



2016
ANNUAL REPORT

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

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**AGENDA
FOR THE 2017 ANNUAL MEETING
SCHEDULED FOR TUESDAY, APRIL 25, 2017
AT 10:00 A.M. IN THE FACILITY OFFICE**

The Agenda for the Annual Meeting will be as follows:

1. Call to order, determination of a quorum.
2. Approval of the Minutes of April 26, 2016 Annual Meeting.
3. Chairperson's remarks.
4. Annual Report overview.
5. Any additional business to come before the members.
6. Adjournment.

ANNUAL REPORT
FOR THE YEAR 2016

FOR PRESENTATION TO THE MEMBERS
OF THE
MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

Submitted by: Jon D. Heikkinen
President

Dear Facility Member:

We are pleased to offer the report that follows, highlighting the activities and operational results of the Michigan Workers' Compensation Placement Facility (Facility) for the year 2016.

ANNUAL MEETING OF THE FACILITY

In accordance with Article VI, Subsection I of the Plan of Operation, the Thirty-Fourth Annual Meeting of the Facility was held April 26, 2016 at the offices of the Facility in Livonia, Michigan. The meeting was called to order by Mr. Tim Trafecanty, Chairman of the Board of Governors.

Mr. Trafecanty reported to the membership that the Facility Board of Governors, as appointed by the Director of the Department of Insurance and Financial Services for 2016 were:

*Blanchard Insurance Agency, Inc.
Citizens Insurance Company of America
Employer Representative, Tracey Alfonsi
Employer Representative, Robert Steinheiser, CPA PC
Farm Bureau Mutual Insurance Company of Michigan
General Public Representative, Darlene Berent
Hastings Mutual Insurance Company
Liberty Mutual Insurance Company
The Travelers Companies, Inc.*

BOARD OF GOVERNORS MEETINGS

The MWCPF Board conducted three meetings in 2016 (two regular, one special). The regular meetings were concerned with MWCPF operations update, executive update, retrospective evaluation of MWCPF rating plans, Audit Committee report, Servicing Carrier update, election of officers, assignment of committees, future meeting schedule, Retiree Medical Plan and investment policy, Department of Insurance and Financial Services examination/audit, the 2015 MWCPF audit and the 2017 MWCPF budget. The special meeting was held to review the servicing carrier bid results. Liberty Mutual, Travelers and Accident Fund Companies were selected for a three-year term effective 1-1-2017.

APPEALS COMMITTEE MEETINGS

The Appeals Committee met three times in 2016. The appeals had to do with independent contractors, inclusion of sub-contractors on an audit and classification.

FACILITY RATE MAKING

The Facility filed and received approval for a 17.2% decrease in overall rate level applicable to new and renewal policies having effective dates on or after January 1, 2017. The filing was developed using weighted averages of 80% statewide experience and 20% Facility experience. By industry group, the changes were as follows:

| | |
|-------------------|----------------|
| Manufacturing | 19.5% decrease |
| Contracting | 18.8% decrease |
| Office & Clerical | 17.4% decrease |
| Goods & Services | 16.2% decrease |
| Miscellaneous | 13.9% decrease |

OPERATIONS

In prior Annual Reports, work processed in the Customer Service and Policy Services Departments appeared in aggregate. With improved record keeping, more specific work categories can be reported.

The Customer Service Department is involved with promulgation of experience modification factors for applications to the residual market, experience modification troubleshooting, reviewing ownership status of risks, combining or separating risk files for experience purposes, mail activity, assisting visitors, dispute resolution, etc. In 2016, staff performed 15,281 work units (a work unit is one activity – promulgating a mod, combining a file, reviewing an ERM for ownership, etc.). In addition, 13,858 phone calls were taken and over 9,000 applications for coverage in the residual market were reviewed for proper classification, payroll and compliance issues.

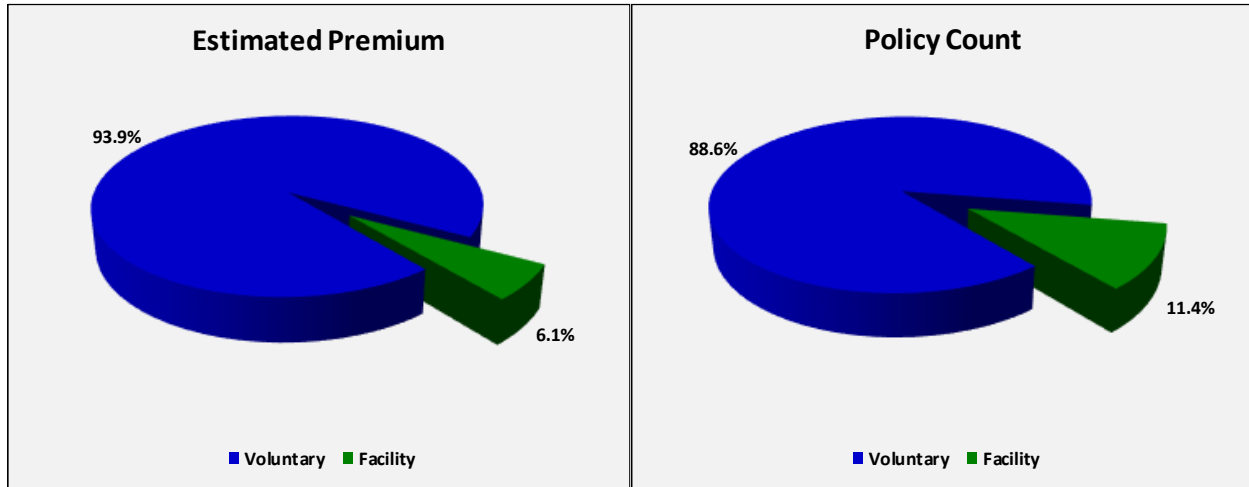
The Policy Services Department reviews voluntary market and assigned risk policies, endorsements, cancellations, reinstatements and applications for coverage in the residual market. In 2016, over 194,000 policies and almost 200,000 endorsements were reviewed, and almost 14,000 applications for coverage in the residual market were processed. Review of policy data may result in a criticism or correction request. During the year, 2,679 requests for policy corrections were issued. This is a 24% decrease from 2015 criticisms.

