		0.79		0.92		0.61	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.87		0.67		0.74		0.77	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.56		0.80		0.49	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.15		0.42		1.20		0.42	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.44		0.58		1.03		0.59	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		NA		NA		0.19	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	1.68		0.94		1.12		1.41	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.18		0.50		1.05		0.39	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		4.03		0.73	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.68		0.69		0.83		0.72	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.33		0.78		1.05		0.66	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.27		0.66		0.72		0.48	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.79		NA		0.80	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		NA		NA		0.10	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.93		NA		NA		0.64	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.59		1.00		0.56	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.42		1.25		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		NA		0.35		0.05	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.53		0.54		0.86		0.58	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.98		0.51		0.62		0.75	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		2.51		NA		0.88	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.35		NA		NA		0.73	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.27		0.57		0.28	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.57		1.02		0.50	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.60		0.69		0.54	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	7.04		1.72		0.94		3.68	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.31		NA		0.14	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.57		0.56		0.76		0.60	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		1.11		2.04		0.83	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.82		1.34		0.85	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.81		0.82		0.82	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.53		1.25		0.53	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.73		0.91		0.44	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.71		0.95		0.66	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.06		6.57		0.81		1.95	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.65		1.12		0.63	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	6.44		0.80		0.84		3.89	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.41		1.34		0.53	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.19		0.02	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.63		1.17		0.54	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.35		0.22		0.21	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	3.16		0.51		1.02		1.75	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.06		0.14		1.23		0.12	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.39		0.74		0.26	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.44		0.88		0.36	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		NA		NA		0.04	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		2.11		0.73		0.37	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.81		1.08		0.71	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		0.33		0.08	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.69		0.92		0.40	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.51		1.07		1.78		0.97	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.03		0.37		0.45	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.22		0.40		0.39	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTHERN MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.32		0.89		0.44	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.42		2.17		2.17		1.75	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.75		0.45		0.36	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.85		1.56		0.53	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.58		0.77		0.51	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		3.00		1.93		1.31	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.70		1.02		0.61	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.58		0.83		0.13		0.58	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.66		0.14	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.11		0.87		1.67		1.09	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.38		0.52		0.96		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.05		0.88		1.21		0.54	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.84		1.24		0.45	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.30		5.88		1.58	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		1.22		0.33	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.20		0.70		0.72		0.44	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.75		0.91		0.73	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.10		0.69		1.31		0.99	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.11		2.25		2.27		1.10	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.86		1.02		0.56	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	2.04		0.68		2.40		1.47	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.10		0.66		0.22	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.53		0.55		0.83		0.58	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.07		0.26		0.08	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.79		0.66		0.55	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.23		0.76		0.29	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.45		0.52		0.28	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.84		1.49		0.60	
32 Detroit North								
All Companies' Loss Ratio (2001-2002)	0.66	1.32	1.11	3.72	1.73	6.31	3.98	29.20
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.78		0.45		0.74	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.64		0.65		0.43	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.64		0.57		0.59	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.81		0.74		0.53	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.13		0.52		0.15		0.32	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.72		0.84		0.50		1.42	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.68		0.33		0.42	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.50		0.17		0.27	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.06		0.08		0.04	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.63		0.67		0.53	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.70		0.62		0.61		0.66	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.91		0.66		0.56		0.74	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.21		0.54		0.18	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.15		0.64		0.23		0.39	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.50		0.63		0.46		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.67		1.51		0.71	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.58		1.41		0.82	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.13		1.02		0.10		0.45	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.88		0.66		0.54		0.72	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.06		0.17		0.21		0.14	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.71		0.98		0.81		0.83	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.82		0.05		0.44	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	9.98		34.22		4.74		22.63	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.80		0.48		0.36	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.08		0.34		1.53		0.34	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.41		0.60		0.40	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.26		0.36		0.48		0.34	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.06		0.36		0.21		0.21	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.24		0.07	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	0.01		0.63		NA		0.25	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.04		0.01	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.67		0.16		0.39	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.50		0.93		0.41	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.61		0.76		0.46	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.64		0.92		0.57	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.67		0.65		0.64		0.66	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.40		NA		0.19	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.44		0.66		0.55		0.55	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		1.34		1.43		0.88	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.93		0.72		0.39	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.76		0.66		0.60		0.69	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.81		0.85		1.06		1.28	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.66		0.82		0.61	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.59		0.43		0.49	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		1.10		0.69		0.78	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		NA		0.01		0.37	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.68		0.38		0.36	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		46.30		3.60	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.72		0.54		0.58	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.07		0.25		0.08	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.54		0.65		0.40		0.56	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.99		0.61		1.63		0.92	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.82		0.39		1.28		0.70	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.66		0.64		0.47	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.66		1.99		NA		1.52	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.75		0.52		0.74	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.96		0.79		0.43		0.80	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.03		0.46		0.11		0.23	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		1.15		0.68		0.59	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.89		1.12		2.14		1.21	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		0.73		0.77		0.71	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		1.18		1.18		0.51	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.05		1.02		0.94		0.69	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.23		0.54		0.31		1.08	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.82		0.55		0.41	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.59		0.51		0.51	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.82		0.34		0.49	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.80		0.32		0.61	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.13		0.17		0.36		0.13	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.62		0.59		0.15		0.50	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.52		0.55		0.36		0.50	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	6.10		NA		NA		273.88	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		0.70		0.09	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.42		34.11		0.60	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.85		0.84		0.41		0.78	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.65		0.52		0.48	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	1.08		0.56		0.45		0.79	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.74		0.69		0.68	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.63		0.67		1.16		0.72	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.65		0.76		0.50	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.04		0.30		0.79		0.30	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.63		0.87		0.43		0.71	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.30		0.04		0.14	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.19		NA		0.10	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.58		0.43		0.41	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.26		12.02		5.56	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.70		0.37		0.56	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.50		0.39		0.32	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
33 Detroit Semi-Suburban								
All Companies' Loss Ratio (2001-2002)	0.74	1.83	2.16	12.87	1.21	5.84	0.71	1.14

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.79		0.63		0.70	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.60		0.40		0.50	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.62		0.54		0.64	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.92		0.78		0.71	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	3.49		0.40		0.21		1.19	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.88		0.57		0.63	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.82		1.05		0.66	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.59		0.39		0.50	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.10		0.66		NA		0.70	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.70		0.65		0.59	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.48		0.64		0.56		0.56	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.33		0.63		0.40		0.85	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.25		NA		0.10	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.40		0.62		0.26	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.50		0.66		0.39		0.55	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	16.37		1.09		1.70		9.34	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.10		0.01		0.03	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.87		0.21		0.29	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.34		NA		0.12	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.51		0.90		0.73		1.10	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.29		0.85		0.31		0.91	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.47		0.90		0.76		0.71	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.05		0.68		0.41		0.72	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		125.49		56.80		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		2.28		2.90		0.89	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.52		0.21		1.09		1.18	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.86		0.59		0.74	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.68		1.00		0.59	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.30		0.13		0.33	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.07		0.53		0.52		0.79	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.27		0.44		0.24		0.34	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.00		NA		0.08		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		0.34		0.13		0.16	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.11		0.03		0.04	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		1.10		0.29		0.57	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.68		0.69		0.64	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.51		0.08		0.29	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.84		0.93		0.61	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.87		0.70		0.79	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.50		0.68		0.56		0.94	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.54		0.01		0.25	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.52		0.61		0.30		0.52	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		1.09		0.66		0.64	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.92		0.17		0.74	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.57		0.44		0.54	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.81		0.49		0.62	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.72		0.51		0.62	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.69		0.53		0.58	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.64		0.39		0.47	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.67		0.53		0.52	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.52		0.02		0.24	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.08		0.01	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.73		0.60		0.52	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.66		0.54		0.63	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.85		0.16		0.38	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.62		0.68		0.41		0.62	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.18		0.45		1.34		0.36	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.62		0.50		0.54	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.72		0.51		0.48	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.69		0.79		0.45	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.89		1.05		0.82	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.50		0.41		0.15		0.40	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.97		1.15		0.63	
NATIONAL SURETY CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.11		1.52		1.54		1.37	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.68		0.58		0.62	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.79		0.36		0.61	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.05		0.53		2.46		0.66	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		13.49		0.04		6.02	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.28		0.28		0.65	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		1.18		0.60		0.57	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.49		0.45		0.45	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.14		0.20		0.11	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.88		0.25		0.58	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.07		0.19		1.41		0.11	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		0.00		0.05		0.01	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.42		0.72		0.89		1.02	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.52		0.64		0.47		0.57	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.31		0.56		0.54		0.45	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.09		0.11		0.05	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		0.23		0.15		0.16	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.69		0.56		0.59	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.20		0.89		0.25	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.62		0.29		0.47	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.09		0.40		0.27		0.24	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.74		0.61		0.64	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.58		0.39		0.34	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.02		0.60		1.47		0.44	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.72		0.59		0.54	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	0.12		0.63		0.10		0.37	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		0.13		0.02	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		1.12		0.22		0.61	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.48		0.63		0.41		0.55	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	2.01		0.54		0.12		1.05	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.61		0.41		0.51	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		5.50		5.91		4.07	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.61		0.52		0.38	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.64		NA		0.43	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.18		0.93		0.24	
34 Detroit Suburban								
All Companies' Loss Ratio (2001-2002)	0.49	0.76	11.47	93.96	0.64	0.57	0.55	0.42
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.69		0.49		0.63	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.47		0.53		0.39	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.95		0.63		0.52		0.72	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.66		0.51		0.36	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.68		0.30		0.47		0.44	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.80		0.52		0.62	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.90		0.93		0.65	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.54		0.53		0.45	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.69		2.52		0.66	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.67		0.65		0.59	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.52		0.64		0.59		0.58	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.79		0.61		0.42		1.02	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.55		0.37		0.41	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.22		0.69		0.64		0.50	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.52		0.70		0.45		0.59	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.39		0.66		0.19	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.93		0.06		0.30	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.24		0.32		0.60		0.35	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.51		0.81		0.51		0.64	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.50		0.59		0.36		0.51	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.63		0.69		0.59		0.65	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.83		0.65		0.57	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		819.85		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		1.38		0.09		0.56	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.10		0.17		NA		0.10	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.84		0.46		0.53	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.07		0.10		0.05	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.71		1.03		0.58	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.78		0.83		0.48		0.74	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.45		0.66		0.60		0.57	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.01		0.39		0.28		0.21	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.57		0.44		0.39	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		0.34		0.08	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.91		1.16		2.66		1.35	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.49		0.41		0.39	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.17		0.69		0.37		0.48	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	5.24		0.53		3.31		3.30	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.58		0.46		0.52	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.34		0.28		0.23	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.78		0.48		0.55	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.64		0.43		0.47	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.69		0.66		0.41	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.21		NA		0.13	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.07		0.20	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.75		0.53		0.49	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.51		0.47		0.59		1.57	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.70		0.46		0.66	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		2.25		0.12		0.94	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.82		0.70		0.47		0.72	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.25		0.27		0.15		0.25	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.82		0.42		0.68	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.78		0.62		0.45	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		1.14		1.81		0.56	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.25		0.88		0.75		1.02	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.04		0.40		0.10		0.20	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.81		0.78		0.52	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.61		1.30		0.93		0.98	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.64		0.57		0.51	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		1.01		0.42		0.54	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.11		0.22		0.12		0.16	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.95		0.47		0.88	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.97		0.45		0.49	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.51		0.35		0.42	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.15		NA		0.93		0.16	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.12		1.20		NA		0.77	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.60		1.32		0.43	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.41		1.83		0.51	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.01		0.16		0.11		0.08	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.27		0.74		0.65		0.95	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.12		0.73		NA		0.73	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.80		0.50		0.47	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	0.01		0.60		0.02		0.28	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		0.76		0.08	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.88		0.53		0.44	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.35		0.64		0.34		0.50	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.52		0.46		0.28	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.62		0.40		0.46	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.80		0.47		0.50	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.69		1.32		0.69	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
35 Pontiac City								
All Companies' Loss Ratio (2001-2002)	3.16	18.25	3.08	14.92	2.22	13.55	2.33	10.75