In 2016, 94% of new applications placed through the pool were received via the on-line application process (OAR), accounting for 95% of new premium entering the residual market.

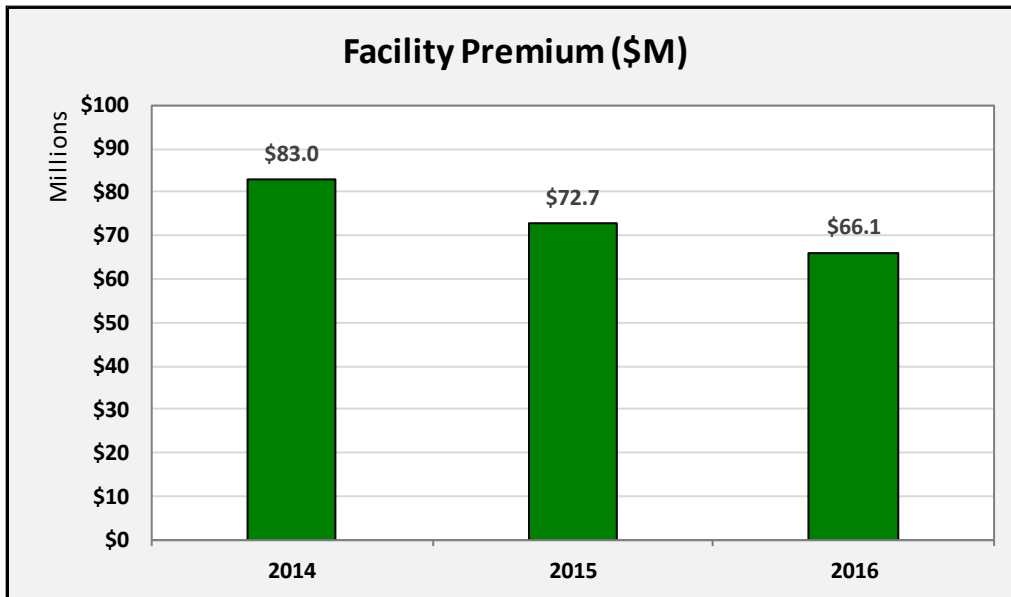
At year-end, there were 20,284 risks in the pool compared to 19,294 at the end of 2015, an increase of 5.1%.

The 2016 assigned risk estimated premium level of \$66,124,321 is a decrease of 8.3% from the corresponding 2015 timeframe.

The current Facility risk volume represents 11.4% of the workers' compensation policies in the State of Michigan and 6.1% of statewide estimated annual premium.



The following is a policy year comparison of Facility results for the last three years. Premium for 2016 is derived solely from policy declarations as of December 31st. The amounts for 2014 and 2015 have been updated as unit statistical reports were received. Subsequent updates will take place as additional USR data is received.



| Policy Year | Assignments | | | Premium (\$M) | | |
|-------------|-------------|---------|--------|---------------|---------|---------|
| | New | Renewal | Total | New | Renewal | Total |
| 2014 | 6,858 | 11,446 | 18,304 | \$ 31.2 | \$ 51.8 | \$ 83.0 |
| 2015 | 7,044 | 12,244 | 19,288 | \$ 22.4 | \$ 50.3 | \$ 72.7 |
| 2016 | 7,690 | 12,594 | 20,284 | \$ 21.2 | \$ 44.9 | \$ 66.1 |

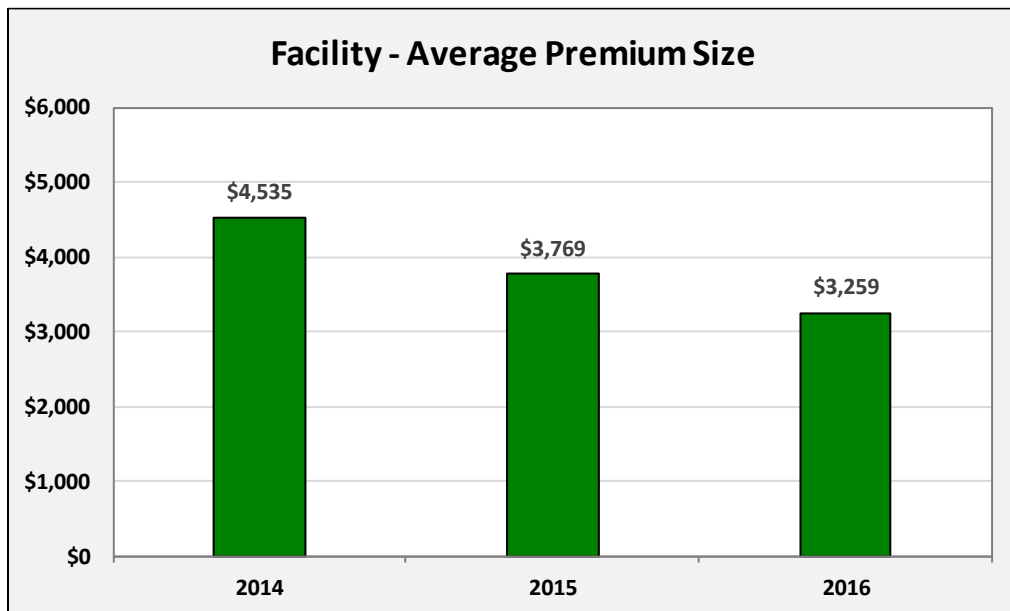
The following chart relates a comparison of risk size by premium for the latest three policy years.

| PREMIUM SIZE | PY 2014 | | PY 2015 | | PY 2016 | |
|-----------------------------|----------------|-------------|----------------|-------------|----------------|-------------|
| | Policies | % of Year | Policies | % of Year | Policies | % of Year |
| 0 -500 | 8,078 | 44% | 5,843 | 30% | 2,228 | 11% |
| 501 -1,000 | 3,935 | 21% | 6,750 | 35% | 10,882 | 54% |
| 1,001 -5,000 | 4,060 | 22% | 4,556 | 24% | 5,139 | 25% |
| 5,001 -10,000 | 979 | 5% | 991 | 5% | 1,027 | 5% |
| 1,001 -50,000 | 977 | 5% | 942 | 5% | 857 | 4% |
| 50,001 -100,000 | 151 | 1% | 115 | 1% | 81 | 0% |
| 1,000,001 -499,999 | 113 | 1% | 85 | 0% | 67 | 0% |
| 500,000 + OVER | 11 | 0% | 6 | 0% | 3 | 0% |
| TOTAL | 18,304 | 100% | 19,288 | 100% | 20,284 | 100% |
| AVERAGE PREMIUM SIZE | \$4,535 | | \$3,769 | | \$3,259 | |

2014 Data Source: 100% Unit Statistical Reports
 2015 Data Source: Unit Statistical Reports and Policy Declarations
 2016 Data Source: 100% Policy Declarations

The significant shift in the percentage of policies written above and below \$500 occurs due to estimated policy minimum premiums compared to actual audited (statistical report) minimum premiums.

The average premium size in the pool for 2016 is down 13.5% compared to 2015.



Employers receiving coverage through the Facility are assigned to one of the following rating plans as filed with and approved by the Director of the Department of Insurance and Financial Services. These rating plans were established by legislation and have been effective since January 1, 1983.

RATING PLAN A

Provides coverage for insureds who have a demonstrated accident frequency problem, who have a measurably adverse loss ratio over a period of years, or who have demonstrated an attitude of non-compliance with safety requirements. This Plan contains a system of surcharges as established by the Board and approved by the Director of the Department of Insurance and Financial Services.

RATING PLAN B

Provides coverage to those employers who apply for workers' compensation insurance in the Facility and were either self-insured or a member of a self-insurance group.

RATING PLAN C

Provides coverage for all other insureds not subject to Rating Plan A or Rating Plan B. Rating Plan C does not contain any surcharge system.

The following information indicates the number of policies and estimated annual premium by Rating Plan.

| | <u>*2015</u> <u>Number of</u> <u>Policies</u> | <u>**2016</u> <u>Number of</u> <u>Policies</u> | <u>*2015</u> <u>Standard</u> <u>Premium</u> | <u>**2016</u> <u>Standard</u> <u>Premium</u> |
|---------------|--|---|--|---|
| Rating Plan A | 551 | 514 | 20,287,738 | 17,085,804 |
| Rating Plan B | 7 | 7 | 139,574 | 267,818 |
| Rating Plan C | <u>18,730</u> | <u>19,763</u> | <u>52,271,627</u> | <u>48,770,699</u> |
| | 19,288 | 20,284 | 72,698,939 | 66,124,321 |

Data Source: * Unit Stat Reports, Policy Declarations
 ** Policy Declarations

The following charts provide a breakdown of surcharge (%) for Rating Plan A policies.

RATING PLAN A (2015 SURCHARGED POLICIES)

| SURCHARGE | NUMBER OF POLICIES | TOTAL EST. ANNUAL PREMIUM | SURCHARGE PREMIUM | STANDARD PREMIUM |
|------------------|---------------------------|----------------------------------|--------------------------|-------------------------|
| 10 - 19% | 365 | 11,316,282 | 1,242,159 | 10,074,123 |
| 20 - 29% | 154 | 5,515,865 | 1,128,146 | 4,387,719 |
| 30 - 39% | 2 | 42,409 | 9,787 | 32,622 |
| 40% | 30 | 3,413,182 | 975,195 | 2,437,987 |
| TOTAL | 551 | 20,287,738 | 3,355,287 | 16,932,451 |

| | | |
|--|---|--------------|
| OVERALL EFFECT OF SURCHARGE PROGRAM | = | .046 |
| TOTAL NUMBER OF ASSIGNED RISK POLICIES | = | 19,288 |
| TOTAL ASSIGNED RISK PREMIUM | = | \$72,698,939 |