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.78		0.41		0.70	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.38		0.34		0.42	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.61		0.47		0.53	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.30		0.29		0.20	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.37		0.34		0.26	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.87		0.37		0.75	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		102.77		NA		67.79	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.76		1.27		0.52	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.16		0.47		0.21		1.08	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		1.30		NA		0.75	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.67		0.56		0.55	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.41		0.61		0.54		0.52	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.63		0.35		0.57	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.04		0.09	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.48		0.65		0.31	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.29		0.75		0.42		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	2.97		0.62		1.18		2.45	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.54		0.13		0.21	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.49		0.09		0.20	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.43		0.63		0.71		0.56	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.01		0.21		0.23		0.13	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.39		0.76		0.72		0.61	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	5.88		1.04		0.16		2.20	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		89.23		116.86		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.60		NA		0.19	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	6.82		0.91		0.39		3.28	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		1.95		0.25		0.81	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.78		0.65		0.50		0.68	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.04		0.23		0.13		0.14	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		0.48		NA		0.18	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		1.51		NA		0.49	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.35		0.70		0.52	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.62		1.02		0.46	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.22		1.16		0.40	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.76		NA		0.33	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	4.51		1.73		0.60		2.89	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.50		0.71		0.48		0.60	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.80		7.20		1.48	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.50		0.62		0.27		0.52	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.19		1.52		0.85		1.29	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.26		0.34		0.54	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.61		0.38		0.58	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.88		1.22		0.19		0.89	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.47		0.14		0.22	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.90		0.74		0.47		0.78	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	12.14		2.44		3.17		5.25	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.65		0.40		0.53	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.48		0.49		0.33	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		NA		0.47		0.06	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.54		0.22		0.23	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.61		1.09		0.60	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		NA		0.01		0.06	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.46		0.71		0.55		0.59	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.05		0.48		0.24		0.20	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		1.21		0.31		0.66	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.54		0.21		0.28	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.76		NA		0.31	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	2.27		1.49		0.74		1.94	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.93		0.03		0.41	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.07		0.27		0.11		0.17	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		1.27		0.16		0.50	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.75		0.96		1.62		0.97	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.51		0.47		0.52	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		NA		NA		0.06	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.43		0.00		0.43	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		0.61		0.08	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.55		NA		0.28	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.92		0.49		0.42	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.43		0.84		0.45	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	148.42		NA		NA		74.07	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	2.79		0.90		0.70		1.81	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.12		3.06		1.05		1.81	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		1.16		0.08		0.67	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.40		NA		0.15	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.69		0.56		0.60	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.92		0.02		0.48	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.03		0.07		NA		0.42	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.70		0.32		0.68	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.76		0.63		0.47		0.66	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.32		0.05		0.16	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.10		0.02		0.05	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.50		0.38		0.37	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.88		5.97		1.33	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.39		0.27		0.18	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.27		0.35		0.18	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.16		0.30		0.11	
36 Detroit Metropolitan Inner								
All Companies' Loss Ratio (2001-2002)	0.70	0.71	0.77	0.47	0.94	0.80	0.67	0.41
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	2.55		0.60		0.51		1.32	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.48		0.85		0.54	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.43		0.62		0.57		0.93	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.00		NA		0.00	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.31		0.40		0.23	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.91		1.00		0.49		0.85	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.50		NA		0.18	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.83		1.02		0.69	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.18		0.40		0.37		1.36	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.66		0.88		0.64	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.97		0.55		0.79		0.79	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.53		0.98		1.47		1.26	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.51		0.09		0.22	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		1.73		NA		0.42	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.27		0.57		0.94		0.49	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.62		0.71		0.67	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	1.87		0.99		0.49		1.35	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.19		0.87		0.34		0.47	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.75		0.66		0.41		0.62	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.45		0.90		1.14		0.71	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		1.30		0.36		0.76	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.61		0.22		NA		1.18	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.80		0.36		NA		1.54	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.80		1.14		0.72	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	2.37		0.56		0.59		1.33	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.97		0.70		0.72		0.83	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.26		0.25		0.04		0.20	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		1.13		2.86		1.12	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.82		0.68		0.52	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.47		1.03		0.38	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.62		0.71		0.82		0.69	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.26		NA		0.08	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.83		1.31		0.77	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.22		1.49		0.44	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.43		0.06	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.63		0.78		0.57	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	1.62		1.06		NA		0.44	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.51		0.55		0.48	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.77		1.20		0.60	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.06		0.20		0.47	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.82		0.60		0.55	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.65		0.52		0.57	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.20		0.01		0.14	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.46		0.71		0.42		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.09		0.46		1.03		0.35	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.93		0.75		0.78	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.87		1.06		1.71		0.95	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.08		1.28		1.43		1.22	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.18		0.21		0.13	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.62		1.53		0.88	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	2.78		1.69		2.09		2.26	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.62		0.97		0.78	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.91		0.67		0.75	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.11		0.38		1.13		0.42	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		4.57		0.91	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.58		1.25		0.36	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.47		0.57		0.42	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.06		0.03		1.23		0.08	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.62		1.06		0.63		0.80	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.74		0.55		0.54		0.63	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.17		0.63		0.37		0.38	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		1.26		1.11		0.69	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.81		1.98		0.77	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.88		NA		0.36	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.20		2.87		4.06		1.67	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.15		0.65		0.65		0.87	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.45		NA		0.03	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.73		0.12	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.86		1.00		0.46	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		2.21		0.19		1.06	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.16		0.71		1.49		0.64	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.74		0.56		0.60	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.81		1.24		0.79	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.66		0.14		0.28	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.34		NA		0.68	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
37 Detroit Metropolitan Middle								
All Companies' Loss Ratio (2001-2002)	0.55	0.67	0.90	0.89	1.68	4.61	0.85	1.59
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.76		0.42		0.66	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	3.51		0.51		1.26		1.98	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.95		0.70		0.67		0.79	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.39		0.10		0.19	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.50		0.91		0.79		1.11	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.80		0.92		0.55	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.47		0.41		0.30	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.70		1.10		0.75	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.63		0.57		0.88		0.65	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.53		0.98		1.47		1.26	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.24		0.13		0.21	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.07		0.01	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.64		0.55		0.75		0.62	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		1.88		0.83		0.58	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.06		0.06		0.38	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.53		0.13	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.66		0.80		0.97		0.76	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		2.21		0.66		1.18	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		1.21		37.16		13.30	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		NA		0.48		0.62	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.24		0.27		0.18		0.24	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.61		0.83		0.43	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.57		0.26		0.49	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.45		0.87		0.97		0.65	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.56		0.47		0.04		0.38	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.52		1.32		0.45	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.65		0.04		0.38	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.51		1.04		0.59	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.59		1.11		0.49	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.45		0.72		1.31		0.72	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.69		0.10		0.32	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.69		0.69		0.68		0.69	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		1.40		1.22		0.93	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		0.02		0.09	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.83		1.31		0.77	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.73		2.51		0.84	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		1.17		0.19		0.54	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.50		0.58		0.49	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	3.56		3.08		11.76		4.79	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.52		0.56		0.50	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.71		0.88		0.51	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.36		1.23		0.35	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.23		NA		0.09	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.56		0.62		0.59	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.28		0.50		0.19	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.02		0.68		0.35		0.36	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.19		0.66		0.88		0.44	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.58		2.07		0.54	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.91		0.42		0.64	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		1.74		1.44		0.80	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.80		0.81		0.54	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.10		0.90		NA		0.49	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.49		0.26		0.52	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.20		1.43		1.64		0.95	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.58		1.13		0.71	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.80		1.12		1.05		1.59	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.73		1.55		NA		0.98	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		3.44		5.60		2.27	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.28		2.68		0.51	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.56		0.65		0.50	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.47		0.39		0.56	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.54		0.84		0.58	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.09		NA		NA		0.08	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.71		0.55		0.25	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		6.53		1.81		2.81	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.08		NA		0.04	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.94		0.65		0.60		0.76	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.20		NA		3.06		0.55	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.34		1.00		0.84		1.27	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		0.41		1.18		0.32	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		6.33		0.10	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.21		0.88		0.91		0.64	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.11		NA		0.05	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.83		2.43		0.91	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.84		0.54		0.55	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.26		0.18		0.53	
38 Detroit Metropolitan Outer								
All Companies' Loss Ratio (2001-2002)	0.68	0.69	0.98	1.09	1.21	1.47	0.68	0.45
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.76		0.90		0.80	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.64		0.95		0.53	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.01		0.78		0.76		0.86	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.71		0.80		0.49	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.24		0.90		0.84		1.01	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.35		8.98		1.40	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		7.58		NA		2.51	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.24		3.82		0.74	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.36		0.61		0.38	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	1.21		0.75		1.33		1.04	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.61		0.67		0.99		0.70	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.54		0.81		1.26		1.15	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.45		0.56		0.48	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.50		0.74		0.52		0.61	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.46		0.47		0.58		0.48	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.64		1.30		0.68	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.86		0.53		0.48	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.89		1.09		0.63	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.52		0.64		0.61		0.59	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		3.18		0.35		1.51	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	2.61		1.12		1.55		1.77	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		1.36		0.53		0.86	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		1.19		1.37		0.55	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.14		0.41		0.32		0.22	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.10		0.01	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.32		1.80		0.89	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.74		1.38		1.00		0.98	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.80		0.21		0.08		0.41	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.99		NA		0.18	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		1.11		0.21	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.77		0.15	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.96		0.55		0.62	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		3.98		0.49	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.31		0.92		0.39	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.16		1.14		1.65		1.26	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.54		1.28		0.74	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.67		0.73		0.62		0.69	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		1.31		0.01		0.61	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.82		0.61		0.54		0.68	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.95		2.81		1.03	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.50		0.38		0.18	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.74		1.29		0.79	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.53		0.97		0.44	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.41		0.83		0.30	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.85		0.78		0.76	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	2.94		0.31		NA		0.48	
MARYLAND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.96		1.14		0.91	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.03		0.96		1.52		1.11	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		0.74		0.26	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.57		0.37		0.57	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.08		0.43		0.09	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.88		0.75		0.99		0.84	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.18		0.35		1.60		0.44	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.55		0.44		0.40	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		0.86		0.49		0.78	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.13		NA		0.07		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		2.15		2.56		0.74	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		1.02		NA		0.62	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.19		1.47		0.12		0.63	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.63		0.90		0.51	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.98		1.25		2.38		1.76	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.77		1.07		0.75	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.56		0.79		0.56	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		1.34		3.98		1.32	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		NA		0.10	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		3.50		0.56	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.35		0.39		0.43	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.14		1.81		NA		0.16	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.43		2.21		1.33		1.68	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		1.20		0.47		0.47	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.58		0.35		0.31	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.56		2.91		0.62	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.73		0.88		0.73	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.41		0.04		0.18	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	3.77		1.05		0.08		2.02	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		1.03		1.17		0.72	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		6.28		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		7.69		1.14	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		NA		0.44		0.17	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.21		0.92		1.54		0.76	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		1.17		0.05		0.48	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.38		NA		0.16	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.84		1.18		0.65	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.71		0.02		0.51	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.55		0.83		0.40	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
39 Detroit West-Northern								
All Companies' Loss Ratio (2001-2002)	0.81	1.43	1.24	3.90	0.87	0.73	0.73	0.71
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.85		0.65		0.75	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.96		0.50		0.75		0.74	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.39		0.72		0.65		0.96	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.96		1.52		0.70	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.22		NA		0.11	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.29		0.93		0.72		1.01	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	1.24		0.89		1.11		1.07	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.57		0.40		0.60	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		0.73		3.55		1.15	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.65		0.80		0.62	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.49		0.58		0.69		0.56	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.57		0.53		0.58	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.09		0.71		0.35		0.32	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.63		0.63		0.53		0.62	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.74		0.97		1.90		0.97	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.48		0.84		0.78	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.05		0.46		0.09		0.20	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.48		0.66		0.39		0.53	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.15		0.26		0.35		0.23	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	1.07		1.02		0.99		1.03	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	9.82		0.96		1.05		3.64	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		34.71		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		1.12		1.68		0.66	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.09		0.28		0.27		0.15	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.87		0.48		0.62	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.13		0.55		0.14	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.12		0.73		0.72		0.91	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.83		0.28		0.27		0.50	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.14		0.05		0.01		0.09	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.20		0.41		0.14	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	2.29		0.64		0.56		1.28	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.45		0.70		0.40	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.53		0.83		0.44	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.33		0.64		0.61		0.52	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.54		2.43		0.63	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.20		0.60		0.70		0.44	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	7.17		1.86		2.53		4.12	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.64		0.50		0.51	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.51		0.74		0.55	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.62		1.36		0.65	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.68		0.54		0.58	
MARYLAND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.61		0.47		0.48	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.63		0.64		0.55	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.27		2.37		0.40	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.00		0.63		0.43	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.36		0.12		0.19	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.67		0.27		0.48	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	1.22		0.67		0.84		0.93	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.41		0.65		1.51		0.63	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.39		0.61		0.61		0.96	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.74		0.72		0.54	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		9.32		NA		4.27	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.93		0.93		0.53	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.85		1.30		0.75		1.01	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.54		0.23		0.30		0.37	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.64		1.55		0.82	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.02		1.25		1.41		1.18	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.86		1.06		0.83	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.57		0.76		0.44	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.93		1.09		1.22		1.06	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.70		NA		0.31	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.83		0.35		0.59	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.51		0.39		0.36	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.10		NA		3.96		0.13	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.09		1.07		0.03		0.45	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.21		0.82		0.18		0.44	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.93		0.75		0.31		0.76	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.18		0.30		0.12	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		1.01		0.82		0.92	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		2.22		2.33		1.50	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.45		0.71		0.39	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.19		0.84		0.45		0.49	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.73		0.74		0.73	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.95		NA		0.48	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		0.59		0.63		0.64	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		1.03		1.36		0.67	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.74		0.68		1.01		0.75	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.27		0.03		0.25	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.45		0.70		0.92		1.01	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.79		0.49		0.61	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		1.20		1.42		0.89	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.33		NA		0.14	