RATING PLAN A (2016 SURCHARGED POLICIES)

| SURCHARGE | NUMBER OF POLICIES | TOTAL EST. ANNUAL PREMIUM | SURCHARGE PREMIUM | STANDARD PREMIUM |
|------------------|---------------------------|----------------------------------|--------------------------|-------------------------|
| 10 - 19% | 354 | 9,724,389 | 1,062,643 | 8,661,746 |
| 20 - 29% | 128 | 3,990,514 | 841,230 | 3,149,284 |
| 30 - 39% | 3 | 121,728 | 28,314 | 93,414 |
| 40% | 29 | 3,249,173 | 928,335 | 2,320,838 |
| TOTAL | 514 | 17,085,804 | 2,860,522 | 14,225,282 |

| | | |
|--|---|--------------|
| OVERALL EFFECT OF SURCHARGE PROGRAM | = | .043 |
| TOTAL NUMBER OF ASSIGNED RISK POLICIES | = | 20,284 |
| TOTAL ASSIGNED RISK PREMIUM | = | \$66,124,321 |

RETROSPECTIVE EVALUATION OF FACILITY RATING PLANS

Michigan’s Competitive Rating Law requires that a retrospective evaluation of premium, loss and expense experience of insureds within each rating plan of the residual market be performed, and that the Director of DIFS may order that a portion of the premium should be returned if the evaluation so indicates.

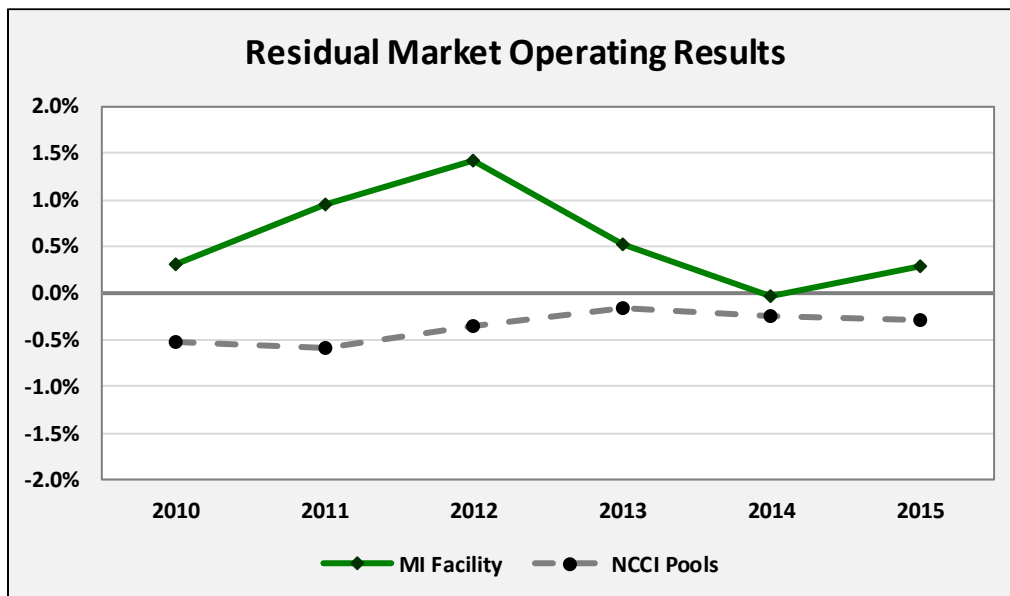
In 2016, the third and final evaluation of premium, loss and expense experience for the 2012 year was filed with, and approved by, the Department of Insurance and Financial Services. The filing indicates a 5.7% excess profit for Plan A and a 10.6% excess profit for Plan C. Servicing carriers have issued 4,660 checks to 2012 residual market policyholders totaling \$4.9 million dollars. Star will be issuing refund checks to affected 2012 policyholders in April/May. Once all checks are issued, public notice will be placed in newspapers that have statewide coverage. Unclaimed checks will be escheated to the State of Michigan.

RESIDUAL MARKET BURDEN

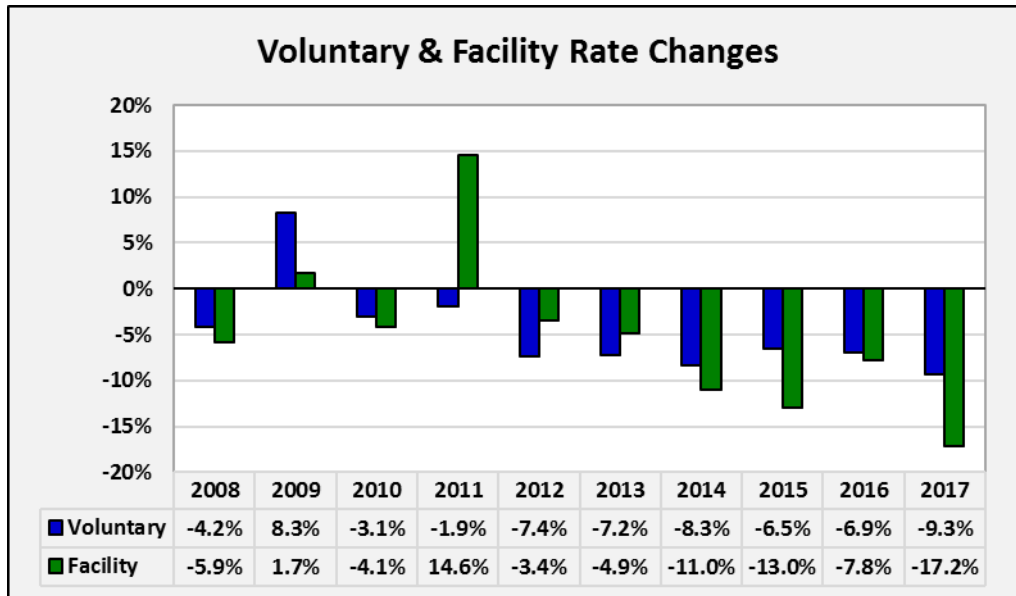
The “residual market burden” is the policy year pool operating result expressed as a percentage of direct voluntary market calendar year assessment base. The operating loss is equal to earned premium minus incurred losses minus servicing carrier allowance and other pool expenses plus pool interest income on cash flow. The following chart compares the residual market burden for Michigan to that of the National Pool. Updated information for this chart is obtained from the NCCI publication “Residual Markets Results” as of third quarter 2016. Although each year shown is updated annually, significant changes may occur as experience develops.

| | CALENDAR YR. VOL. MARKET PREMIUM | NET OPERATING LOSS | BURDEN GAIN/LOSS |
|-----------------|---|-------------------------------|-----------------------------|
| 2010 MICHIGAN | 778,191,102 | 2,364,899 | 0.3% |
| 2010 NCCI POOLS | 10,303,612,799 | (53,850,954) | (0.5%) |
| 2011 MICHIGAN | 910,552,697 | 8,696,008 | 1.0% |
| 2011 NCCI POOLS | 10,981,905,146 | (64,838,275) | (0.6%) |
| 2012 MICHIGAN | 991,135,183 | 14,022,403 | 1.4% |
| 2012 NCCI POOLS | 12,450,652,643 | (44,226,859) | (0.4%) |
| 2013 MICHIGAN | 1,060,955,000 | 5,613,000 | 0.5% |
| 2013 NCCI POOLS | 13,295,618,000 | (20,665,000) | (0.2%) |
| 2014 MICHIGAN | 1,103,002,000 | (442,000) | (0.0%) |
| 2014 NCCI POOLS | 13,850,766,000 | (32,571,000) | (0.2%) |
| 2015 MICHIGAN | 1,118,544,000 | 3,296,000 | 0.3% |
| 2015 NCCI POOLS | 14,995,745,000 | (42,584,000) | (0.3%) |

A positive amount reflects an operating profit, while a negative () indicates a loss.



The Data Collection Agency approves the Pure Premium Publication that provides historic loss cost information to insurers for rate setting purposes in the voluntary market. The following chart compares the annual DCA Pure Premium Publication change in pure premium level to the Michigan Workers' Compensation Placement Facility's annual rate filing.



The accumulated change totals from 2008 through 2017:

DCA Pure Premiums: -38.6% or an annualized change of -4.8%
 Facility Rate Filing: -42.9% or an annualized change of -5.4%

FINANCES

The Facility was audited by UHY, LLP in March 2017. The Board will be notified with the results.

CIRCULAR LETTERS

The Facility published five Circular Letters in 2016. Letters concerned Servicing Carrier Bid, Notice of Annual Meeting with Proxy, Elimination of the Anniversary Rating Date Rule, 2015 Reapportionment and 2017 Assigned Risk Rates and Values. Circular letters are available for viewing on our web site, www.caom.com.

FACILITY MEMBERS

Michigan Law requires all insurance carriers authorized to write workers' compensation in the State of Michigan to be a member of the Facility. A 2016 review of authorized (licensed and filed) carriers was performed, and the Facility Membership stands at 391. Attached is a complete listing of member companies.

This report reflects the operations of the Michigan Workers' Compensation Placement Facility for the 2016 calendar year. Thank you for your consideration and cooperation over the past year.

Sincerely,

Jon Heikkinen

Jon D. Heikkinen
President

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
2016 CIRCULAR LETTER LIST

| <u>CIRCULAR NUMBER</u> | <u>DATE</u> | <u>CIRCULAR LETTER</u> |
|----------------------------|-------------|--|
| 266 | 02/03/16 | Servicing Carrier Bid Process |
| 267 | 3/14/16 | 2016 Annual Meeting with Proxy |
| 268 | 3/24/16 | ARD Elimination |
| 269 | 7/1/16 | Reapportionment |
| 270 | 9/27/16 | Regarding Assigned Risk Rates & Values for MWCPF |