40 Detroit West-Southern								
All Companies' Loss Ratio (2001-2002)	0.74	1.32	1.21	3.91	1.56	5.05	1.05	4.18
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.78		0.47		0.58	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.37		0.40		0.38	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.59		0.46		0.64	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.53		0.25		0.34	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.32		2.24		0.77	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.88		0.46		0.65	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.63		0.40		0.36	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.40		4.78		0.80	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.33		1.14		0.38	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.63		0.68		0.55	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.56		0.60		0.65		0.59	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.48		0.52		0.50	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.57		0.38		0.32	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.46		0.66		0.53		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		33.70		25.04		36.25	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.95		NA		0.93	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.26		2.06		0.60	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.18		0.16		NA		0.62	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.13		0.50		1.12		0.40	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.00		0.32		0.45		0.18	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.17		0.71		0.88		0.50	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.68		0.07		0.33	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		5.11		33.95		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		4.05		NA		0.38	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.41		0.85		0.20	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.55		0.68		0.70		1.06	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.02		0.26		0.59		0.19	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.10		0.40		0.14		0.24	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.09		0.04		0.04	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.11		0.09		0.43	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.81		2.02		0.69	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	4.48		0.38		0.67		1.53	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.67		1.29		0.55	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.74		0.63		0.97		0.72	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.06		0.14		0.18		0.11	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.17		0.03	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.64		0.68		0.63	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.16		0.22		0.13	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.10		0.47		0.59		0.73	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.12		1.84		NA		0.48	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.65		0.49		0.69	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.47		0.66		0.36		1.00	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.25		0.40		0.19	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.16		0.44		0.41		1.34	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.50		0.60		0.56	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		1.71		0.36		0.74	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.13		0.97		0.51		0.54	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.11		0.39		1.33		0.27	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.48		0.74		0.44	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.84		0.50		0.67	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.78		0.79		0.38	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.43		0.68		2.03		1.16	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.07		0.40		0.16		0.22	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.96		NA		0.53	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	6.56		1.04		1.62		3.33	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.64		0.61		0.45	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		1.05		0.16		0.51	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.65		0.46		0.61	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.15		0.64		1.70		0.22	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		1.54		0.09		0.65	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.30		0.23		0.33		0.28	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.23		0.99		0.35		0.54	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.05		0.03		0.05	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.36		NA		0.14	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.58		NA		0.67	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.60		1.02		0.36	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.74		0.78		0.66	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.47		0.46		0.29	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.47		0.79		0.64		1.26	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		0.13		0.01		0.06	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.47		0.38		0.27		0.40	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		NA		0.00	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.65		0.19		0.41	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.08		0.65		0.19	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	5.96		1.14		0.28		2.89	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
41 Grand Rapids Inner								
All Companies' Loss Ratio (2001-2002)	0.51	0.64	1.11	2.65	1.94	12.22	0.71	1.26
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.67		0.76		0.50	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.79		0.41		0.50	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		0.60		0.45		0.65	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.55		0.54		0.06		0.50	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.62		0.50		0.46	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.70		0.60		0.49	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.63		0.64		0.43	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.35		0.03	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	1.09		0.75		0.65		0.88	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.57		0.79		0.69		0.68	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.67		0.40		0.64	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.61		0.45		0.62	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.05		0.35		0.14		0.19	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.34		0.81		0.54		0.56	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.18		24.17		111.68		11.30	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.69		0.52		0.24	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.63		0.53		0.41	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.16		0.25		0.30		0.22	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.55		0.75		0.92		0.69	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.12		0.44		1.27		0.44	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.30		0.73		0.52		0.51	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.34		0.03		0.20	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.76		NA		NA		1.34	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.97		0.52		0.69	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.58		0.21		0.33	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.38		0.09		0.20	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.78		0.33		0.05		1.08	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.73		0.44		0.24		0.53	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.07		0.26		0.07	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.62		0.35		0.52	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		1.45		0.48		1.02	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.14		NA		0.50	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.02		0.66		0.52	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.48		0.60		0.31	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.84		0.78		0.51		1.13	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.11		0.01	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.80		0.68		0.42		0.69	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.92		0.77		0.49	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.05		0.91		0.24		0.90	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.67		0.51		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.79		0.53		0.56	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.74		0.28		0.41	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.56		0.63		0.45	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.19		2.86		2.76		1.75	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	1.34		0.80		0.50		0.98	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.66		0.93		0.39		1.23	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.34		0.03		0.15	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		1.23		NA		0.59	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.04		0.13		0.03	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	4.02		0.77		0.77		2.31	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.99		0.59		0.60	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.47		0.74		0.70		0.63	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.51		0.31		0.54		0.47	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.72		0.51		0.45	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.93		0.51		0.61	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.20		0.48		0.42		0.70	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.47		0.07		0.11	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		1.52		0.91		0.78	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.20		0.11		0.11	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		2.02		0.10		0.95	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.68		1.81		1.44		1.30	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.89		0.46		0.65	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		NA		NA		0.04	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.82		0.34		0.30	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		1.41		0.86		0.73	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.75		0.44		0.45	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		1.05		0.59		0.49	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.53		0.46		0.50	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.17		0.10		0.10	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	2.34		1.11		0.56		1.55	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.08		NA		NA		0.07	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.51		0.40	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.09		1.37		1.27		0.74	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.25		0.94		0.55		0.56	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.25		0.88		0.55		0.52	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		1.79		0.99		0.53	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		5.65		6.35		4.27	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.56		0.43		0.46	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.07		0.62		0.47		0.35	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.71		0.69		0.60	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.97		0.42		0.49	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.59		0.27		0.32	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.29		NA		0.02	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.33		0.66		0.60		0.53	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.64		0.10		0.35	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.64		0.59		0.47	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.14		0.10		0.07	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.70		0.24		0.35	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.76		0.36		0.42	
42 Grand Rapids Outer								
All Companies' Loss Ratio (2001-2002)	0.86	3.47	1.30	3.16	0.66	0.49	0.89	1.72
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.14		0.92		0.54		0.93	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		0.87		0.42		0.75	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.82		0.62		0.46		0.67	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.50		0.67		0.26	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	28.23		0.95		0.35		10.78	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.93		1.11		1.01	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.49		0.56		0.39	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.68		0.41		0.62	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.70		0.61		0.47	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.69		0.72		0.31		0.63	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.31		0.76		0.49		0.51	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.78		0.65		0.22	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.34		0.85		0.47	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.12		1.70		0.30		0.69	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.42		0.86		0.78		0.67	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.26		0.94		0.67		0.62	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.28		0.70		0.56		0.49	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.53		NA		1.02	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		25.33		1.72		10.95	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.81		0.57		0.52	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.63		0.93		0.39	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.76		0.15		NA		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.24		0.29		0.28		0.27	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.08		0.25		0.14		0.16	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.42		NA		0.55	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.87		1.26		0.62		0.98	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		NA		0.12	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.04		NA		0.02	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.73		0.97		0.77	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	NA		0.24		0.39		0.16	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		4.10		NA		2.03	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		1.23		0.73		1.07	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.73		0.45		0.54	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.74		0.31		0.41	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.69		0.59		0.70	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.20		5.16		NA		2.38	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.71		0.54		0.50	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		11.50		2.04		4.03	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		NA		1.21		0.32	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.47		NA		0.19	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.26		0.32	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.79		0.85		0.57		0.79	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.87		0.15		0.34		0.68	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.73		0.55		0.44	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.81		0.56		0.44	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.26		0.21		0.17	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.82		0.18		0.56	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.34		1.33		0.70	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.13		0.17		0.21		0.16	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.49		0.92		0.29	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.17		1.23		0.94		0.77	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.74		0.53		0.44	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.03		0.71		0.12		0.90	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		0.96		0.12		0.41	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.51		0.85		0.89		1.18	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.09		0.63		0.52	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.50		0.43		0.39	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.34		NA		0.51	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		1.12		0.88		0.68	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.02		NA		NA		0.02	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.45		0.50		0.52		0.48	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.22		0.88		0.62		0.53	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.11		0.04		0.05	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.51		0.86		0.59	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.14		1.19		2.74		0.97	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.46		0.43		0.30	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.17		0.56		1.11		0.44	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.42		0.75		0.71		1.00	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.36		1.62		NA		0.78	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.79		0.43		0.43	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		1.82		NA		0.84	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.12		NA		0.11	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.11		0.64		0.53		0.42	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.51		0.01		0.28	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		1.30		0.78		0.93	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.02		0.83		0.51		0.85	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.30		0.38		0.26	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.77		0.38		0.62	
43 Flint Inner								
All Companies' Loss Ratio (2001-2002)	0.49	0.90	1.22	4.12	3.40	23.63	2.86	20.71
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	2.44		0.46		0.36		1.15	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.46		0.32		0.43	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.76		0.57		0.53		0.64	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.91		1.18		0.68	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.53		0.59		0.38	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		4.05		NA		1.08	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.57		0.32		0.30	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.47		NA		0.23	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.64		0.61		0.51	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.55		0.50		0.69		0.55	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.65		0.29		0.38	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.33		1.30		0.41	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.27		0.48		0.20	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.52		0.63		0.50		0.56	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		0.87		0.67		0.84	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	1.76		0.96		1.03		1.36	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.08		0.42		0.41		0.26	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.15		0.84		0.61		0.93	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.04		0.80		0.05		0.37	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.36		0.82		0.76		0.59	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.47		NA		1.24	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		37.14		202.50		186.85	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.59		0.43		0.44	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.18		0.58		0.07		0.28	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.28		0.35		0.27		0.31	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		2.02		0.50		0.73	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.55		1.36		0.47	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.42		NA		0.15	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.32		0.68		0.14		0.45	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.58		0.70		0.46		0.62	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		1.55		1.37		1.06	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		1.06		0.24		0.39	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.76		0.54		0.64	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.59		0.65		0.42	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		1.25		2.85		0.92	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.96		0.50		0.52	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.57		0.28		0.32	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		1.32		2.05		0.91	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.36		0.35		0.19	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.52		NA		0.21	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.26		0.34		0.16	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.57		0.08	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.81		0.68		0.43		0.70	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.24		0.10		1.15		0.29	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.74		0.22		0.31	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.53		0.24		0.30	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.66		NA		0.38	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.56		0.30		0.29	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.39		0.24		0.39	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.52		0.35		0.26		0.40	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.71		0.21		0.27	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.92		0.86		0.43		0.82	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.67		0.52		0.67	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.08		NA		0.03	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.21		0.18		0.28	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTHERN MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.12		0.79		0.23	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.59		0.04		0.28	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.70		0.50		0.41	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.35		0.41		0.27	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.38		0.23		0.19	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.59		0.41		0.46	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.06		0.79		1.81		0.20	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.21		0.52		0.23		0.34	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.53		0.27		0.25		0.38	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.02		0.51		0.36		0.25	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	2.27		0.68		0.60		1.35	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		1.05		1.10		0.66	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.29		2.07		0.45	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.77		1.20		0.83		0.98	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.74		0.66		0.67	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.91		1.40		0.37		1.00	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.33		NA		0.16	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.61		0.50		0.59	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.03		1.30		0.61		0.69	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	6.74		3.75		0.56		4.51	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.63		0.63		0.68		0.63	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.64		0.98		0.47	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		1.15		1.93		1.02	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.07		0.66		0.16	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.82		0.32		0.54	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.26		0.90		0.29	
44 Flint Outer								
All Companies' Loss Ratio (2001-2002)	0.83	1.70	1.84	6.98	2.88	14.20	0.99	3.03
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.51		0.62		0.64		0.95	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.56		0.52		0.33	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.61		0.44		0.52	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.95		0.96		0.80	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.70		0.73		0.50	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		1.31		0.46		0.69	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	4.02		0.92		0.97		2.18	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.63		0.68		0.53	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.31		0.57		0.80		0.48	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.37		0.67		0.40		0.92	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.11		0.29		0.13	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.43		0.37		0.23	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.48		0.62		0.48		0.54	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		52.57		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.73		0.66		0.50	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.37		0.82		0.29	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.01		0.41		0.96		0.27	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.34		0.71		0.86		0.57	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.31		0.61		0.42		0.90	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.48		0.74		0.68		0.61	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	11.26		29.15		61.11		26.29	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		NA		NA		0.47	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.11		0.79		0.52		0.89	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.21		0.49		0.33		0.28	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.46		0.36		0.39		0.41	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.05		0.52		0.09		0.25	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.83		0.55		0.59	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.89		0.38		0.38	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	6.72		0.68		0.32		2.53	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.41		0.19		0.17	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.84		0.97		0.98	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.66		0.51		0.60	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		1.07		1.14		0.67	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.32		1.26		0.28		1.53	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		1.22		0.64		0.87	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.40		1.13		0.74		0.79	
MARYLAND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.65		0.55		0.48	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		1.39		1.01		1.02	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.07		0.27	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.40		0.18		0.22	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.59		0.26		0.23	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.47		0.62		0.58		0.55	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.12		0.82		0.34		0.33	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.69		0.58		0.37	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.67		0.58		0.42	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		1.03		0.47		0.47	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.75		0.67		0.48	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.08		0.35		0.37		0.25	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.35		0.43		0.41		0.92	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.33		1.00		0.63		0.65	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.63		0.64		0.71	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.68		0.40		0.39	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	5.50		NA		NA		5.00	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.89		0.64		0.49	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.45		0.36		0.44	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.38		0.70		0.28	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.21		0.31		1.67		0.23	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.80		0.02		0.49	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.29		1.20		1.02		0.75	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.36		1.35		1.29		0.90	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.56		0.40		0.39	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.39		NA		0.18	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.86		0.44		0.48	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	1.72		1.58		0.17		1.48	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.79		0.66		0.60	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.75		0.02		0.52	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.03		0.48		0.06	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.58		0.35		0.41	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		105.61		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.20		0.21		0.20		0.20	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		NA		NA		0.04	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.11		0.57		0.79		0.42	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	2.64		0.34		0.05		1.31	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.41		0.12		0.40	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		NA		1.56		0.26	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.86		0.19		0.38	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	1.25		0.55		0.35		0.80	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
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All Companies' Loss Ratio (2001-2002)	0.53	1.04	0.91	1.27	0.93	1.32	0.64	0.84
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.36		0.57		0.70		0.89	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.63		0.52		0.41	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.56		0.42		0.40	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.98		1.89		0.60	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.75		0.85		0.99		1.24	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.23		0.22	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.58		1.09		0.42	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.36		0.03		0.17	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.65		0.73		0.57	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.92		0.71		0.79		0.82	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.72		0.50		0.64	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.25		0.55		0.51	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.47		0.90		0.35	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.22		0.62		0.59		0.44	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		4.94		0.88		2.88	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.44		0.59		0.41	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.58		1.11		0.46	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.10		0.32		1.70		0.38	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.39		0.75		0.68		0.55	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.13		0.60		1.30		0.49	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.24		0.69		0.70		0.48	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.30		NA		0.14	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.11		NA		NA		0.11	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.32		0.69		0.25	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.22		0.75		0.64	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.01		0.01		0.12	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.01		0.16		0.92		0.15	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.03		0.41		0.13		0.22	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.52		0.27		0.35	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.72		0.55		0.74	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.15		0.01		0.04	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		9.98		1.39	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	1.43		0.71		0.55		0.97	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	7.55		2.09		1.06		4.40	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		1.85		0.68		0.87	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.72		0.54		0.84	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		1.80		1.37		1.05	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.70		0.31		0.31	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.81		0.63		0.55	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	1.39		NA		NA		0.20	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.60		0.38		0.33	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.92		1.21		0.85	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.32		0.86		0.56	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.20		0.69		0.28	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.16		0.03	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.37		0.78		0.29		0.55	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	NA		NA		0.47		0.03	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.17		0.17		0.09	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.95		0.33		0.54	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.09		0.97		3.67		1.21	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.44		1.42		0.33	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.57		0.35		0.25	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.49		0.86		0.69		0.69	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.79		0.74		0.74	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.45		0.29		0.46	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.71		NA		NA		1.02	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		9.45		3.07		5.56	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.59		1.11		0.41	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.60		0.51		0.53	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.01		NA		NA		0.01	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.88		0.72		0.16		0.73	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.26		0.53		0.24		0.36	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.43		0.69		0.32	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		3.79		0.62	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		1.67		0.61		0.88	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.38		0.94		0.19	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.26		1.33		1.96		0.93	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.67		0.33		0.28	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.14		0.70		0.54		0.46	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.68		0.19		0.29	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.78		0.62		0.53	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.13		0.02	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.22		0.62		0.20	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.47		0.50		0.31	
46 Battle Creek Outer								
All Companies' Loss Ratio (2001-2002)	0.49	0.74	0.98	1.41	1.01	1.95	0.75	1.15
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		1.25		0.73		0.76	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.17		NA		0.07	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.33		1.22		0.59	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.40		0.04	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.68		1.66		0.63	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.72		0.50		0.64	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.60		0.51		0.41	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.09		0.69		0.34		0.37	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	3.36		8.92		NA		4.62	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		0.50	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.12		NA		0.04	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.72		0.80		0.74		0.75	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.08		0.97		0.75		0.49	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.18		0.94		0.70		0.56	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.52		1.70		0.94	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.12		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		11.46		2.27	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		1.09		0.40		0.38	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		1.00		0.63		0.57	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.72		0.54		0.84	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.80		0.63		0.38	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.62		0.16		0.31	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.62		1.68		NA		0.44	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.69		0.97		0.54	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.03		0.57		0.05		0.18	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.75		0.14		0.34	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.45		0.64		0.65	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.76		0.06	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		6.12	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.03		NA		0.23	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.57		1.20		0.42	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.17		0.64		0.14	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.42		0.68		0.55		0.53	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		1.05		NA		0.24	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.01		0.33		0.24		0.15	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.74		0.86		0.63	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.54		1.67		0.76	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.69		0.54		0.55	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		0.87		0.31		0.43	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.80		0.43		0.37	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	1.95		0.70		0.26		1.18	
47 Jackson Inner								
All Companies' Loss Ratio (2001-2002)	0.53	1.58	0.89	1.65	0.72	0.87	0.70	1.40
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.51		0.42		0.33	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.38		0.42		0.28	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.51		0.56		0.38	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		1.66		1.54		0.82	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.55		0.51		0.39	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.81		0.22		0.70	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.68		1.51		0.51	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.70		1.64		0.55	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.62		0.61		0.47	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.30		0.54		0.57		0.43	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.64		0.46		0.65	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.48		0.58		0.32	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.69		0.56		0.36	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.42		0.58		0.62		0.52	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		13.31		NA		10.52	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.30		0.25		0.26	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.64		0.36		0.25	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.06		NA		0.02	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.61		0.63		1.09		0.68	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.17		1.02		0.84		0.63	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.17		0.74		0.53		0.41	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.20		NA		NA		0.20	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.98		1.00		1.33		1.49	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.34		0.34		0.20	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.01		0.53		0.08	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.06		0.14		0.69		0.18	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	11.43		0.45		0.29		5.50	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.03		0.68		0.21		0.32	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.73		1.13		0.90		0.91	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.91		0.52		0.48	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	2.20		0.94		1.00		1.60	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.14		0.48		0.71		0.38	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.16		0.81		0.55	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.74		0.49		0.52	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.12		0.27		0.07	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.79		1.19		0.52	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.43		0.30		6.74		1.68	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.50		0.57		0.40	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.45		0.53		0.33	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.28		0.03	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		0.40		0.22	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		2.20		0.75		1.01	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.86		0.13		0.29	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.27		1.67		0.82		0.92	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.01		0.73		0.21		0.20	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.64		0.85		0.39	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.56		0.73		0.36	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.21		0.03	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.08		0.07		0.14		0.09	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		NA		NA		0.04	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	2.60		1.25		1.58		1.81	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.49		0.96		0.41	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.19		0.46		0.21	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		1.00		0.62		0.54	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.42		0.55		0.39	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.45		1.35		1.10		0.83	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.90		NA		0.17	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.43		0.34		0.37	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.03		1.88		0.06		0.97	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.57		0.30		0.35	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.82		0.86		0.68	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		1.73		0.05		0.79	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.16		0.44		1.28		0.44	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.15		0.04		0.08	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.61		0.58		0.54	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		NA		0.00	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.65		0.24		0.40	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.53		0.65		0.33	
48 Jackson Outer								
All Companies' Loss Ratio (2001-2002)	0.56	1.02	1.06	2.20	0.85	0.94	0.83	1.93
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.64		0.38		0.35	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.26		0.62		0.22	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.38		0.59		0.33	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.59		2.17		0.85	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		5.78		0.92	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.82		0.11		0.44	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	0.90		NA		3.48		1.23	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		15.15		NA		5.90	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.63		0.21		0.31	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.64		0.46		0.65	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.10		0.54		0.62		0.36	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		NA		NA		0.11	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.63		0.09	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.76		0.64		0.75		0.72	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	2.88		0.72		0.65		1.74	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.64		0.69		0.47	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.34		0.77		0.55	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.05		3.06		NA		0.80	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.09		0.50		0.22		0.27	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.83		0.13	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.32		0.24		0.42	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.24		0.71		0.30	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.59		NA		0.62	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	4.76		0.82		0.60		2.87	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		1.16		0.77		0.58	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.74		0.49		0.52	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.08		0.01	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.45		0.76		0.30	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.62		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.57		0.87		0.47	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.69		NA		NA		13.92	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.24		0.14	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.14		0.49		0.15	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.14		0.02	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.01		0.76		2.03		0.58	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.70		0.87		0.04		0.70	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.41		1.46		0.35	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.72		1.12		0.45	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.46		0.52		0.27	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		1.08		NA		0.66	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.07		0.69		0.16	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.83		0.04		0.25	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.60		2.63		2.33		1.74	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	4.16		0.90		1.11		2.34	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.18		0.37		0.08	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		0.41		0.06	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.13		1.02		0.29	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.63		0.41		0.52	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.04		0.47		0.56		0.28	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.20		2.97		NA		1.32	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.13		0.91		0.22	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.09		0.88		0.89		0.47	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.67		0.87		0.65	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		NA		1.46		0.46	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.31		1.11		0.32	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.05		0.80		0.63		0.48	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.09		0.02	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.16		0.78		0.19	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.38		0.88		0.36	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		NA		0.03		0.08	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
49 Kalamazoo Inner								
All Companies' Loss Ratio (2001-2002)	0.81	1.49	1.04	1.11	1.29	4.74	0.92	1.42
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.94		1.10		0.73	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.82		0.64		0.62	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.55		0.51		0.56	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.12		1.64		0.58	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.94		0.53		0.50	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		1.12		0.43		0.71	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.47		0.98		0.43	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.80		0.68		0.63	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	2.47		0.70		0.63		1.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.73		0.50		0.72	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.56		0.41		0.39	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.02		0.43		0.67		0.30	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.66		0.86		0.62		0.74	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.67		0.56		0.27	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.80		0.21		0.34	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.05		1.02		0.16		0.46	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.37		0.95		0.95		0.70	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	6.18		0.61		0.48		2.77	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.62		0.87		0.67		0.71	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	4.14		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.08		NA		NA		0.07	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.76		0.61		0.48	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.48		NA		0.38	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.42		0.14		0.20	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.28		0.38		0.18		0.30	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.03		0.56		0.29		0.29	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		1.03		0.66		0.58	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	7.21		2.07		2.82		4.94	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	2.10		0.62		0.67		1.12	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.72		0.77		1.23	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.45		0.61		0.52		0.53	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		1.52		1.02		1.15	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	7.00		1.26		0.44		4.39	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.88		0.65		0.51		0.73	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.85		0.34		0.56	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.58		1.35		0.50	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.67		0.60		0.56	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	2.53		9.28		40.86		11.14	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		1.02		0.67		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.97		0.56		0.51	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.03		0.44		1.46	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.59		0.23		0.32	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	3.92		0.60		0.42		2.18	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.33		0.10		0.50	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.73		1.24		0.72		0.96	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.14		0.51		0.18		0.26	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.54		0.57		0.35	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.93		0.30		0.78	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.77		0.39		0.41	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.11		0.50		0.07		0.99	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.88		0.23		0.42	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.00		1.03		NA		0.41	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.95		0.79		0.19		0.81	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.28		2.22		1.74		1.79	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.61		0.55		0.57	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.26		1.77		0.60	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.67		3.47		1.62	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.13		0.71		0.65		0.91	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.54		0.57		0.50	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.63		0.32		0.38	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.14		2.11		1.50		1.13	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.24		1.76		2.71		1.15	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.05		0.58		0.48		0.29	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.94		1.14		1.06		1.03	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.05		1.08		0.80		0.56	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		1.49		0.87		0.80	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.01		0.49		0.79		0.27	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.77		0.85		0.80	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		1.28		0.31		0.64	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		1.10		0.58		0.42	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.68		NA		0.34	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.23		0.58		0.42		0.43	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.38		0.17		0.23	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.67		0.60		0.50	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.37		2.76		0.64	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.66		1.39		0.72	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.97		0.59		0.49	
52 Kalamazoo Outer								
All Companies' Loss Ratio (2001-2002)	1.73	5.48	3.43	19.80	1.14	3.16	1.91	5.69