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

Membership as of December 31, 2016

21ST CENTURY CENTENNIAL INSURANCE COMPANY
21ST CENTURY SECURITY INSURANCE COMPANY

ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INSURANCE COMPANY
ACCIDENT FUND INSURANCE COMPANY OF AMERICA
ACCIDENT FUND NATIONAL INSURANCE COMPANY
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INS CO
ACE PROPERTY & CASUALTY INS CO
ACIG INSURANCE COMPANY
ACUITY A MUTUAL INSURANCE COMPANY
ADDISON INSURANCE CO
ADVANTAGE WORKERS COMPENSATION INS CO
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE COMPANY
ALEA NORTH AMERICA INSURANCE COMPANY
ALL AMERICA INSURANCE COMPANY
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY
ALLIED EASTERN INDEMNITY COMPANY
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY
ALLIED WORLD INSURANCE COMPANY
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY
AMCO INSURANCE COMPANY
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE COMPANY
AMERICAN BUSINESS & PERSONAL INS MUTUAL
AMERICAN CASUALTY COMPANY OF READING PA
AMERICAN COMPENSATION INSURANCE COMPANY
AMERICAN COUNTRY INSURANCE COMPANY
AMERICAN ECONOMY INSURANCE COMPANY
AMERICAN EUROPEAN INSURANCE COMPANY
AMERICAN FAMILY HOME INSURANCE COMPANY
AMERICAN FIRE AND CASUALTY COMPANY
AMERICAN GUARANTEE AND LIABILITY INSURANCE CO
AMERICAN HOME ASSURANCE COMPANY
AMERICAN INSURANCE COMPANY
AMERICAN INTERSTATE INSURANCE COMPANY
AMERICAN MINING INSURANCE COMPANY
AMERICAN MODERN HOME INSURANCE COMPANY
AMERICAN SELECT INSURANCE COMPANY
AMERICAN STATES INSURANCE COMPANY
AMERICAN ZURICH INSURANCE COMPANY
AMERISURE INSURANCE COMPANY
AMERISURE MUTUAL INSURANCE COMPANY
AMERISURE PARTNERS INSURANCE COMPANY
AMERITRUST INSURANCE CORPORATION

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
Membership as of December 31, 2016

AMGUARD INSURANCE COMPANY
AMTRUST INSURANCE COMPANY OF KANSAS
ANSUR AMERICA INSURANCE COMPANY
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INSURANCE COMPANY
ARGONAUT INSURANCE COMPANY
ARGONAUT MIDWEST INSURANCE COMPANY
ARROWOOD INDEMNITY COMPANY
ASHMERE INSURANCE COMPANY
ASSOCIATED INDEMNITY CORPORATION
ATLANTIC SPECIALTY INSURANCE CO
ATLANTIC STATES INSURANCE COMPANY
AUTO OWNERS INSURANCE COMPANY
AUTOMOBILE INSURANCE COMPANY OF HARTFORD CT
AXIS INSURANCE COMPANY

BADGER MUTUAL INSURANCE COMPANY
BANKERS STANDARD INSURANCE COMPANY
BEDIVERE INSURANCE COMPANY
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INSURANCE COMPANY
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
BLOOMINGTON COMPENSATION INSURANCE COMPANY
BROTHERHOOD MUTUAL INSURANCE COMPANY

CAPITOL INDEMNITY CORPORATION
CAROLINA CASUALTY INSURANCE COMPANY
CENTRAL MUTUAL INSURANCE COMPANY
CENTURY INDEMNITY COMPANY
CHARTER OAK FIRE INSURANCE COMPANY
CHEROKEE INSURANCE COMPANY
CHUBB INDEMNITY INSURANCE COMPANY
CHUBB NATIONAL INSURANCE COMPANY
CHURCH MUTUAL INSURANCE COMPANY
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INSURANCE COMPANY
CITIZENS INSURANCE COMPANY OF AMERICA
CITIZENS INSURANCE COMPANY OF OHIO
CITIZENS INSURANCE COMPANY OF THE MIDWEST
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY
COMMERCE & INDUSTRY INSURANCE COMPANY
COMPWEST INSURANCE COMPANY
CONIFER INSURANCE COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
Membership as of December 31, 2016

CONSOLIDATED INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY
CONTINENTAL INDEMNITY COMPANY
CONTINENTAL INSURANCE COMPANY
CONTINENTAL WESTERN INSURANCE COMPANY
COREPOINTE INSURANCE COMPANY
CRUM & FORSTER INDEMNITY COMPANY

DAKOTA TRUCK UNDERWRITERS
DEPOSITORS INSURANCE COMPANY
DIAMOND STATE INSURANCE COMPANY
DISCOVER PROPERTY & CASUALTY INSURANCE CO
DONEGAL MUTUAL INSURANCE COMPANY

EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTGUARD INSURANCE COMPANY
ELECTRIC INSURANCE COMPANY
EMCASCO INSURANCE COMPANY
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS COMPENSATION INSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INSURANCE COMPANY OF WAUSAU
EMPLOYERS MUTUAL CASUALTY COMPANY
EMPLOYERS PREFERRED INSURANCE COMPANY
ENDURANCE ASSURANCE CORPORATION
EVEREST NATIONAL INSURANCE CO
EVERGREEN NATIONAL INDEMNITY COMPANY

FAIRMONT INSURANCE COMPANY
FAIRMONT PREMIER INSURANCE COMPANY
FALLS LAKE NATIONAL INSURANCE COMPANY
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FCCI INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INSURANCE COMPANY
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE
FEDERATED SERVICE INSURANCE COMPANY
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INSURANCE COMPANY
FIDELITY & GUARANTY INSURANCE UNDERWRITERS
FIREMANS FUND INSURANCE COMPANY
FIREMENS INSURANCE COMPANY OF WASHINGTON, D.C.
FIRST DAKOTA INDEMNITY COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
Membership as of December 31, 2016

FIRST LIBERTY INSURANCE CORPORATION
FIRST NATIONAL INSURANCE COMPANY OF AMERICA
FLORISTS MUTUAL INSURANCE COMPANY
FOREMOST INSURANCE COMPANY OF GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY
FOREMOST SIGNATURE INSURANCE COMPANY
FRANK WINSTON CRUM INSURANCE INC
FRANKENMUTH MUTUAL INSURANCE COMPANY
FREEDOM SPECIALTY INSURANCE COMPANY
FREMONT INSURANCE COMPANY