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.88		0.98		0.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.54		1.04		0.39	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.51		0.65		0.49	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.76		0.34		0.33	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.06		NA		0.03	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.45		0.81		0.68		1.37	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.81		0.74		0.48	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.56		0.46		0.40	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.96		0.72		0.52		0.79	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	4.21		1.24		0.82		2.71	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.18		0.75		0.62		0.48	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		155.40		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		NA		NA		0.10	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.05		1.43		0.30	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	29.00		3.60		NA		14.30	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.51		0.75		0.99		0.68	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.74		0.69		0.87		0.74	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.44		NA		0.20	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		0.70		24.09		11.09	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.54		0.52		0.30	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.41		NA		0.23	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.06		NA		0.54		0.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.18		0.39		0.14	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		4.61		0.49	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.00		0.57		0.32		0.29	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.24		0.39		0.20	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.18		0.51		0.19	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		1.27		0.44		0.50	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.09		0.84		0.59		0.51	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		3.68		1.17		1.97	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.85		0.92		0.62	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.73		0.72		0.56		0.70	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.67		0.67		0.46	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.35		1.09		0.48	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.82		0.67		0.55	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	3.20		NA		NA		38.53	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.34		0.13	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		2.94		0.33		1.35	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.03		0.57		0.77		0.36	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	29.39		0.96		0.05		22.43	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.59		0.56		0.36	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.88		0.77		0.71	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		1.65		0.28		0.52	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.31		0.61		0.20	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.36		2.16		0.74		1.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	7.24		1.03		1.38		4.76	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.00		1.39		2.00		0.97	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.49		0.65		0.36	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.76		0.04		0.28	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.61		1.45		0.23		1.78	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.47		0.69		0.29	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.59		0.45		0.55	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.11		NA		NA		0.10	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	4.65		NA		NA		1.32	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.03		1.19		0.99		0.60	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.87		NA		0.29	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.05		NA		NA		0.02	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.39		0.70		0.30	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	5.41		1.05		0.67		2.77	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.56		0.47		0.49	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.11		1.63		1.02		0.78	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		1.00		0.20		0.70	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.03		0.48		1.40		0.45	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.28		0.07		0.13	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.54		0.72		0.39	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		2.88		0.42		1.11	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.24		0.44		0.50	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		0.59		0.26	
53 Lansing Inner								
All Companies' Loss Ratio (2001-2002)	0.62	1.30	1.04	1.46	0.90	1.80	0.75	1.01
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.69		0.26		0.39	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.31		0.33		0.44	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.54		0.47		0.54	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		6.93		15.39		5.25	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.53		0.08	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.66		0.67		0.96		1.45	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.69		0.90		0.48	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.18		0.33		0.15	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.97		NA		0.76	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.63		0.69		0.51	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.46		0.62		0.50		0.53	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		1.06		0.63		0.83	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.66		0.61		0.56	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.15		0.81		0.89		0.96	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.41		0.63		0.45		0.51	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.65		NA		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.49		0.54		0.26	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.04		0.50		1.49		0.39	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.50		0.73		0.94		0.66	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.63		0.67		0.39		0.61	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.21		0.79		0.45		0.48	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.51		NA		0.25	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		NA		0.66		0.15	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.02		NA		NA		0.02	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.94		0.52		0.61	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.48		1.12		0.25		1.52	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	7.31		0.93		1.04		4.15	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.14		0.40		0.31		0.24	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.02		0.04		0.01	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.91		0.59		0.47	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		1.07		0.42		0.52	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.75		0.21		0.32	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.18		1.37		1.63		0.95	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.96		0.98		0.27		0.88	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.05		0.81		0.26	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.50		0.44		0.29	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		1.13		0.77		0.98	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	7.63		0.65		0.24		3.63	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.30		0.37		0.31	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.55		0.67		0.51	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		1.78		0.19	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.68		0.46		0.40	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.03		0.62		1.24		0.92	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		1.43		NA		0.64	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		1.01		0.81		0.62	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.12		0.01	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.72		0.67		0.65	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.08		0.55		0.10	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	1.57		0.64		0.49		1.02	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.03		1.38		0.27		0.42	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.69		0.97		0.59	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.84		0.49		0.71	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.53		NA		0.71	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.75		0.47		0.38	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.83		0.71		0.53	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.50		3.23		0.77	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.68		0.81		1.38		0.84	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.48		0.41		0.52	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.53		0.13		0.21	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.19		2.20		NA		1.06	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.76		0.11		0.21	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		9.64		NA		6.39	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.67		0.47		0.60	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.45		0.43		0.40	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.73		0.12		0.30	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.59		0.59		0.39	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.08		0.28		0.24		0.10	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.26		0.92		1.26		0.68	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.10		0.68		0.78		0.44	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		6.93		2.17		1.71	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		2.11		1.19		1.01	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		2.67		0.58	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.77		1.42		0.55	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.06		0.41		1.58		0.34	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.68		0.66		0.68	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		1.41		0.84		0.74	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.62		0.27		0.35	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		1.92		NA		0.79	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.26		0.57		0.44		0.44	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.40		0.05		0.30	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.50		0.43		0.48	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.64		0.32		0.33	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		1.24		0.47		0.70	
54 Lansing Middle								
All Companies' Loss Ratio (2001-2002)	0.87	1.96	0.74	0.58	1.23	3.37	1.01	2.59
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.79		0.43		0.55	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.46		0.67		0.41	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		0.69		0.39		0.69	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.88		0.34		0.48	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	8.75		0.96		0.97		3.99	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.64		1.21		0.50	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		1.21		0.59		0.77	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.65		0.64		0.45	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.42		0.60		0.59		0.52	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		1.06		0.63		0.83	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.42		0.07	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.48		0.64		0.49		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		20.06	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.57		2.11		0.36	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	9.45		1.33		0.51		4.61	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.06		0.33		0.31		0.21	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	2.22		0.66		0.76		1.32	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	4.35		0.43		0.82		2.31	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.33		NA		0.16	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.72		0.64		0.44	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.20		0.03	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.24		0.69		0.01		0.35	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.36		0.07	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.76		NA		0.81	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		12.90		2.81	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.41		0.32		0.27	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	NA		0.44		0.28		0.23	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.79		0.65		0.56	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		1.13		0.77		0.98	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		1.48		0.16		0.68	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.56		0.03		0.37	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		22.30		3.11	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.79		0.58		0.66	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.38		0.30		0.42	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.94		0.41		0.42	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.15		0.47		0.21	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.33		1.41		0.33	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.25		0.70		0.99		0.54	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.26		NA		0.03		0.17	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.34		0.73		0.33	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.69		0.43		0.48	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.47		1.60		0.39	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.32		0.23		NA		0.21	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.71		NA		0.53	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		1.07		0.57		0.61	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		0.54		0.43		0.56	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.33		NA		0.09	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		1.99		0.60	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		NA		0.19		0.33	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.51		0.61		0.30	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.50		0.29		0.36	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.07		0.53		0.32		0.25	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.52		0.38		0.32	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.97		0.16		0.52	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.37		1.70		0.85	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		4.04		0.09		1.73	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.90		0.82		0.15		0.79	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.20		0.20		NA		0.17	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.28		0.57		0.35		0.44	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.48		0.21	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.44		0.67		0.67		0.94	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.75		0.19	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.23		NA		0.08	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
55 Lansing Outer								
All Companies' Loss Ratio (2001-2002)	0.41	0.49	0.95	1.06	1.88	7.87	0.88	2.77
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.09		0.59		0.53		0.73	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.38		0.63		0.34	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.99		0.54		0.55		0.71	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.70		0.31		0.45	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.32		NA		1.05	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.46		0.17		0.25	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		0.93		0.59		0.81	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	2.37		0.79		0.73		1.46	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.83		1.15		0.54	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.36		0.54		0.66		0.48	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		6.97		59.00		22.17	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.07		2.43		0.22	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.49		0.48		0.26	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		1.39		NA		0.59	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.21		0.70		0.69		0.50	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.31		0.85		0.88		0.62	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.89		0.50		0.51	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.51		1.97		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.12		0.23		0.07	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.03		0.37		0.03		0.17	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.26		NA		0.55	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.17		0.62		0.18	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.52		0.73		1.15		1.21	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		0.98		0.70		0.87	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.57		0.39		0.31	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		1.18		0.82		0.65	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.19		NA		3.64		0.75	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.59		0.50		0.45	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.16		2.09		1.37	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.11		0.55		0.12	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.58		1.78		0.52	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.95		2.15		0.69	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.15		0.53		0.51		0.36	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	NA		NA		0.09		0.01	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.83		0.54		0.81	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.16		0.60		0.57		0.85	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.43		0.14		0.34	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.89		1.36		0.69	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		0.46		0.09	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.73		1.38		0.45	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		0.40		1.95		0.50	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.57		0.50		0.40	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.13		NA		0.15	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		0.77		NA		0.39	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		4.02		0.20		1.36	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.76		0.74		0.60	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.56		0.20		0.33	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.09		0.72		NA		0.14	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.98		0.73		0.42		0.80	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		1.47		NA		0.59	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		1.61		0.17	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.08		0.99		0.57		0.49	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.64		0.74		0.58	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.09		1.09		0.66	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.65		0.41		0.59	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.67		0.34		0.18		0.45	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.08		0.51		0.43		0.33	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.28		0.49		0.23	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.34		0.44		0.24	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.22		1.50		1.11	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.39		0.60		0.26	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.66		0.57		0.73	
56 Muskegon Inner								
All Companies' Loss Ratio (2001-2002)	1.17	2.79	1.50	4.31	1.25	3.65	0.89	1.38
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.53		0.51		0.48	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.46		0.38		0.60	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.51		0.26		0.27	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.54		0.20	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	1.30		0.70		0.61		0.96	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.41		0.65		0.57		0.52	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.15		0.87		0.39		0.93	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.79		0.36		0.42	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	2.18		2.19		0.39		1.92	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.37		0.77		0.57		0.55	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.16		0.44		0.23	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.62		1.10		0.67	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.60		3.05		0.64		1.49	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.65		0.80		0.78		0.73	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.18		0.68		0.32		0.40	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.71		0.73		0.38		0.65	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.60		0.70		0.36	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.12		0.75		0.18	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.07		0.44		0.32		0.21	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.49		0.77		0.31	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.03		0.18		0.07		0.08	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.07		0.43	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.13		1.99		0.31	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		8.65		0.76		4.80	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.98		NA		0.44	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.78		NA		0.50	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.21		1.20		0.19		2.29	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.40		0.73		0.39		0.99	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	19.00		1.13		0.22		9.95	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.73		0.28		0.65	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		34.14		28.90		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		7.16		1.55	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.22		NA		0.10	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.77		0.70		0.49	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.13		1.74		0.36	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	2.74		0.71		0.62		1.66	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	6.71		1.60		0.11		4.27	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		1.34		0.04		0.51	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.04		0.41		0.33		0.16	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.51		1.13		0.45	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.40		0.23	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.90		0.57		0.32		0.83	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		1.25		1.02		0.77	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.97		NA		0.33	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.77		0.99		1.11		0.92	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.55		0.70		0.45	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.57		0.52		0.74	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.04		0.56		1.20		0.42	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.85		0.60		0.56	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.13		1.67		0.66		2.29	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.72		0.60		0.38		0.63	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.68		NA		0.25	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.47		0.16		0.21	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.12		NA		NA		0.11	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	4.35		0.46		1.02		2.14	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	2.64		0.55		0.90		1.49	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.72		0.85		0.37	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.80		NA		0.30	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		4.06		0.53		1.15	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.08		1.36		1.25		0.66	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.71		0.72		0.68	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.45		2.26		1.44	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.43		0.65		0.29	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.98		0.52	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.68		0.64		0.31		0.61	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.41		0.05		0.16	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.65		0.17		0.45	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.24		0.65		0.18	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.56		0.65		0.61	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.82		0.87		0.38		0.77	
57 Muskegon Outer								
All Companies' Loss Ratio (2001-2002)	0.60	1.07	8.56	54.80	3.00	15.59	1.03	3.15
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.72		0.57		0.49	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.18		0.46		0.24	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		0.58		0.60		0.72	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.55		0.43		0.41	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.11		0.48		0.13	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.19		0.68		0.16	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	3.52		0.68		0.60		1.98	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.80		0.69		0.61		0.73	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	2.18		0.65		0.41		1.28	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.97		NA		NA		0.92	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.24		0.79		0.74		1.00	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		399.79		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		1.18		NA		0.51	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.14		0.74		2.28		0.59	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.38		0.69		0.55		0.53	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.59		0.51		0.51		0.55	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		12.60		109.73		23.59	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	4.51		0.91		0.48		2.45	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.29		0.09		0.13	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.11		0.43		0.46		0.29	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.08		0.16		0.05	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		1.15		0.85		0.65	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.90		NA		0.93	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.58		0.59		0.54		0.58	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.26		0.25		0.14	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.73		0.45		0.56	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.39		0.10		0.22	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.71		0.22		0.32	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	1.46		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.89		0.51		0.60	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.61		0.69		0.28	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.05		1.77		1.03	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.22		0.62		0.19	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		4.40		0.70	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.12		0.80		0.62		0.49	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.08		0.03		0.51		0.09	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.74		0.52		0.41	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.64		0.53		0.36	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.07		0.45		0.42		0.28	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.75		2.11		0.57	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.06		0.48		2.17		0.53	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		1.02		0.74		0.55	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		1.14		NA		0.44	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.95		0.86		0.71	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.55		3.05		0.91	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.48		0.35		0.45	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.31		1.44		1.12		0.85	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	4.51		1.66		0.88		2.90	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.03		0.12	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.79		0.24		0.39	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		2.93		NA		1.49	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.34		0.61		0.54	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.10		0.23		0.12		0.16	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		NA		0.08	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		1.15		0.54		0.51	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.41		0.19		0.30	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.75		0.14		0.37	
58 North								
All Companies' Loss Ratio (2001-2002)	8.06	64.09	1.89	10.24	2.86	19.17	6.62	42.19
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.74		0.72		0.60	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.53		0.57		0.41	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.58		0.52		0.68	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.83		1.89		0.52	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.07		NA		0.71		0.17	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.76		0.49		0.54	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.86		0.60		0.45	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.69		0.47		0.45		1.44	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.73		0.69		0.68	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.46		0.62		0.69		0.55	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.05		0.71		0.46		0.82	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.77		0.57		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.24		0.40		0.51		0.35	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.55		0.66		0.70		0.62	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	5.44		NA		NA		368.20	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.36		1.16		0.31	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.79		0.45		0.31	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.15		NA		0.56		0.16	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.53		0.81		0.82		0.68	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.54		0.79		0.77		0.67	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.50		0.77		0.75		0.63	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.38		0.44		0.25	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	574.00		93.38		174.25		151.77	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.55		0.19		0.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.95		0.26		0.18	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.11		NA		NA		0.10	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.71		0.76		0.69	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.65		0.71		0.92		1.19	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	3.21		0.44		0.36		2.08	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.30		0.66		0.63		1.03	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.03		0.12		0.16		0.09	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.26		4.66		NA		1.65	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.97		0.16	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.73		0.52		0.36	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	7.52		0.37		0.43		2.88	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.94		NA		0.39	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.65		0.61		0.40	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.04		0.61		0.46		0.36	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.18		NA		0.55	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.53		0.54		0.78		0.58	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		1.42		0.93		1.04	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.77		1.01		0.76	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.78		0.52		0.61	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.81		0.86		0.70	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.87		0.51		0.88		0.75	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.84		0.96		1.02		0.92	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	2.18		NA		2.26		1.14	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.72		0.77		0.55	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.63		0.56		0.37	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.27		3.06		0.92	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.42		0.58		0.30	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	9.40		0.80		0.57		5.91	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.45		0.82		0.54		0.61	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.20		0.78		0.72		0.33	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.57		0.81		0.42	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.95		0.71		0.65		0.82	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		1.32		0.34	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.89		0.57		0.50	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.70		0.73		0.60	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.13		0.22		0.09	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.29		0.57		0.90		1.03	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.87		1.10		1.18		1.02	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.73		0.52		0.57	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.74		0.50		0.58	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	4.64		2.37		2.86		3.58	
NORTHERN MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.05		0.79		0.70		0.91	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.41		NA		0.51	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.87		1.00		0.55	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.53		0.52		0.57	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.23		0.23		0.13	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.53		0.56		0.38	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.12		0.23		0.39		0.14	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	4.97		0.54		1.25		2.75	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.55		0.60		0.77		0.60	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.38		0.56		0.77		0.51	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		1.20		0.71		0.43	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.52		0.38		0.44	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.46		NA		0.17	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		0.75		0.83		0.78	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.91		0.81		0.65	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.78		0.49		0.65	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		1.40		0.35		0.65	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.37		0.56		0.55		0.48	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.49		0.16		0.22	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.67		0.80		0.53	
VIGILANT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.80		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.12		0.67		0.83		0.93	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.46		0.41		0.37	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.88		0.81		0.58	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
59 North East Central								
All Companies' Loss Ratio (2001-2002)	0.81	1.85	1.06	2.70	1.27	1.93	5.70	43.53
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.36		0.69		1.00		1.01	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.70		0.71		0.66	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.53		0.74		0.52	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		1.07		1.39		0.68	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.14		0.82		0.93		0.99	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.73		1.43		0.55	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.24		0.90		0.48	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.57		0.77		0.51	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.77		0.51		0.65		0.66	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.64		0.62		0.64	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.73		1.04		0.46	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.21		0.54		1.05		0.47	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.53		0.52		0.92		0.59	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		5.72		NA		390.00	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.14		0.18		0.10	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.64		1.52		0.37	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.02		0.40		0.91		0.23	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		9.29		1.04	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.93		0.76		0.86		0.87	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.93		0.73		0.80		0.84	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.49		0.88		0.87		0.69	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		2.07		0.37	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		NA		1.06		0.28	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		NA		3.58		0.10	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.58		1.29		0.60	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.06		0.83		0.96		1.45	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		0.99		0.14	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.37		0.51		0.67		1.09	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.44		0.25		0.12		0.31	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.77		0.06		0.28	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.95		0.85		0.46	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		22.68		NA		7.37	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		14.18		2.88	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	1.49		1.00		0.98		1.30	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.81		0.60		0.65		0.70	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		3.19		2.31		1.57	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.88		1.38		0.81	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.73		0.70		0.71		0.72	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.92		1.27		0.57	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.73		1.39		0.48	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		0.62		1.23		0.85	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.57		0.93		0.52	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.51		0.23		0.25	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.74		0.42		0.89		1.20	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.55		0.60		0.35	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.13		0.83		0.21	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.73		0.73		0.76		0.74	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.02		0.37		0.58		0.10	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.41		0.80		0.50	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.75		0.90		0.63	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		NA		0.15		0.11	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.79		0.47		0.48	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.46		0.69		0.71	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.07		0.03		0.04	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.89		0.75		0.46	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.06		1.23		1.33		1.18	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.64		0.57		0.80	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.80		0.51		0.62	
NORTHERN MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		3.56		0.33	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.93		0.82		0.74	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.71		1.27		0.51	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.47		0.59		0.38	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.39		0.75		0.27	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.07		0.25		0.32		0.10	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	13.05		NA		NA		6.62	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.19		0.91		1.46		0.61	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.55		1.21		0.61	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.20		0.37		0.52	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.24		0.17		0.13		0.21	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.49		0.68		0.93		1.12	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		1.01		0.55		0.53	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	8.58		0.81		1.90		4.73	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		0.61		0.81		0.87	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		NA		5.16		0.83	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.37		0.66		0.91		0.58	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.46		0.42		0.31	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.96		0.96		0.63	
VIGILANT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.90		0.57		0.79		0.78	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.81		0.88		0.49	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.91		0.26		0.38	
60 North West Central								
All Companies' Loss Ratio (2001-2002)	158.64	1298.64	1.66	7.93	1.09	1.08	4.51	29.82
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	26.44		0.68		1.09		9.87	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.51		0.91		0.54	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.57		0.80		0.73	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		1.03		2.25		0.73	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.43		0.08	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.77		0.80		0.62	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	3.18		0.62		3.08		2.23	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.50		0.51		1.04		1.04	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	7.20		65.59		9.05		21.05	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.71		0.87		0.59	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.70		0.61		0.84		0.70	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.19		0.72		0.59		0.91	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.55		0.72		0.46	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.19		0.39		0.89		0.39	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.47		0.67		0.99		0.63	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	3.99		NA		0.44		3.31	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.86		1.15		0.86	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.02		0.96		1.65		0.54	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.40		0.76		0.78		0.58	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	3.87		0.75		0.71		2.17	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.69		0.80		1.10		0.80	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		NA		1.35		0.45	
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		NA		NA		0.01	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.75		1.15		0.74	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.63		0.62		1.53		1.77	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.84		0.50		0.28	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.22		0.57		0.61		0.36	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.47		0.88		0.08		0.55	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.01		0.00	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.54		0.78		0.63		1.16	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		1.45		NA		0.82	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.08		0.26		0.98	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.86		0.64		0.50	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.19		0.38		0.83		0.39	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		1.30		1.58		1.05	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.79		0.68		0.82	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.41		1.64		0.45	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.47		1.28		0.31	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.45		0.96		0.57	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.73		NA		0.88		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.72		1.05		0.59	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	1.25		0.57		0.50		0.99	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.67		1.20		0.59	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.59		1.14		0.48	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.30		1.04		0.25	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.27		0.57		0.55		0.44	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.14		0.08		0.73		0.17	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.66		0.87		0.48	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.83		0.82		1.15		0.88	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.62		0.67		0.27	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.06		1.18		0.54	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.30		NA		NA		0.17	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.98		0.87		0.90		2.07	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.53		0.83		1.77		0.87	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.38		0.94		0.35	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.10		0.83		0.20		1.00	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTHERN MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.63		1.41		0.46	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.80		1.42		0.64	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.58		0.66		0.55	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.84		1.15		1.02	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.12		NA		1.51		0.16	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	10709.97		NA		NA		258.31	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.41		0.63		0.93		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.73		0.63		1.93		0.83	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.11		2.35		0.47	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.16		0.78		0.19	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.68		0.90		0.70	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.80		0.15		0.82		0.56	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.47		0.56		0.56	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.01		1.09		0.47	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.29		0.59		0.68		0.48	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		1.48		0.48		0.61	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.73		0.80		0.59	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.42		0.54		0.27	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.51		0.70		0.33	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.67		0.95		0.44	
61 West Central								
All Companies' Loss Ratio (2001-2002)	1.20	5.51	0.83	1.41	3.47	18.97	2.88	18.04
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.81		0.91		0.90		0.87	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.52		0.94		0.57	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.22		0.56		0.68		0.87	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.18		0.89		1.78		1.73	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.64		0.85		0.85	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.27		0.98		1.09		0.69	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.78		0.32		0.60		0.56	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		NA		NA		0.10	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.58		0.76		0.66	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.59		0.62		0.83		0.64	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.97		0.71		0.69		0.82	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.61		0.73		0.57	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.06		0.49		0.89		0.37	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.82		0.60		0.94		0.76	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		12.15		42.62		12.66	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.24		0.34		0.23	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.69		0.93		0.33	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.22		0.84		1.00		0.49	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.36		0.25	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.59		0.76		1.05		0.74	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.91		0.84		0.90		0.89	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.52		0.71		0.91		0.65	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.62		0.24	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.30		0.35		0.22	
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		NA		NA		0.09	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.65		0.85		0.66	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.62		1.10		0.65	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		NA		NA		0.19	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.68		0.57		0.69		0.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.10		0.46		0.45		0.31	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		0.47		NA		0.18	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.01		0.20		0.79		0.20	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.54		0.18		0.23	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.83		1.29		0.55	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.25		0.59		0.43	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	1.06		0.83		1.06		0.98	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	1.31		0.77		1.06		1.03	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.71		1.22		0.73	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.61		0.73		0.82		1.13	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.85		0.71		0.47	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.56		1.22		0.58	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.26		0.95		1.01		1.09	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.60		NA		0.93		0.26	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.70		1.12		0.61	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.67		0.75		0.47	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.79		0.32	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.11		0.18	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.11		1.98		0.39	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.11		0.13	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.70		1.05		0.59	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.64		0.32		0.29	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.90		0.71		0.99		0.84	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	1.65		0.24		0.50		1.33	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.54		0.87		0.42	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.82		0.90		0.67	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	3.29		0.62		0.21		1.68	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.61		0.07		0.29	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.27		2.04		0.41	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	48.93		4.43		0.28		21.21	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		1.00		1.38		0.54	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	1.26		0.98		1.80		1.26	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.71		0.81		0.67	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		0.44		0.49		0.81	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.47		0.81		1.03		1.74	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.79		1.29		0.72	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.54		0.77		0.59	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.10		0.21	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.58		0.53		0.44	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.08		NA		NA		0.08	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.37		0.89		1.10		0.67	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.24		0.42		1.20		0.45	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.45		0.78		0.88		0.63	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.08		0.27		0.07	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.75		0.51		0.89		0.71	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.44		0.64		0.36	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.66		1.08		0.42	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.95		0.69		0.98		0.87	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.92		0.82		0.76	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.57		0.70		0.41	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		168.00		167.50	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.26		0.78		0.31	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.21		0.56		0.98		0.47	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.55		0.62		0.38	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.82		1.05		0.62	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		1.21		0.98		0.71	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.63		0.77		0.49	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.42		0.65		0.72		1.05	
62 East Central								
All Companies' Loss Ratio (2001-2002)	3.72	28.05	1.19	3.22	1.27	2.86	1.32	4.28
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.72		0.80		0.60	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.50		0.63		0.41	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.53		0.58		0.61	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		1.01		1.28		0.84	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	4.00		0.81		0.17		1.74	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.27		0.75		0.86		0.98	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.20		NA		NA	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.69		0.89		0.46	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.59		0.75		0.54	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		1.84		1.20		0.96	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		0.65		0.77		0.72	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.50		0.60		0.71		0.57	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.07		0.63		0.57		0.81	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.52		0.66		0.46	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.43		0.62		0.54		0.53	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.52		0.62		0.75		0.60	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.25		27.29		20.64		15.19	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.51		0.42		0.37	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.72		0.92		0.40	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.15		0.18		1.30		0.34	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.55		0.77		0.86		0.69	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.27		0.72		0.77		0.52	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.39		0.75		0.81		0.60	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.93		0.76		0.33		1.18	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	1.32		11.62		7.59		6.28	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.03		0.89		0.26	
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.73		NA		2.84		1.69	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	3.13		0.31		0.16		3.00	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.61		0.72		0.82		0.68	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.02		0.39		0.85		0.76	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.14		5.57		0.81	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.56		0.60		0.48		0.56	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.15		0.35		0.40		0.28	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		0.64		NA		0.22	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.25		0.13		0.33		0.21	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.64		0.54		0.37	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.62		0.93		0.71	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.34		0.34		0.23	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.67		0.29		0.42	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		0.67		0.90		0.80	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.26		0.71		0.61		0.53	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	5.52		NA		2.10		2.55	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.92		0.63		0.67		0.77	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.82		0.79		0.43	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.66		0.95		0.53	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.04		0.70		0.62		0.83	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.68		0.71		0.47	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		0.35		0.58		0.53	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	263.72		12.33		17.41		39.31	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.85		0.61		0.80		0.73	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	1.91		1.88		0.44		1.64	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.61		0.76		0.53	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.69		0.65		0.64	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.20		NA		0.08	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.19		0.04		0.10	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.57		0.91		0.39	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.16		0.05		0.46	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.75		0.59		0.58	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.48		0.55		0.61		1.02	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.39		0.60		0.78		0.53	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.87		0.54		0.32		0.76	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.54		0.70		0.52	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.61		0.83		0.66	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.16		0.03	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.13		1.01		0.39		1.06	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.73		0.51		0.44	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	2.37		0.21		0.29		1.10	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.35		0.63		0.21	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.71		1.12		1.43		1.00	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.82		0.67		0.70		1.18	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.67		0.53		0.53		0.63	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.56		2.67		5.36		2.53	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	4.41		1.25		0.83		2.88	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		1.58		0.65		0.95	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.79		0.98		0.59	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.51		0.59		0.45	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.54		0.62		0.37	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.36		0.60		0.87		0.55	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.49		0.14		0.36		0.46	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.09		1.01		0.85		0.58	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.25		0.42		0.50		0.35	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.19		0.69		0.72		0.44	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.03		0.46		0.09	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.83		0.94		0.78	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.49		0.83		0.35	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.76		0.71		0.79		0.75	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.71		0.78		0.67	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.87		0.64		0.49	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.56		0.43		0.56	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		1.12		0.30		0.53	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.64		0.61		0.77		0.64	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.29		0.53		0.27	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.71		0.61		0.64	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		1.05		0.69		0.63	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.52		0.66		0.39	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.57		0.95		0.41	
63 West								
All Companies' Loss Ratio (2001-2002)	1.44	4.96	6.14	35.48	1.02	2.33	1.34	3.81
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	6.80		0.90		0.70		3.04	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.59		0.62		0.57	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		0.54		0.54		0.71	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.85		0.70		2.29		0.94	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.11		0.03		0.14		0.08	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.78		0.66		0.61	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN RELIABLE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.81		0.88		0.56	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.51		0.43		0.62	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.34		0.57		0.17	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.65		0.65		0.54	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.44		0.64		0.71		0.55	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.85		0.68		0.52		0.73	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.62		0.55		0.53	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.80		0.55		0.52		0.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.49		0.68		0.69		0.60	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.97		0.49		0.52	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.69		0.73		0.55	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.24		0.59		1.25		0.50	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.21		0.10	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.73		0.78		0.83		1.26	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.71		0.78		0.76		0.74	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.58		0.76		0.73		0.66	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.87		0.27		0.50	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		53.56		21.87		25.73	
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		1.44		1.01		0.90	
FOREMOST SIGNATURE INSURANCE COMPANY's Loss Ratio (2001-2002)	32.95		313.57		5.84		25.22	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	4.46		1.23		NA		3.96	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.80		0.77		0.67	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.74		0.80		0.48	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.44		0.31		0.22	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.30		0.64		0.44		0.41	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.18		0.47		0.34		0.31	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.05		0.01		NA		0.02	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.03		0.44		0.67		0.27	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.23		1.87		0.13		1.25	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.64		0.89		0.72		0.75	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.28		0.27		0.20	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		3.40		0.03		1.35	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.87		0.81		0.87	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.77		0.79		0.55		0.75	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.69		3.32		0.78	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.59		0.59		0.62		0.59	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	1.25		1.12		1.93		1.31	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.97		1.01		0.81	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.77		0.70		0.50		0.70	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.75		0.51		0.52	
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.63		0.99		0.82	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		139.09		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.52		0.64		0.68		0.60	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	2.80		2.72		NA		2.18	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.73		0.73		0.57	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.74		0.62		0.48	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.51		0.06	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.84		0.13		0.69	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.39		0.79		0.29	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.62		0.63		0.60		0.62	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.48		0.61		0.34	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.52		0.67		0.78		0.62	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.35		0.45		0.65		0.38	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.05		0.66		0.73		0.85	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.72		0.67		0.62	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.59		0.46		0.42	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.57		0.03		0.47	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.80		0.97		0.59	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	3.35		0.68		0.57		1.86	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.85		0.62		0.83		0.77	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.90		1.23		1.36		1.11	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.17		0.73		0.62		0.91	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.59		0.48		0.36		0.57	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	0.13		1.20		0.55		0.62	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.47		3.94		1.01	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.31		0.79		0.70		1.06	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	33.49		2.51		0.18		13.00	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		0.82		1.16		0.56	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.57		0.58		0.52	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.10		0.61		0.48	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.76		0.52		0.58	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.09		0.15		0.40		0.10	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.22		NA		NA		NA	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.57		0.95		1.28		0.81	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.53		0.60		0.76		0.59	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.57		0.94		0.72		0.71	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.39		0.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		0.80		1.02		0.62	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.89		0.61		0.43		0.70	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.30		0.60		0.72		0.45	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.16		0.72		0.79		0.93	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.86		0.73		0.61	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.56		0.34		0.22	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.67		0.41		0.57	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		0.26		1.06		0.35	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.36		0.60		0.67		0.52	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.65		0.33		0.34	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.59		0.71		0.53	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
VIGILANT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.70		0.88		0.84		0.79	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.53		0.26		0.47	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.74		0.65		0.60	
64 Ann Arbor Inner								
All Companies' Loss Ratio (2001-2002)	1.64	9.51	1.97	9.11	3.33	21.36	0.81	1.76
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.73		0.66		0.57	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.47		0.39		0.37	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.56		0.64		0.48		0.58	
AMERICAN AND FOREIGN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		1.30		1.68		0.72	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.17		NA		NA		0.05	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		1.09		0.29		0.67	
AMERICAN PROTECTION INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.77		0.39		0.43	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		0.45		0.37		0.51	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.41		0.94		NA		0.53	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.69		0.64		0.58	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.63		0.62		0.65		0.63	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.70		0.49		0.51	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.81		0.44		0.51	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.18		0.78		0.35		0.46	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.50		0.70		0.42		0.57	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		81.79		190.44		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.41		2.33		0.38	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.27		1.04		0.30	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.30		0.95		0.28	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.27		0.67		0.82		0.55	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.06		0.40		0.27		0.24	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.29		0.67		0.70		0.51	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.15		0.47		0.16	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	81.56		10.66		0.96		14.81	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		4.45		0.97		0.34	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.19		NA		NA		0.15	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.70		0.79		0.54	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.46		0.49		0.27	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.22		1.16		0.32	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.81		0.57		0.35		0.64	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.40		0.49		0.33		0.43	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GOVERNMENT EMPLOYEES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.51		1.19		0.48	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.98		1.04		0.63	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.36		0.16		0.22	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		1.44		NA		0.69	
HARTFORD ACCIDENT AND INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.38		0.40		0.79		0.46	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.42		0.62		0.61		0.53	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.25		0.05		0.12	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	9.04		1.54		0.72		5.65	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.57		0.40		0.36	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.69		0.42		0.38	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.66		0.48		0.32	
LIBERTY INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.63		0.33		0.48	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.10		1.06		2.40		0.87	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.58		0.53		0.42	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.81		0.51		0.62	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		NA		0.29		NA	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.84		NA		0.93	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.60		0.22		0.33	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.80		0.47		0.60	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.93		0.20		0.45	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.64		0.84		0.83		0.75	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.10		0.44		0.48		0.25	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.69		0.54		0.46	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.15		0.23		0.12	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.95		0.15		0.31	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.44		0.59		0.30	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.07		0.35		0.24		0.22	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.12		0.09		0.41	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.76		1.58		1.03		1.16	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.63		0.54		0.64	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.64		0.45		0.23	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PACIFIC INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		9.46		NA		3.07	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.12		0.01	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.79		0.39		0.36	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.49		0.47		0.41	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.80		1.40		0.70	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.02		0.83		0.65		0.86	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.32		NA		NA		0.29	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.06		1.22		0.11		0.56	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	1.24		0.69		0.11		0.80	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	6.54		1.26		0.94		3.89	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
SOMPO JAPAN INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		1.28		NA		0.80	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.79		0.93		0.40	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.36		1.13		0.36	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.15		0.13		0.08	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.72		0.68		0.56	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.45		0.72		0.31	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.64		0.38		0.48	
TOKIO MARINE AND FIRE INSURANCE COMPANY, LIMITED (THE)'s Loss Ratio (2001-2002)	NA		0.19		0.55		0.16	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.61		0.54		0.49		0.56	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.34		0.31		0.20	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	4.24		0.58		0.41		1.96	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		32.95		4.91	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.78		0.72		0.63	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.65		0.46		0.58	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.70		0.20		0.51	
65 Ann Arbor Outer								
All Companies' Loss Ratio (2001-2002)	1.53	9.47	2.45	12.13	4.14	18.78	2.97	13.02
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.71		0.69		0.48	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.53		0.28		0.36	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.38		0.63		0.67		0.55	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.96		1.28		0.57	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.66		0.55		0.51	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.94		0.43		0.52	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.54		0.33		0.33	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.67		0.70		0.58	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.44		0.64		0.80		0.57	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.25		0.71		0.42		0.48	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.61		0.79		0.42	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.01		0.58		0.21		0.27	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.26		0.73		0.80		0.54	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		95.65		74.61		94.87	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.57		0.19		0.14	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.78		0.09		0.32	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.11		1.56		0.57		0.70	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.59		0.87		0.63		0.71	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.36		0.77		0.55		0.55	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		2.70		0.43	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.19		NA		0.15	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		1.25		0.68		0.99	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.35		0.06		0.11	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.79		0.50		0.14		0.56	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.61		NA		NA		0.24	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.35		0.44		0.21	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.25		NA		0.13	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		17.78		11.88		12.13	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.25		0.14		0.12	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.26		NA		0.38	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.50		0.45		0.48	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.67		0.41		0.37	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.65		1.43		0.72		0.94	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.22		NA		2.34		0.44	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.71		0.57		0.49	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.65		0.25		0.32	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.23		NA		0.31	
MERCHANTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	70.47		NA		NA		52.85	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.16		0.59		1.86		0.59	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.74		0.58		0.48	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.52		0.05		0.23	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.15		0.62		0.59		0.44	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.43		0.82		0.02		0.52	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.40		0.69		0.35	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.32		0.75		0.61		0.54	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.54		0.22		0.15	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		1.15		0.43		0.83	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.92		NA		0.43	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.03		0.16		0.03	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		0.65		2.49		0.68	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.65		0.51		0.52	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		131.07		23.12	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.31		2.81		0.48	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.32		0.38		0.21	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.38		0.05	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.52		0.16		0.34	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.00		1.13		0.93		0.11	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.16		1.19		0.73		0.60	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.71		0.39		0.40	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.01		0.72		0.10	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.03		0.29		0.29		0.15	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.97		0.78		0.84		0.88	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.58		0.23	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.50		0.53		0.53	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.14		2.19		0.17	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.03		0.46		0.86		0.34	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.33		0.05	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.43		1.78		0.51	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		1.29		0.84		0.73	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.40		0.33		0.25	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.73		NA		0.67	
66 Port Huron City								
All Companies' Loss Ratio (2001-2002)	7.94	46.16	3.40	12.97	1.14	3.07	3.47	14.99
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	1.66		0.67		2.38		1.31	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.00		0.29		0.78		0.22	
ALLSTATE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.02		0.61		0.44		0.78	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.72		0.41		0.36	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.89		0.10	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.66		0.09		0.31	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.37		0.68		0.75		0.53	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.89		0.51		0.55		0.72	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.94		0.60		0.32		0.71	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.05		0.73		0.56	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.02		0.07		0.23		0.08	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.37		0.65		0.42		0.48	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		39.38		7.19		23.86	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		NA		0.02		0.04	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.18		0.54		0.43		0.36	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.33		0.90		0.27	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.76		0.75		0.48		0.72	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		6.94		NA		2.97	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		85.55		21.00		39.93	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		2.27		0.05	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.51		0.35		0.39	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.02		NA		NA		0.01	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.59		0.27		0.92		0.53	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		0.07		0.15	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.71		NA		1.26	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		6.32		NA		0.87	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.68		0.32		0.53	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	2.96		NA		NA		2.96	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.00		1.35		0.58	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.45		0.57		0.30	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		1.79		2.33		0.78	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.71		0.12		0.26	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.97		NA		0.28	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.93		0.06		0.05		0.45	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.50		0.09		0.36	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.06		0.49		0.11		0.26	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.02		0.15		0.49		0.10	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.25		0.64		0.56	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.63		0.46		0.51		0.58	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.58		0.79		0.21		1.11	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		0.12		0.02	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		3.45		2.48		1.68	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.08		0.49		0.35		0.77	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.57		0.43		0.13	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		1.02		0.50		0.44	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.04		0.62		0.54		0.83	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.42		NA		0.43	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.28		0.28		0.43	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.18		NA		NA		0.15	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	292.52		NA		NA		107.38	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.22		0.56		0.32		0.35	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.85		0.53		0.52	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.07		0.64		0.07	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.33		0.77		0.81		1.06	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.48		0.44		0.41	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	4.75		0.80		0.35		2.29	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.27		NA		0.11	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.64		0.33		0.55	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.02		NA	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.49		0.22		0.39	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
67 Port Huron Outer								
All Companies' Loss Ratio (2001-2002)	0.52	0.77	0.97	1.21	0.70	1.22	1.74	7.52
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	2.04		0.68		0.46		1.19	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.30		0.12	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.50		0.56		0.54		0.52	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.21		1.09		0.20		1.05	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		1.19		0.40		0.58	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		2.09		0.45	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.95		0.37		0.52	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.66		0.52		0.50	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.55		0.61		0.52		0.57	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.94		0.60		0.32		0.71	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		3.09		0.50		1.40	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.39		2.08		2.13		1.28	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.32		0.56		0.33		0.42	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.52		0.78		0.58		0.63	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.35		1.35		0.85		0.80	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		8.04		NA		4.51	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		52.50	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.50		0.46		0.48	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.06		0.77		0.23		0.28	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		0.01		0.00	
GLOBE INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		NA		NA		0.09	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	3.81		0.75		0.10		2.49	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.06		0.98		0.10		0.44	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.41		NA		0.19	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.57		0.89		0.62		0.69	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.45		0.68		0.32		0.53	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.01		0.01		0.32	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.64		0.65		0.30	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.68		0.50		0.41	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.83		0.55		0.42	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.01		0.55		0.57		0.33	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.01		0.85		NA		0.26	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.58		0.20		0.29	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.75		0.74		0.44	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		0.06		0.01	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.44		0.15		0.16	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		1.01		0.34		0.49	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.51		0.39		0.48	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		NA		NA		0.03	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.76		0.67		0.38	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	2.20		0.50		0.13		1.35	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	1.18		0.76		0.65		0.96	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		7.85		1.92	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.44		0.38		0.66		0.45	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.08		0.83		0.34		0.47	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.57		0.69		0.38	
WARNER INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.92		1.88		0.53	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.60		0.54		0.36	
68 Monroe City								
All Companies' Loss Ratio (2001-2002)	0.42	0.53	0.67	0.60	0.77	1.87	0.48	0.39
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.70		0.33		0.41	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.16		0.48		0.12	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.72		0.43		0.59	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.72		0.69		0.36	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.26		0.47		1.11		0.47	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		1.68		0.22		0.74	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.65		0.07		0.26	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.67		0.61		0.61	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.60		0.62		0.54		0.60	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.49		0.27		0.43	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.57		0.22		0.02		0.34	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.63		0.53		0.37		0.55	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.74		0.29		0.74	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.01		0.75		0.25		0.31	
ESURANCE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.44		0.81		0.96		0.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.07		0.47		0.79		0.33	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	1.23		0.64		0.48		0.91	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.23		NA		NA		0.23	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		3.49		0.18	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.92		0.48		0.27		0.65	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.24		0.04		0.10	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.48		1.79		0.44	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	2.63		0.49		0.33		1.66	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.02		0.54		0.07		0.24	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		0.33		0.03	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.76		0.10	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.00		NA		0.45	
HARTFORD CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.09		0.52		0.26		0.29	
HARTFORD UNDERWRITERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		1.21		0.47		0.60	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.00		0.25		0.22		0.71	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.50		0.41		0.42	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.51		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.55		0.58		0.30		0.52	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.78		0.80		0.39	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.83		0.16		0.34	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.60		0.33		0.40	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.98		0.41		0.05		0.63	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	1.05		0.39		1.00		0.76	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	NA		0.21		0.11		0.07	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.50		0.32		0.29	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.42		0.62		0.30		0.45	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.58		0.59		0.36	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.37		NA		NA		0.14	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.06		1.50		0.16	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.35		0.62		0.12		0.43	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.44		0.51		0.32	
NATIONWIDE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	1.22		0.25		0.17		0.98	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.87		0.28		0.35	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.29		0.61		0.38		0.43	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.04		0.36		NA		0.06	
SAFECO INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		0.43		3.05		0.64	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.16		0.82		0.52		0.44	
SECURA SUPREME INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.17		0.04		0.07	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.50		0.55		0.30	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.45		0.18		0.23	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TITAN INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		NA		13.93		1.62	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.73		0.42		0.41	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.04		0.55		0.70		0.36	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.83		0.93		0.74	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.31		0.17		0.17	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.97		4.18		0.26		2.36	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	0.10		0.43		0.18		0.26	
69 Monroe Outer								
All Companies' Loss Ratio (2001-2002)	1.06	2.49	1.00	2.22	0.65	1.09	0.81	1.79
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.67		0.40		0.34	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.70		0.54		0.32	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.33		0.36		0.20	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		6.73		1.05	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.20		0.04		0.47	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.10		NA		0.41	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.86		0.47		NA		0.58	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.43		0.49		0.27		0.43	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.46		0.47		0.31		0.45	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.60		0.25		0.30		0.41	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.61		0.50		0.31		0.52	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		0.20		0.03	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.77		0.65		0.82		0.72	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.37		0.69		0.82		0.55	
FOUNDERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.88		NA		NA		0.85	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	1.31		NA		NA		1.31	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.57		0.88		0.38	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.77		NA		0.37	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	NA		0.30		NA		0.09	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.50		0.22		0.08		0.32	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.66		0.55		0.42	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	2.21		0.55		0.29		1.45	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.33		0.50		0.41		0.42	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.29		0.22		0.94	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.30		0.55		0.31		0.41	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	14.61		15.02		1.00		12.88	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		0.65		0.21	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.61		0.43		0.54	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.23		0.03		0.08	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.14		1.19		0.09		0.58	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.33		1.75		NA		0.64	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.64		0.30		0.35	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		0.52		0.47		0.32	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.54		0.49		0.34		0.51	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.37		0.67		0.22	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		1.44		3.12		0.83	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		1.01		0.13	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.39		0.37		0.47		0.40	
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.75		NA		0.21	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.33		0.54		0.20	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.58		0.35		0.35	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.39		NA		NA		0.35	
ROYAL INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.60		2.42		NA		1.13	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		0.22		0.57		0.23	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		0.17		0.63		0.10	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.49		0.66		0.69		0.57	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	1.57		0.36		0.49		1.30	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	2.52		0.14		0.23		1.21	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.24		1.19		0.23		0.70	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	6.56		NA		0.30		3.10	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	1.40		0.35		0.21		0.79	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
70 Benton Harbor Inner								
All Companies' Loss Ratio (2001-2002)	0.91	1.98	3.09	14.07	4.98	30.16	1.08	2.68

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	8.68		0.92		0.43		3.80	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.63		0.47		0.53	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.79		0.57		0.32		0.62	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.76		0.74		0.53		1.15	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.76		0.49		0.40	
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	10.75		0.18		1.37		5.63	
ARGONAUT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AUTO CLUB GROUP INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.63		0.81		0.46	
AUTO CLUB INSURANCE ASSOCIATION's Loss Ratio (2001-2002)	0.30		0.64		0.86		0.50	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.40		0.51		0.26		0.43	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.72		0.70		0.53		0.68	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		12.26		NA		21.05	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.93		0.35		0.34	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.76		NA		0.28	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.89		1.57		1.98		1.29	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.12		0.55		0.79		0.39	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.05		0.43		0.22		0.22	
FARMERS INSURANCE EXCHANGE's Loss Ratio (2001-2002)	0.66		0.85		0.09		0.62	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.02		NA		NA		0.02	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.02		NA		0.44	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.23		NA		0.14	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		15.36		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.05		0.24		0.03		0.11	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.14		0.14		0.08	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		0.64		NA		0.27	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.19		0.27		NA		0.19	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.66		0.69		0.39	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		1.25		NA		0.56	
GUARANTY NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.72		2.10		0.68	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
HARTFORD INSURANCE COMPANY OF THE MIDWEST's Loss Ratio (2001-2002)	0.66		1.48		0.73		1.00	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	3.57		0.19		0.41		2.29	
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	2.49		0.67		0.19		1.39	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.60		1.93		0.33	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		1.27		1.00		0.59	
LIBERTY MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		114.21		218.11		NA	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		3.80		8.79		2.65	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.65		0.25		0.29	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.60		NA		0.28	
MERASTAR INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.08		0.87		0.10		0.37	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		0.61		0.34		0.53	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.82		0.13		0.29	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		0.19		2.77		0.41	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.14		0.08		1.46		0.22	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.02		0.46		0.52		0.29	
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.80		0.56		0.38	
MID-CENTURY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.45		0.08		0.24	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		1.33		0.89		0.59	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.21		0.92		0.62		0.57	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.18		0.61		0.24		0.37	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.21		0.25		0.48		0.23	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		7.94		NA		3.80	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PHARMACISTS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.48		12.30		NA		4.84	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.37		0.65		0.22	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.66		0.55		0.55		0.61	
PRUDENTIAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.44		0.08	
PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.71		0.56		0.77		0.67	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	0.08		0.70		NA		0.25	
RESPONSE WORLDWIDE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	3.71		0.71		0.17		2.20	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		2.88		NA		0.81	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.05		0.42		NA		0.18	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM FIRE AND CASUALTY COMPANY's Loss Ratio (2001-2002)	0.20		0.53		0.72		0.36	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.68		0.71		0.80		0.71	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	3.02		NA		NA		1.12	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.53		0.83		0.85		0.58	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	0.04		0.61		NA		0.27	
TRAVELERS INDEMNITY COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRUMBULL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.03		NA		0.01	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.14		0.30		0.57		0.28	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.34		0.30		0.29		0.32	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		1.04		0.54		0.46	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.36		0.18		0.17	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.28		0.60		0.50		0.90	
71 Benton Harbor Outer								
All Companies' Loss Ratio (2001-2002)	0.42	0.99	0.95	1.16	0.70	1.00	0.51	0.63
AIU INSURANCE COMPANY's Loss Ratio (2001-2002)	0.22		0.64		1.09		0.56	
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.17		0.39		0.28		0.27	
ALLSTATE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.47		0.53		0.29		0.46	
AMERICAN FELLOWSHIP MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
AMERICAN INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	1.24		NA		NA		0.45	
AMERICAN INTERNATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	1.63		0.29		0.29		0.91	
AMEX ASSURANCE COMPANY's Loss Ratio (2001-2002)	0.06		0.89		0.36		0.44	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
AMICA MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.26		1.17		0.23	
AUTO-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.69		0.64		0.37		0.62	
BRISTOL WEST INSURANCE COMPANY's Loss Ratio (2001-2002)	0.35		0.62		0.60		0.51	
CINCINNATI INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.15		0.18		0.06		0.15	
CITIZENS INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.17		0.63		0.43		0.38	
CONTINENTAL INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	
DAIRYLAND INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		0.31		NA		0.05	
EMCASCO INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
EMPLOYERS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.04		NA		NA		0.03	
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.35		0.85		0.60		0.56	
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	0.17		0.55		0.45		0.33	
FEDERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FIDELITY AND CASUALTY COMPANY OF NEW YORK, THE's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
FOUNDERS INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		NA		NA	
FRANKENMUTH MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.05		0.80		0.19		0.32	
FREMONT MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GE PROPERTY & CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
GEICO INDEMNITY COMPANY's Loss Ratio (2001-2002)	0.18		0.91		0.78		0.53	
GLENS FALLS INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	0.63		0.43		0.18		0.50	
GMAC INSURANCE COMPANY ONLINE, INC.'s Loss Ratio (2001-2002)	NA		NA		NA		NA	
GRANGE INSURANCE COMPANY OF MICHIGAN's Loss Ratio (2001-2002)	NA		NA		3.20		0.37	
GREAT AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		2.32		NA		0.88	
GREAT LAKES CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.24		0.41		0.15	
GREAT NORTHERN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.50		0.11	
HARLEYSVILLE LAKE STATES INSURANCE COMPANY's Loss Ratio (2001-2002)	0.51		1.56		1.66		1.10	
HASTINGS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.19		0.79		0.16	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
HOME-OWNERS INSURANCE COMPANY's Loss Ratio (2001-2002)	0.11		0.61		0.34		0.35	
HORACE MANN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		1.23		0.07		0.44	
INTEGON NATIONAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.03		0.20		0.68		0.17	
LUMBERMENS MUTUAL CASUALTY COMPANY's Loss Ratio (2001-2002)	0.12		0.69		0.31		0.37	
MEEMIC INSURANCE COMPANY's Loss Ratio (2001-2002)	0.09		0.28		0.41		0.22	
MEMBERSELECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.40		0.22	
METROPOLITAN GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		1.00		0.13	
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	1.73		1.52		2.82		1.81	
METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.12		NA		5.74		0.67	
MIC GENERAL INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		0.20		0.06		0.10	
MICHIGAN AUTOMOBILE INSURANCE PLACEMENT FACILITY's Loss Ratio (2001-2002)	0.01		1.11		NA		0.32	
MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.14		0.39		0.45		0.28	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.01		0.10		0.33	
MODERN SERVICE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.01		1.09		NA		0.10	
MUTUAL SERVICE CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
NATIONAL BEN-FRANKLIN INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	0.16		6.49		0.33		3.18	
NATIONAL GENERAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		0.34		0.44		0.16	
NATIONWIDE INSURANCE COMPANY OF AMERICA's Loss Ratio (2001-2002)	0.69		0.63		1.03		0.71	
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.28		0.37		0.29		0.32	
NORTH POINTE INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		1.90		NA		0.25	
NORTHERN INSURANCE COMPANY OF NEW YORK's Loss Ratio (2001-2002)	NA		NA		NA		NA	
PARTNERS MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		3.29		NA		NA	
PIONEER STATE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.13		4.34		0.17		1.61	
PROGRESSIVE MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.31		0.40		0.38		0.35	
QBE INSURANCE CORPORATION's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
SAFECO INSURANCE COMPANY OF ILLINOIS's Loss Ratio (2001-2002)	NA		NA		NA		NA	
SECURA INSURANCE, A MUTUAL COMPANY's Loss Ratio (2001-2002)	0.06		NA		NA		NA	
SOUTHERN MICHIGAN INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STANDARD FIRE INSURANCE COMPANY, THE's Loss Ratio (2001-2002)	NA		0.15		NA		0.07	
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TEACHERS INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		0.17		0.03	
TITAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.20		0.83		0.46		0.29	
TRANSPORT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
TRAVELERS INDEMNITY COMPANY OF AMERICA, THE's Loss Ratio (2001-2002)	NA		1.18		NA		0.58	
UNITED SERVICES AUTOMOBILE ASSOCIATION's Loss Ratio (2001-2002)	0.11		0.53		0.23		0.34	
UNITRIN DIRECT INSURANCE COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY's Loss Ratio (2001-2002)	NA		NA		NA		NA	

Appendix M: Relative Excessiveness Analysis by Company and Territory, 2001 2002 Combined

	Mandatory		Collision		Comprehensive		Aggregate	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
USAA CASUALTY INSURANCE COMPANY's Loss Ratio (2001-2002)	0.15		0.81		0.22		0.49	
WEST AMERICAN INSURANCE COMPANY's Loss Ratio (2001-2002)	0.07		0.38		0.22		0.19	
WESTFIELD INSURANCE COMPANY's Loss Ratio (2001-2002)	6.22		NA		0.28		3.14	
WOLVERINE MUTUAL INSURANCE COMPANY's Loss Ratio (2001-2002)	0.04		0.38		0.20		0.18	