GATEWAY INSURANCE COMPANY
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INSURANCE COMPANY OF AMERICA
GENESIS INSURANCE COMPANY
GRANGE INSURANCE COMPANY OF MICHIGAN
GRANITE STATE INSURANCE COMPANY
GRAY INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INSURANCE COMPANY
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INSURANCE CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SECURITY INSURANCE COMPANY
GREAT AMERICAN SPIRIT INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
GREAT MIDWEST INSURANCE COMPANY
GREAT NORTHERN INSURANCE COMPANY
GREAT WEST CASUALTY COMPANY
GREATER NEW YORK MUTUAL INSURANCE COMPANY
GREENWICH INSURANCE COMPANY
GUARANTEE INSURANCE COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY

HAMILTON MUTUAL INSURANCE COMPANY
HANOVER AMERICAN INSURANCE COMPANY
HANOVER INSURANCE COMPANY
HARCO NATIONAL INSURANCE COMPANY
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE LAKE STATES INSURANCE COMPANY
HARLEYSVILLE PREFERRED COMPANY
HARLEYSVILLE WORCESTER INSURANCE COMPANY
HARTFORD ACCIDENT AND INDEMNITY COMPANY
HARTFORD CASUALTY INSURANCE COMPANY
HARTFORD FIRE INSURANCE COMPANY
HARTFORD INSURANCE COMPANY OF THE MIDWEST
HARTFORD UNDERWRITERS INS CO
HASTINGS MUTUAL INSURANCE COMPANY
HDI GLOBAL INSURANCE COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

Membership as of December 31, 2016

HIGHMARK CASUALTY INSURANCE COMPANY
HOME OWNERS INSURANCE COMPANY

ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA
INDIANA INSURANCE COMPANY
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY
INSURANCE COMPANY OF GREATER NEW YORK
INSURANCE COMPANY OF ILLINOIS
INSURANCE COMPANY OF NORTH AMERICA
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA
INSURANCE COMPANY OF THE WEST
INTREPID INSURANCE COMPANY

LAMORAK INSURANCE COMPANY
LIBERTY INSURANCE CORPORATION
LIBERTY MUTUAL FIRE INSURANCE COMPANY
LIBERTY MUTUAL INSURANCE COMPANY
LM INSURANCE CORPORATION

MANUFACTURERS ALLIANCE INS CO
MANUFACTURING TECHNOLOGY MUTUAL INSURANCE COMPANY
MARKEL INSURANCE COMPANY
MASSACHUSETTS BAY INSURANCE COMPANY
MEMIC INDEMNITY COMPANY
MERCHANTS MUTUAL INSURANCE COMPANY
MERCHANTS PREFERRED INSURANCE COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY
MERIDIAN SECURITY INSURANCE COMPANY
MHA INSURANCE COMPANY
MIC PROPERTY & CASUALTY INSURANCE CORPORATION
MICHIGAN COMMERCIAL INSURANCE MUTUAL
MICHIGAN INSURANCE COMPANY
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY
MID CENTURY INSURANCE COMPANY
MIDDLESEX INSURANCE COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY
MILWAUKEE CASUALTY INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INSURANCE USA INC
MONROE GUARANTY INSURANCE COMPANY
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
MOTORISTS MUTUAL INSURANCE COMPANY
MUNICH REINSURANCE AMERICA INC

NATIONAL AMERICAN INSURANCE COMPANY
NATIONAL CASUALTY COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

Membership as of December 31, 2016

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
NATIONAL GENERAL INSURANCE COMPANY
NATIONAL INDEMNITY COMPANY
NATIONAL INTERSTATE INSURANCE CO
NATIONAL INTERSTATE INSURANCE COMPANY OF HAWAII INC
NATIONAL LIABILITY AND FIRE INSURANCE COMPANY
NATIONAL SPECIALTY INSURANCE COMPANY
NATIONAL SURETY CORPORATION
NATIONAL TRUST INSURANCE COMPANY
NATIONAL UNION FIRE INS CO OF PITTSBURG
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
NATIONWIDE MUTUAL INSURANCE COMPANY
NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE & GENERAL INSURANCE COMPANY
NGM INSURANCE COMPANY
NLC MUTUAL INSURANCE CO
NORGUARD INSURANCE COMPANY
NORTH AMERICAN ELITE INSURANCE COMPANY
NORTH AMERICAN SPECIALTY INSURANCE COMPANY
NORTH POINTE INSURANCE COMPANY
NORTH RIVER INSURANCE COMPANY
NOVA CASUALTY COMPANY

OAK RIVER INSURANCE COMPANY
OBI AMERICA INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OHIO CASUALTY INSURANCE COMPANY
OHIO FARMERS INSURANCE COMPANY
OHIO SECURITY INSURANCE COMPANY
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INSURANCE COMPANY

PACIFIC EMPLOYERS INSURANCE COMPANY
PACIFIC INDEMNITY COMPANY
PACIFIC INSURANCE COMPANY LIMITED
PATRIOT GENERAL INSURANCE COMPANY
PEERLESS INDEMNITY INSURANCE COMPANY
PEERLESS INSURANCE COMPANY
PENN AMERICA INSURANCE COMPANY
PENN MILLERS INSURANCE CO
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE CO
PENNSYLVANIA MANUFACTURERS INDEMNITY
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE
PETROLEUM CASUALTY COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY

Membership as of December 31, 2016

PHARMACISTS MUTUAL INSURANCE COMPANY
PHOENIX INSURANCE COMPANY
PIONEER STATE MUTUAL INSURANCE COMPANY
PLATTE RIVER INSURANCE COMPANY
PLAZA INSURANCE COMPANY
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PRINCETON INSURANCE COMPANY
PROPERTY AND CASUALTY INSURANCE CO OF HARTFORD
PROTECTIVE INSURANCE COMPANY

QBE INSURANCE CORPORATION

REDWOOD FIRE AND CASUALTY INSURANCE COMPANY
REGENT INSURANCE COMPANY
REPUBLIC FRANKLIN INSURANCE COMPANY
REPUBLIC INDEMNITY COMPANY OF AMERICA
REPWEST INSURANCE COMPANY
RETAILERS INSURANCE COMPANY
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
ROCKWOOD CASUALTY INSURANCE COMPANY
RURAL TRUST INSURANCE COMPANY

SAFECO INSURANCE COMPANY OF AMERICA
SAFETY FIRST INSURANCE COMPANY
SAFETY NATIONAL CASUALTY CORPORATION
SAGAMORE INSURANCE COMPANY
SAMSUNG FIRE & MARINE INSURANCE CO LTD
SEABRIGHT INSURANCE COMPANY
SECURA INSURANCE A MUTUAL COMPANY
SECURA SUPREME INSURANCE COMPANY
SECURITY NATIONAL INSURANCE COMPANY
SELECT INSURANCE COMPANY
SELECTIVE INSURANCE CO OF AMERICA
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST
SELECTIVE WAY INSURANCE COMPANY
SENECA INSURANCE COMPANY INC
SENTINEL INSURANCE COMPANY LTD
SENTRY CASUALTY COMPANY
SENTRY INSURANCE A MUTUAL COMPANY
SENTRY SELECT INSURANCE COMPANY
SEQUOIA INSURANCE COMPANY
SFM MUTUAL INSURANCE COMPANY
SOMPO JAPAN FIRE & MARINE INS CO OF AMERICA
SOMPO JAPAN INSURANCE COMPANY OF AMERICA
SOUTHERN INSURANCE COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
Membership as of December 31, 2016

ST PAUL FIRE & MARINE INSURANCE COMPANY
ST PAUL GUARDIAN INSURANCE COMPANY
ST PAUL MERCURY INSURANCE COMPANY
ST PAUL PROTECTIVE INSURANCE COMPANY
STANDARD FIRE INSURANCE COMPANY
STAR INSURANCE COMPANY
STARNET INSURANCE COMPANY
STARR INDEMNITY & LIABILITY COMPANY
STARSTONE NATIONAL INSURANCE COMPANY
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY
STATE FARM FIRE AND CASUALTY COMPANY
STATE NATIONAL INSURANCE COMPANY INC
STONINGTON INSURANCE COMPANY
STRATHMORE INSURANCE COMPANY
SUSSEX INSURANCE COMPANY

T.H.E. INSURANCE COMPANY
TECHNOLOGY INSURANCE COMPANY
TIG INSURANCE COMPANY
TNUS INSURANCE COMPANY
TOKIO MARINE AMERICA INSURANCE COMPANY
TRANS PACIFIC INSURANCE COMPANY
TRANSGUARD INSURANCE COMPANY OF AMERICA
TRANSPORTATION INSURANCE COMPANY
TRAVELERS CASUALTY & SURETY COMPANY
TRAVELERS CASUALTY & SURETY COMPANY OF AMERICA
TRAVELERS CASUALTY COMPANY
TRAVELERS CASUALTY COMPANY OF CONNECTICUT
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL CASUALTY COMPANY
TRAVELERS COMMERCIAL INSURANCE COMPANY
TRAVELERS CONSTITUTION STATE INSURANCE COMPANY
TRAVELERS INDEMNITY COMPANY
TRAVELERS INDEMNITY COMPANY OF AMERICA
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
TRAVELERS INSURANCE COMPANY
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE CO OF MN
TRIANGLE INSURANCE COMPANY INC
TRUCK INSURANCE EXCHANGE
TRUMBULL INSURANCE COMPANY
TWIN CITY FIRE INSURANCE COMPANY

U S SPECIALTY INSURANCE COMPANY
UNION INSURANCE COMPANY
UNITED FIRE & CASUALTY COMPANY
UNITED NATIONAL SPECIALTY INSURANCE COMPANY

MICHIGAN WORKERS' COMPENSATION PLACEMENT FACILITY
Membership as of December 31, 2016

UNITED STATES FIDELITY AND GUARANTY COMPANY
UNITED STATES FIRE INSURANCE COMPANY
UNITED STATES LIABILITY INSURANCE COMPANY
UNITED WISCONSIN INSURANCE COMPANY
UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UTICA MUTUAL INSURANCE COMPANY

VALLEY FORGE INSURANCE COMPANY
VANLINER INSURANCE COMPANY
VIGILANT INSURANCE COMPANY
VIRGINIA SURETY COMPANY INC

WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY
WEST AMERICAN INSURANCE COMPANY
WEST BEND MUTUAL INSURANCE COMPANY
WESTFIELD INSURANCE COMPANY
WESTFIELD NATIONAL INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INSURANCE COMPANY
WORK FIRST CASUALTY COMPANY
WRM AMERICA INDEMNITY COMPANY

XL INSURANCE AMERICA INC
XL SPECIALTY INSURANCE COMPANY

ZENITH INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS