Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261476460001 | AAA |
| 261476572003 | AAB |
| 260873400001 | AAC |
| 260992120001 | AAD |
| 261476521001 | AAE |
| 261251526001 | AAF |
| 261476571001 | AAG |
| 260992680001 | AAH |
| 261251800001 | AAI |
| 260992580001 | AAJ |
| 261476581001 | AAK |
| 261476501001 | AAL |
| 261251580001 | AAM |
| 260992540001 | AAN |
| 261476526001 | AAO |
| 261476480001 | AAP |
| 261251750001 | AAQ |
| 261476556001 | AAR |
| 261251610001 | AAS |
| 261251603001 | AAT |
| 260992412001 | AAU |
| 260992400001 | AAV |
| 260992403001 | AAW |
| 261476440001 | AAX |
| 261476371001 | AAY |
| 261476585001 | AAZ |
| 260992234001 | ABA |
| 260992450001 | ABB |
| 260992234002 | ABC |
| 260992471001 | ABD |
| 260992200011 | ABE |
| 260992170002 | ABF |
| 261476331001 | ABG |
| 260992211001 | ABH |
| 261476410001 | ABI |
| 261476301001 | ABJ |
| 261476200001 | ABK |
| 260992100001 | ABL |
| 261476516001 | ABM |
| 261476511001 | ABN |
| 260992067001 | ABO |
| 260992550001 | ABP |
| 261251839001 | ABQ |
| 261251870001 | ABR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 261251880001 | ABS |
| 261251810001 | ABT |
| 261251700001 | ABU |
| 261251830001 | ABV |
| 261476341001 | ABW |
| 261251614002 | ABX |
| 261251600001 | ABY |
| 261476401001 | ABZ |
| 260992515001 | ACA |
| 260992507001 | ACB |
| 260992500001 | ACC |
| 261251970001 | ACD |
| 261251967001 | ACE |
| 261251960001 | ACF |
| 260992600001 | ACG |
| 260992626001 | ACH |
| 260992624001 | ACI |
| 260992606001 | ACJ |
| 260992602001 | ACK |
| 260992152001 | ACL |
| 260992150001 | ACM |
| 260992160001 | ACN |
| 261476551001 | ACO |
| 261251963001 | ACP |
| 261635760001 | ACQ |
| 261614006001 | ACR |
| 261614001001 | ACS |
| 261614022003 | ACT |
| 261614046002 | ACU |
| 261614002001 | ACV |
| 261635870001 | ACW |
| 260937402001 | ACX |
| 260937408001 | ACY |
| 261158303001 | ACZ |
| 261614440003 | ADA |
| 261635735001 | ADB |
| 261635785001 | ADC |
| 261635748001 | ADD |
| 261635724001 | ADE |
| 261635733001 | ADF |
| 261635715001 | ADG |
| 261635746001 | ADH |
| 261614440004 | ADI |
| 261158308001 | ADJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261158336001 | ADK |
| 260419703001 | ADL |
| 261635691001 | ADM |
| 260937311002 | ADN |
| 261635961001 | ADO |
| 261158310001 | ADP |
| 261635701001 | ADQ |
| 261158331002 | ADR |
| 261158326001 | ADS |
| 261635770001 | ADT |
| 261635583001 | ADU |
| 261635561001 | ADV |
| 261635571001 | ADW |
| 261158337001 | ADX |
| 261614310001 | ADY |
| 261158305001 | ADZ |
| 261158306002 | AEA |
| 261158310002 | AEB |
| 261158309001 | AEC |
| 261635893004 | AED |
| 261251383012 | AEE |
| 261158302001 | AEF |
| 261251367002 | AEG |
| 261614640001 | AEH |
| 260937331001 | AEI |
| 261614640003 | AEJ |
| 261635920001 | AEK |
| 261635855001 | AEL |
| 261614162001 | AEM |
| 260937447001 | AEN |
| 261158301001 | AEO |
| 261635830001 | AEP |
| 261158328003 | AEQ |
| 261635915021 | AER |
| 261635664001 | AES |
| 261635651001 | AET |
| 261635656001 | AEU |
| 261635632001 | AEV |
| 261635645011 | AEW |
| 260937436001 | AEX |
| 261614200002 | AEY |
| 261635801001 | AEZ |
| 261635915011 | AFA |
| 261635811001 | AFB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614134011 | AFC |
| 261614119001 | AFD |
| 261635173001 | AFE |
| 261635112001 | AFF |
| 261635073001 | AFG |
| 261635308001 | AFH |
| 261635001001 | AFI |
| 261635311001 | AFJ |
| 261635162001 | AFK |
| 261635213001 | AFL |
| 261635231001 | AFM |
| 261635254001 | AFN |
| 261635107001 | AFO |
| 261635063003 | AFP |
| 261635011003 | AFQ |
| 261635136001 | AFR |
| 261635123001 | AFS |
| 261635211001 | AFT |
| 261635245001 | AFU |
| 261635791001 | AFV |
| 261635405001 | AFW |
| 261251725001 | AFX |
| 261635302001 | AFY |
| 261635427001 | AFZ |
| 261635007001 | AGA |
| 261635513001 | AGB |
| 261635172001 | AGC |
| 261635351001 | AGD |
| 261635350001 | AGE |
| 261635795001 | AGF |
| 261635501001 | AGG |
| 261635048001 | AGH |
| 261635369001 | AGI |
| 261635015003 | AGJ |
| 261251710001 | AGK |
| 261635301001 | AGL |
| 261635462001 | AGM |
| 261635541001 | AGN |
| 261251507002 | AGO |
| 261251501001 | AGP |
| 261251500001 | AGQ |
| 261251902002 | AGR |
| 261251910001 | AGS |
| 261251924001 | AGT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992307001 | AGU |
| 260992310002 | AGV |
| 260992300001 | AGW |
| 260992304001 | AGX |
| 260992261001 | AGY |
| 260992251001 | AGZ |
| 260992256001 | AHA |
| 261251540001 | AHB |
| 261251569001 | AHC |
| 261251560001 | AHD |
| 261251541001 | AHE |
| 261251401001 | AHF |
| 261251443001 | AHG |
| 261251446001 | AHH |
| 261251435001 | AHI |
| 261251662001 | AHJ |
| 261251660001 | AHK |
| 261251651002 | AHL |
| 261251650001 | AHM |
| 261251409002 | AHN |
| 261251409001 | AHO |
| 261251415001 | AHP |
| 261251264002 | AHQ |
| 261251224004 | AHR |
| 261251263003 | AHS |
| 260937131002 | AHT |
| 261251311001 | AHU |
| 261251313001 | AHV |
| 261251283001 | AHW |
| 261251282001 | AHX |
| 261251280001 | AHY |
| 261251902001 | AHZ |
| 261251200001 | AIA |
| 261251210001 | AIB |
| 261251371001 | AIC |
| 261251363001 | AID |
| 261251360001 | AIE |
| 261251313002 | AIF |
| 261251321001 | AIG |
| 261251340001 | AIH |
| 261251301001 | AII |
| 261251300001 | AIJ |
| 261251343002 | AIK |
| 261251330011 | AIL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261519704003 | AIM |
| 260873330001 | AIN |
| 260639509003 | AIO |
| 261550313012 | AIP |
| 261450117021 | AIQ |
| 260873300001 | AIR |
| 261450129001 | AIS |
| 260490130012 | AIT |
| 261519704004 | AIU |
| 260490101101 | AIV |
| 260873315001 | AIW |
| 261519708001 | AIX |
| 260490116011 | AIY |
| 261519703002 | AIZ |
| 261519701002 | AJA |
| 260873410002 | AJB |
| 261550318001 | AJC |
| 260490131112 | AJD |
| 260639506001 | AJE |
| 260490105021 | AJF |
| 261519701001 | AJG |
| 261570012001 | AJH |
| 260490128012 | AJI |
| 260490121003 | AJJ |
| 260490134012 | AJK |
| 260490111011 | AJL |
| 260639502002 | AJM |
| 261251230001 | AJN |
| 260873300003 | AJO |
| 260639503003 | AJP |
| 260873335001 | AJQ |
| 260490127033 | AJR |
| 261519706001 | AJS |
| 260490130021 | AJT |
| 261519710001 | AJU |
| 261519712003 | AJV |
| 260873360003 | AJW |
| 260490126011 | AJX |
| 260490101151 | AJY |
| 261450129004 | AJZ |
| 260873320001 | AKA |
| 261251222001 | AKB |
| 260490119011 | AKC |
| 260873310001 | AKD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261519702001 | AKE |
| 261519712002 | AKF |
| 260639501001 | AKG |
| 260639502001 | AKH |
| 261519705002 | AKI |
| 261519703004 | AKJ |
| 261519703001 | AKK |
| 260490109122 | AKL |
| 260639509001 | AKM |
| 260490028002 | AKN |
| 260490010004 | AKO |
| 260490001001 | AKP |
| 260490005003 | AKQ |
| 260490019001 | AKR |
| 260490033001 | AKS |
| 260490115021 | AKT |
| 260490114011 | AKU |
| 260490113011 | AKV |
| 261450001001 | AKW |
| 261450103022 | AKX |
| 261450102001 | AKY |
| 261450004001 | AKZ |
| 261450119011 | ALA |
| 260119702002 | ALB |
| 260172856001 | ALC |
| 260510003001 | ALD |
| 260172864001 | ALE |
| 261450125001 | ALF |
| 260570007003 | ALG |
| 261450125003 | ALH |
| 260350006001 | ALI |
| 260739402001 | ALJ |
| 261359702021 | ALK |
| 261359702022 | ALL |
| 260350004002 | ALM |
| 260172854003 | ALN |
| 260350008001 | ALO |
| 260350001001 | ALP |
| 261112913003 | ALQ |
| 261112911011 | ALR |
| 261439706002 | ALS |
| 260172861001 | ALT |
| 260350003001 | ALU |
| 260172861004 | ALV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261299501002 | ALW |
| 261359704003 | ALX |
| 261450122001 | ALY |
| 261450104023 | ALZ |
| 261112901001 | AMA |
| 260172856002 | AMB |
| 261359703001 | AMC |
| 261450125004 | AMD |
| 260172862003 | AME |
| 261439707003 | AMF |
| 260399604001 | AMG |
| 261299501001 | AMH |
| 261450119021 | AMI |
| 261439701001 | AMJ |
| 261112916011 | AMK |
| 260119703001 | AML |
| 260119702001 | AMM |
| 261299502001 | AMN |
| 260570007001 | AMO |
| 261570002004 | AMP |
| 260119701001 | AMQ |
| 260019705002 | AMR |
| 260172810001 | AMS |
| 260172803001 | AMT |
| 260019701001 | AMU |
| 261450116003 | AMV |
| 261570004002 | AMW |
| 260639504001 | AMX |
| 261519702003 | AMY |
| 260873305001 | AMZ |
| 260690002001 | ANA |
| 260639506002 | ANB |
| 260172851001 | ANC |
| 261570003001 | AND |
| 261450113001 | ANE |
| 261570001002 | ANF |
| 260019705003 | ANG |
| 260019706001 | ANH |
| 260690008001 | ANI |
| 260019701002 | ANJ |
| 261570005004 | ANK |
| 260010001001 | ANL |
| 260873305002 | ANM |
| 260019704002 | ANN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261570012002 | ANO |
| 260172853004 | ANP |
| 260690007002 | ANQ |
| 260119701002 | ANR |
| 260690001002 | ANS |
| 260639508005 | ANT |
| 260639505001 | ANU |
| 261299509001 | ANV |
| 261570003002 | ANW |
| 261570008002 | ANX |
| 260639507002 | ANY |
| 261570011002 | ANZ |
| 260019705001 | AOA |
| 260690002003 | AOB |
| 260119701003 | AOC |
| 261570002001 | AOD |
| 261570007002 | AOE |
| 260690007001 | AOF |
| 260570002001 | AOG |
| 260570009001 | AOH |
| 260570009002 | AOI |
| 260370111011 | AOJ |
| 260670302001 | AOK |
| 260570008001 | AOL |
| 260450206021 | AOM |
| 260670313004 | AON |
| 261550316001 | AOO |
| 261179701003 | AOP |
| 260650062003 | AOQ |
| 260370101051 | AOR |
| 260450214011 | AOS |
| 260370104002 | AOT |
| 260370101041 | AOU |
| 260650044921 | AOV |
| 260650044033 | AOW |
| 260450211003 | AOX |
| 261179702001 | AOY |
| 260370107021 | AOZ |
| 260570001001 | APA |
| 261179711003 | APB |
| 260370105001 | APC |
| 260937201001 | APD |
| 260370103001 | APE |
| 260810108022 | APF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260370111013 | APG |
| 260650052022 | APH |
| 260937126011 | API |
| 260670301002 | APJ |
| 260670301001 | APK |
| 260570002003 | APL |
| 260370110021 | APM |
| 260150101001 | APN |
| 261179704002 | APO |
| 260670301004 | APP |
| 260370106002 | APQ |
| 260650056001 | APR |
| 260937110002 | APS |
| 261550315002 | APT |
| 260730004001 | APU |
| 260670301003 | APV |
| 260450205001 | APW |
| 260650049011 | APX |
| 260670304005 | APY |
| 260370110011 | APZ |
| 261550301001 | AQA |
| 260570008002 | AQB |
| 261550313022 | AQC |
| 260670301005 | AQD |
| 260670314001 | AQE |
| 260450206011 | AQF |
| 260570001004 | AQG |
| 260739401003 | AQH |
| 260370105002 | AQI |
| 260570002002 | AQJ |
| 260670313002 | AQK |
| 260730003003 | AQL |
| 261179708004 | AQM |
| 261179711001 | AQN |
| 261179703001 | AQO |
| 261179703002 | AQP |
| 260570001003 | AQQ |
| 260450207001 | AQR |
| 261179701001 | AQS |
| 260650059003 | AQT |
| 260730002002 | AQU |
| 260370104001 | AQV |
| 260650057001 | AQW |
| 260150101002 | AQX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260370101042 | AQY |
| 260650029021 | AQZ |
| 260450202023 | ARA |
| 260650010001 | ARB |
| 260650004001 | ARC |
| 260450201022 | ARD |
| 260650006001 | ARE |
| 260770006001 | ARF |
| 260770019051 | ARG |
| 260770013001 | ARH |
| 260770005002 | ARI |
| 260770002011 | ARJ |
| 260770006002 | ARK |
| 260770015062 | ARL |
| 260050307022 | ARM |
| 260250028001 | ARN |
| 260770026012 | ARO |
| 261590120001 | ARP |
| 260250006001 | ARQ |
| 260250005001 | ARR |
| 260150107004 | ARS |
| 260150108002 | ART |
| 260210003001 | ARU |
| 260770019062 | ARV |
| 260050310003 | ARW |
| 260239503002 | ARX |
| 260250028004 | ARY |
| 261490413007 | ARZ |
| 260270010002 | ASA |
| 261490413002 | ASB |
| 260250027004 | ASC |
| 260770034001 | ASD |
| 260239501002 | ASE |
| 260250003001 | ASF |
| 260210101002 | ASG |
| 260239503001 | ASH |
| 261490411011 | ASI |
| 261590106001 | ASJ |
| 260270017003 | ASK |
| 260150104011 | ASL |
| 260270019001 | ASM |
| 260770001001 | ASN |
| 260150107001 | ASO |
| 260250027001 | ASP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260770067011 | ASQ |
| 261590101003 | ASR |
| 261590102004 | ASS |
| 261590113001 | AST |
| 260150101004 | ASU |
| 260150106004 | ASV |
| 260270010001 | ASW |
| 261590113002 | ASX |
| 261590110022 | ASY |
| 261490410001 | ASZ |
| 260270017001 | ATA |
| 260250029001 | ATB |
| 260050313002 | ATC |
| 261590109005 | ATD |
| 261490410003 | ATE |
| 260150101003 | ATF |
| 260450211001 | ATG |
| 260050318001 | ATH |
| 261590109001 | ATI |
| 260050319004 | ATJ |
| 260239501001 | ATK |
| 260770026013 | ATL |
| 260210008001 | ATM |
| 260770030021 | ATN |
| 260770033023 | ATO |
| 260239502004 | ATP |
| 260050309012 | ATQ |
| 261490405001 | ATR |
| 260250029003 | ATS |
| 261490401001 | ATT |
| 260239501004 | ATU |
| 260270016001 | ATV |
| 260450207002 | ATW |
| 260770034003 | ATX |
| 260210103001 | ATY |
| 261490414001 | ATZ |
| 260210110001 | AUA |
| 260210106001 | AUB |
| 260210106003 | AUC |
| 260210111001 | AUD |
| 260210116002 | AUE |
| 260210104003 | AUF |
| 260270011001 | AUG |
| 260210115001 | AUH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260210112002 | AUI |
| 260210113002 | AUJ |
| 260210106002 | AUK |
| 260210112001 | AUL |
| 260210019001 | AUM |
| 260210014002 | AUN |
| 260210114001 | AUO |
| 260210112003 | AUP |
| 260270010003 | AUQ |
| 260750056004 | AUR |
| 260750055004 | AUS |
| 260750052005 | AUT |
| 260910604022 | AUU |
| 260910605001 | AUV |
| 260250032002 | AUW |
| 260590504001 | AUX |
| 260910620002 | AUY |
| 260910601002 | AUZ |
| 260750063031 | AVA |
| 260590511001 | AVB |
| 260590501002 | AVC |
| 260750063012 | AVD |
| 260910605003 | AVE |
| 260910624001 | AVF |
| 260750064011 | AVG |
| 260910621004 | AVH |
| 260750068012 | AVI |
| 260750064025 | AVJ |
| 260590505003 | AVK |
| 260250030001 | AVL |
| 260750063011 | AVM |
| 260590510004 | AVN |
| 260910620001 | AVO |
| 260590501001 | AVP |
| 260590502001 | AVQ |
| 260650060011 | AVR |
| 260590503001 | AVS |
| 260910604013 | AVT |
| 260750061002 | AVU |
| 260239508004 | AVV |
| 260910619002 | AVW |
| 260750067022 | AVX |
| 260590506001 | AVY |
| 260650064022 | AVZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260910603011 | AWA |
| 260590510001 | AWB |
| 261158330002 | AWC |
| 260910612001 | AWD |
| 260750064012 | AWE |
| 261158329001 | AWF |
| 260590510003 | AWG |
| 260750067021 | AWH |
| 260590504003 | AWI |
| 260910621002 | AWJ |
| 260750066003 | AWK |
| 260750054002 | AWL |
| 260250037004 | AWM |
| 260650060012 | AWN |
| 260910601001 | AWO |
| 260910603012 | AWP |
| 260590511003 | AWQ |
| 260810119011 | AWR |
| 260810120022 | AWS |
| 260859611003 | AWT |
| 261079601002 | AWU |
| 260810110012 | AWV |
| 261079603001 | AWW |
| 261239701003 | AWX |
| 260730003001 | AWY |
| 260810146011 | AWZ |
| 260050304022 | AXA |
| 261210030002 | AXB |
| 260810101011 | AXC |
| 260810111011 | AXD |
| 261179706001 | AXE |
| 260050303003 | AXF |
| 260810101022 | AXG |
| 261239710002 | AXH |
| 260050306001 | AXI |
| 261179705001 | AXJ |
| 260810103011 | AXK |
| 260670304002 | AXL |
| 261079609001 | AXM |
| 260150102001 | AXN |
| 261079608002 | AXO |
| 261239706004 | AXP |
| 261079604001 | AXQ |
| 261179706003 | AXR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260730002001 | AXS |
| 260810106003 | AXT |
| 261079602003 | AXU |
| 260810101012 | AXV |
| 260050305004 | AXW |
| 260810104011 | AXX |
| 261079608001 | AXY |
| 261179707003 | AXZ |
| 260050304021 | AYA |
| 261239701002 | AYB |
| 261390243001 | AYC |
| 261390201001 | AYD |
| 261390202001 | AYE |
| 261059507002 | AYF |
| 260050308002 | AYG |
| 260050307031 | AYH |
| 261059501002 | AYI |
| 261059501001 | AYJ |
| 261239704001 | AYK |
| 261210028001 | AYL |
| 261390209001 | AYM |
| 260810130001 | AYN |
| 260050303002 | AYO |
| 261270104001 | AYP |
| 261239703002 | AYQ |
| 260050302001 | AYR |
| 261390220011 | AYS |
| 261210033001 | AYT |
| 261390215003 | AYU |
| 261390216031 | AYV |
| 261059502001 | AYW |
| 261390201004 | AYX |
| 261270110001 | AYY |
| 261210038001 | AYZ |
| 261210042002 | AZA |
| 261210006011 | AZB |
| 261210001001 | AZC |
| 261210024001 | AZD |
| 261210015001 | AZE |
| 261270103004 | AZF |
| 261390204001 | AZG |
| 261270108001 | AZH |
| 260050309011 | AZI |
| 261210029003 | AZJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261270103005 | AZK |
| 260050308001 | AZL |
| 261059506001 | AZM |
| 261270103001 | AZN |
| 261390205011 | AZO |
| 261210033003 | AZP |
| 261270105003 | AZQ |
| 261390213032 | AZR |
| 261210035002 | AZS |
| 261390219021 | AZT |
| 260810025004 | AZU |
| 260810006001 | AZV |
| 260810002001 | AZW |
| 260810043002 | AZX |
| 260810045001 | AZY |
| 260810133001 | AZZ |
| 260810126041 | BAA |
| 260810138023 | BAB |
| 260810116001 | BAC |
| 260810114031 | BAD |
| 260810044004 | BAE |
| 260810129011 | BAF |
| 261139603003 | BAG |
| 260099605002 | BAH |
| 261010002001 | BAI |
| 260099604001 | BAJ |
| 260190005001 | BAK |
| 260190001003 | BAL |
| 261653803001 | BAM |
| 261010005001 | BAN |
| 261653802001 | BAO |
| 260899705001 | BAP |
| 260099603001 | BAQ |
| 261010001001 | BAR |
| 260099606002 | BAS |
| 260899704002 | BAT |
| 261339701004 | BAU |
| 261139604001 | BAV |
| 260555502002 | BAW |
| 260190003002 | BAX |
| 260899704001 | BAY |
| 260555505001 | BAZ |
| 261653803002 | BBA |
| 261339704003 | BBB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260190002001 | BBC |
| 260859611002 | BBD |
| 260190001002 | BBE |
| 260859601001 | BBF |
| 261010001003 | BBG |
| 260799502001 | BBH |
| 260099601003 | BBI |
| 260555503002 | BBJ |
| 260190001001 | BBK |
| 261139601001 | BBL |
| 260899703002 | BBM |
| 260899703001 | BBN |
| 261339702004 | BBO |
| 260859613002 | BBP |
| 261139604003 | BBQ |
| 260099607001 | BBR |
| 261010004001 | BBS |
| 261139601002 | BBT |
| 260899705002 | BBU |
| 260350002002 | BBV |
| 261653802002 | BBW |
| 260899701001 | BBX |
| 261010003001 | BBY |
| 260099605003 | BBZ |
| 260859611001 | BCA |
| 261339705002 | BCB |
| 260799503004 | BCC |
| 260899702001 | BCD |
| 261010001002 | BCE |
| 260555507003 | BCF |
| 260555502003 | BCG |
| 260555501011 | BCH |
| 261339702001 | BCI |
| 261010006001 | BCJ |
| 260555501012 | BCK |
| 260319601001 | BCL |
| 260979504001 | BCM |
| 260979505001 | BCN |
| 260319606003 | BCO |
| 260070002001 | BCP |
| 261199102001 | BCQ |
| 260339707001 | BCR |
| 260290003001 | BCS |
| 260290001001 | BCT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260339706002 | BCU |
| 260319606001 | BCV |
| 260479701002 | BCW |
| 260979501001 | BCX |
| 260290004001 | BCY |
| 260319601002 | BCZ |
| 260339708001 | BDA |
| 260339711002 | BDB |
| 260099602001 | BDC |
| 260099601001 | BDD |
| 260399601002 | BDE |
| 261379501002 | BDF |
| 260399601001 | BDG |
| 260479703001 | BDH |
| 260979502001 | BDI |
| 261199101001 | BDJ |
| 260010001002 | BDK |
| 260319605002 | BDL |
| 261379504001 | BDM |
| 260339708004 | BDN |
| 260070001001 | BDO |
| 260479702001 | BDP |
| 261199104002 | BDQ |
| 261419501001 | BDR |
| 260979502002 | BDS |
| 260319607002 | BDT |
| 260070001005 | BDU |
| 260479702002 | BDV |
| 260479705001 | BDW |
| 261419505002 | BDX |
| 261419506001 | BDY |
| 261419501002 | BDZ |
| 260339708002 | BEA |
| 260979504002 | BEB |
| 260339701001 | BEC |
| 260339709001 | BED |
| 260339707002 | BEE |
| 261379501001 | BEF |
| 260290002001 | BEG |
| 260319608001 | BEH |
| 260439502001 | BEI |
| 260439506001 | BEJ |
| 260610004002 | BEK |
| 260419707002 | BEL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260130001001 | BEM |
| 261099602002 | BEN |
| 261030023001 | BEO |
| 260439501001 | BEP |
| 260030002001 | BEQ |
| 260290005001 | BER |
| 261530001002 | BES |
| 261099602003 | BET |
| 260979503001 | BEU |
| 260419704001 | BEV |
| 260419701001 | BEW |
| 260419704002 | BEX |
| 260030001001 | BEY |
| 261030024001 | BEZ |
| 261099601001 | BFA |
| 261030018001 | BFB |
| 260959602001 | BFC |
| 261530001001 | BFD |
| 261030001001 | BFE |
| 261099604001 | BFF |
| 260030001002 | BFG |
| 261030013003 | BFH |
| 260959601001 | BFI |
| 260439503001 | BFJ |
| 261099601002 | BFK |
| 260439503003 | BFL |
| 260419701002 | BFM |
| 261030023002 | BFN |
| 261030012001 | BFO |
| 261099603002 | BFP |
| 260439502002 | BFQ |
| 261099604002 | BFR |
| 260030003002 | BFS |
| 261099602001 | BFT |
| 260830001002 | BFU |
| 260710004001 | BFV |
| 260610007002 | BFW |
| 260130002003 | BFX |
| 261319703001 | BFY |
| 260539503001 | BFZ |
| 261319701001 | BGA |
| 260610001002 | BGB |
| 260610009003 | BGC |
| 260610005002 | BGD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260710001001 | BGE |
| 261319703002 | BGF |
| 260610005001 | BGG |
| 260610008001 | BGH |
| 260710002002 | BGI |
| 260539504002 | BGJ |
| 260610001001 | BGK |
| 260130001002 | BGL |
| 260539501003 | BGM |
| 260830001001 | BGN |
| 261319702001 | BGO |
| 260130002002 | BGP |
| 260539502003 | BGQ |
| 260610007001 | BGR |
| 261319701002 | BGS |
| 260539502002 | BGT |
| 260539501001 | BGU |
| 261635324001 | BGV |
| 261635112002 | BGW |
| 261635079003 | BGX |
| 261635312001 | BGY |
| 261635165001 | BGZ |
| 261635168002 | BHA |
| 261635240001 | BHB |
| 261635520001 | BHC |
| 261635153001 | BHD |
| 261635214001 | BHE |
| 261635362001 | BHF |
| 261635381001 | BHG |
| 261635429001 | BHH |
| 261635370001 | BHI |
| 261635369003 | BHJ |
| 261210003001 | BHK |
| 261251802002 | BHL |
| 261614031001 | BHM |
| 261614003001 | BHN |
| 261614021001 | BHO |
| 261614051001 | BHP |
| 261614140001 | BHQ |
| 261614104001 | BHR |
| 261614101001 | BHS |
| 261614070001 | BHT |
| 261614074001 | BHU |
| 261614074003 | BHV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490036006 | BHW |
| 260490001002 | BHX |
| 260490120032 | BHY |
| 260490108103 | BHZ |
| 260490036001 | BIA |
| 261450112002 | BIB |
| 261450111002 | BIC |
| 261450012001 | BID |
| 261450014003 | BIE |
| 261450103021 | BIF |
| 261450106001 | BIG |
| 260650033022 | BIH |
| 260650020001 | BII |
| 260650053021 | BIJ |
| 260450202022 | BIK |
| 260450201021 | BIL |
| 260450201011 | BIM |
| 260770012002 | BIN |
| 260750002002 | BIO |
| 260750059002 | BIP |
| 260750061006 | BIQ |
| 260750067014 | BIR |
| 260750001001 | BIS |
| 260750002003 | BIT |
| 260750008001 | BIU |
| 260750009001 | BIV |
| 260810011013 | BIW |
| 260810025003 | BIX |
| 260810024001 | BIY |
| 260810025001 | BIZ |
| 260810044001 | BJA |
| 260810028002 | BJB |
| 260810031001 | BJC |
| 260810035001 | BJD |
| 260810001001 | BJE |
| 260810134001 | BJF |
| 260810145011 | BJG |
| 261476460002 | BJH |
| 261476460003 | BJI |
| 261476460004 | BJJ |
| 261476470001 | BJK |
| 261476470002 | BJL |
| 261476490001 | BJM |
| 261476490002 | BJN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261476490003 | BJO |
| 261476490004 | BJP |
| 261476572004 | BJQ |
| 260873400002 | BJR |
| 260873400003 | BJS |
| 260873405001 | BJT |
| 260873405002 | BJU |
| 260992120002 | BJV |
| 260992120003 | BJW |
| 261476521002 | BJX |
| 261476556002 | BJY |
| 261251526002 | BJZ |
| 261251527001 | BKA |
| 261251527002 | BKB |
| 261251527003 | BKC |
| 261251529001 | BKD |
| 261251529002 | BKE |
| 261251529003 | BKF |
| 261251530001 | BKG |
| 261251530002 | BKH |
| 261251531001 | BKI |
| 261251531002 | BKJ |
| 261251531003 | BKK |
| 261251532001 | BKL |
| 261251532002 | BKM |
| 261251533001 | BKN |
| 261251533002 | BKO |
| 261251533003 | BKP |
| 261476571002 | BKQ |
| 261476572001 | BKR |
| 261476572002 | BKS |
| 260992680002 | BKT |
| 260992680003 | BKU |
| 260992680004 | BKV |
| 260992680005 | BKW |
| 260992681001 | BKX |
| 260992681002 | BKY |
| 260992681003 | BKZ |
| 261251800002 | BLA |
| 261251801001 | BLB |
| 261251801002 | BLC |
| 261251801003 | BLD |
| 261251802001 | BLE |
| 261635459003 | BLF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635459004 | BLG |
| 261635459005 | BLH |
| 261635460001 | BLI |
| 261635460002 | BLJ |
| 261635460003 | BLK |
| 261635460004 | BLL |
| 261635460005 | BLM |
| 261635461001 | BLN |
| 261635461002 | BLO |
| 261635461003 | BLP |
| 261635461004 | BLQ |
| 261635461005 | BLR |
| 261635464001 | BLS |
| 261635464002 | BLT |
| 261635465001 | BLU |
| 261635465002 | BLV |
| 261635466001 | BLW |
| 261635466002 | BLX |
| 261635466003 | BLY |
| 261635467001 | BLZ |
| 261635467002 | BMA |
| 261635467003 | BMB |
| 261635467004 | BMC |
| 261635467005 | BMD |
| 261635468001 | BME |
| 261635468002 | BMF |
| 261635468003 | BMG |
| 261635468004 | BMH |
| 261635469001 | BMI |
| 261635795002 | BMJ |
| 261635796001 | BMK |
| 261635796002 | BML |
| 261635796003 | BMM |
| 261635796004 | BMN |
| 261635797001 | BMO |
| 261635797002 | BMP |
| 261635797003 | BMQ |
| 261635798001 | BMR |
| 261635798002 | BMS |
| 261635501002 | BMT |
| 261635501003 | BMU |
| 261635501004 | BMV |
| 261635501005 | BMW |
| 261635502001 | BMX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635502002 | BMY |
| 261635502003 | BMZ |
| 261635503001 | BNA |
| 261635503002 | BNB |
| 261635504001 | BNC |
| 261635504002 | BND |
| 261635505001 | BNE |
| 261635505002 | BNF |
| 261635505003 | BNG |
| 261635048002 | BNH |
| 261635049001 | BNI |
| 261635049002 | BNJ |
| 261635049004 | BNK |
| 261635050001 | BNL |
| 261635050002 | BNM |
| 261635051001 | BNN |
| 261635051002 | BNO |
| 261635051003 | BNP |
| 261635051004 | BNQ |
| 261635051005 | BNR |
| 261635061001 | BNS |
| 261635061002 | BNT |
| 261635062001 | BNU |
| 261635062002 | BNV |
| 261635063001 | BNW |
| 261635063002 | BNX |
| 261635065001 | BNY |
| 261635065002 | BNZ |
| 261635065003 | BOA |
| 261635066001 | BOB |
| 261635066002 | BOC |
| 261635066003 | BOD |
| 261635066004 | BOE |
| 261635067001 | BOF |
| 261635068001 | BOG |
| 261635068002 | BOH |
| 261635068003 | BOI |
| 261635068004 | BOJ |
| 261635069001 | BOK |
| 261635069002 | BOL |
| 261635069003 | BOM |
| 261635069004 | BON |
| 261635069005 | BOO |
| 261635070001 | BOP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 261635070002 | BOQ |
| 261635070003 | BOR |
| 261635071001 | BOS |
| 261635071002 | BOT |
| 261635071004 | BOU |
| 261635074002 | BOV |
| 261635075001 | BOW |
| 261635369002 | BOX |
| 261635369004 | BOY |
| 261635376001 | BOZ |
| 261635376002 | BPA |
| 261635376003 | BPB |
| 261635392001 | BPC |
| 261635392002 | BPD |
| 261635392003 | BPE |
| 261635392004 | BPF |
| 261635392005 | BPG |
| 261635392006 | BPH |
| 261635393003 | BPI |
| 261635393004 | BPJ |
| 261635394001 | BPK |
| 261635395003 | BPL |
| 261635395004 | BPM |
| 261635396001 | BPN |
| 261635401003 | BPO |
| 261635401004 | BPP |
| 261635402001 | BPQ |
| 261635402002 | BPR |
| 261635402003 | BPS |
| 261635402004 | BPT |
| 261635402005 | BPU |
| 261635402006 | BPV |
| 261635403001 | BPW |
| 261635403002 | BPX |
| 261635403003 | BPY |
| 261635403004 | BPZ |
| 261635403005 | BQA |
| 261635404001 | BQB |
| 261635404002 | BQC |
| 261635404003 | BQD |
| 261635404004 | BQE |
| 261635421001 | BQF |
| 261635421002 | BQG |
| 261635421003 | BQH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635421004 | BQI |
| 261635421005 | BQJ |
| 261635421006 | BQK |
| 261635015004 | BQL |
| 261635016002 | BQM |
| 261635506001 | BQN |
| 261635506002 | BQO |
| 261635506003 | BQP |
| 261635507001 | BQQ |
| 261635507002 | BQR |
| 261635507003 | BQS |
| 261635507004 | BQT |
| 261635507005 | BQU |
| 261635507006 | BQV |
| 261635508001 | BQW |
| 261635508002 | BQX |
| 261635509001 | BQY |
| 261635509002 | BQZ |
| 261635509003 | BRA |
| 261635511001 | BRB |
| 261635511002 | BRC |
| 261635511003 | BRD |
| 261635511004 | BRE |
| 261635512001 | BRF |
| 261635512002 | BRG |
| 261635512003 | BRH |
| 261635512004 | BRI |
| 261635512005 | BRJ |
| 261635517001 | BRK |
| 261635517002 | BRL |
| 261635517003 | BRM |
| 261635518001 | BRN |
| 261635518002 | BRO |
| 261635518003 | BRP |
| 261251710002 | BRQ |
| 261251710003 | BRR |
| 261251710004 | BRS |
| 261251710005 | BRT |
| 261251711001 | BRU |
| 261251711002 | BRV |
| 261251711003 | BRW |
| 261251712001 | BRX |
| 261251712002 | BRY |
| 261251712003 | BRZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251713001 | BSA |
| 261251713002 | BSB |
| 261251714001 | BSC |
| 261251714002 | BSD |
| 261251714003 | BSE |
| 261251714004 | BSF |
| 261251714005 | BSG |
| 261251715001 | BSH |
| 261251715002 | BSI |
| 261251715003 | BSJ |
| 261251716001 | BSK |
| 261251716002 | BSL |
| 261251724001 | BSM |
| 261251724002 | BSN |
| 261635301002 | BSO |
| 261635301003 | BSP |
| 261635301004 | BSQ |
| 261635302005 | BSR |
| 261635303001 | BSS |
| 261635303002 | BST |
| 261635303003 | BSU |
| 261635304001 | BSV |
| 261635304002 | BSW |
| 261635305001 | BSX |
| 261635305002 | BSY |
| 261635305003 | BSZ |
| 261635315001 | BTA |
| 261635315002 | BTB |
| 261635315004 | BTC |
| 261635316001 | BTD |
| 261635316002 | BTE |
| 261635317001 | BTF |
| 261635317002 | BTG |
| 261635319001 | BTH |
| 261635342005 | BTI |
| 261635363002 | BTJ |
| 261635363003 | BTK |
| 261635363004 | BTL |
| 261635363005 | BTM |
| 261635363006 | BTN |
| 261635364001 | BTO |
| 261635364002 | BTP |
| 261635364003 | BTQ |
| 261635364004 | BTR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635365001 | BTS |
| 261635365002 | BTT |
| 261635365003 | BTU |
| 261635365004 | BTV |
| 261635366001 | BTW |
| 261635366002 | BTX |
| 261635366003 | BTY |
| 261635366004 | BTZ |
| 261635366005 | BUA |
| 261635367001 | BUB |
| 261635367002 | BUC |
| 261635368001 | BUD |
| 261635368002 | BUE |
| 261251618002 | BUF |
| 261251802003 | BUG |
| 261251803001 | BUH |
| 261251803002 | BUI |
| 261251803003 | BUJ |
| 260992580002 | BUK |
| 260992580003 | BUL |
| 260992581001 | BUM |
| 260992581002 | BUN |
| 260992581003 | BUO |
| 260992581004 | BUP |
| 260992582001 | BUQ |
| 260992582002 | BUR |
| 260992583001 | BUS |
| 260992583002 | BUT |
| 260992584001 | BUU |
| 260992584002 | BUV |
| 260992584003 | BUW |
| 260992584004 | BUX |
| 260992584005 | BUY |
| 260992585001 | BUZ |
| 260992585002 | BVA |
| 260992585003 | BVB |
| 260992586001 | BVC |
| 260992586002 | BVD |
| 260992586003 | BVE |
| 260992586004 | BVF |
| 260992586005 | BVG |
| 260992587001 | BVH |
| 260992587002 | BVI |
| 260992587003 | BVJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992588001 | BVK |
| 260992588002 | BVL |
| 260992588003 | BVM |
| 260992588004 | BVN |
| 260992589001 | BVO |
| 260992589002 | BVP |
| 260992589003 | BVQ |
| 260992589004 | BVR |
| 261476581002 | BVS |
| 261476501002 | BVT |
| 261476501003 | BVU |
| 261476501004 | BVV |
| 261476502001 | BVW |
| 261251580002 | BVX |
| 261251580003 | BVY |
| 261251580004 | BVZ |
| 261251581001 | BWA |
| 261251581002 | BWB |
| 261251581003 | BWC |
| 261251582001 | BWD |
| 261251582002 | BWE |
| 261251582003 | BWF |
| 261251582004 | BWG |
| 261251590001 | BWH |
| 261251590002 | BWI |
| 261251590003 | BWJ |
| 261251590004 | BWK |
| 260992540002 | BWL |
| 260992541001 | BWM |
| 260992541002 | BWN |
| 260992542001 | BWO |
| 260992542002 | BWP |
| 260992542003 | BWQ |
| 260992542004 | BWR |
| 260992542005 | BWS |
| 260992545001 | BWT |
| 260992545002 | BWU |
| 260992545003 | BWV |
| 260992545004 | BWW |
| 261476526002 | BWX |
| 261476480002 | BWY |
| 261251750002 | BWZ |
| 261251750003 | BXA |
| 261251750004 | BXB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 261251751001 | BXC |
| 261251751002 | BXD |
| 261251751003 | BXE |
| 261251751004 | BXF |
| 261251751005 | BXG |
| 261251751006 | BXH |
| 261251751007 | BXI |
| 261251752001 | BXJ |
| 261251752002 | BXK |
| 261251752003 | BXL |
| 261251752004 | BXM |
| 261251752005 | BXN |
| 261251753001 | BXO |
| 261251753002 | BXP |
| 261251753003 | BXQ |
| 261251753004 | BXR |
| 261251753005 | BXS |
| 261476556003 | BXT |
| 261251610002 | BXU |
| 261251611001 | BXV |
| 261251611002 | BXW |
| 261251611003 | BXX |
| 261251617001 | BXY |
| 261251617002 | BXZ |
| 261251618001 | BYA |
| 261635462002 | BYB |
| 261635462003 | BYC |
| 261635462004 | BYD |
| 261635463001 | BYE |
| 261635463002 | BYF |
| 261635545001 | BYG |
| 261635545002 | BYH |
| 261635546002 | BYI |
| 261635546003 | BYJ |
| 261635546004 | BYK |
| 261635547001 | BYL |
| 261635547002 | BYM |
| 261635547003 | BYN |
| 261635548001 | BYO |
| 261635548002 | BYP |
| 261635548003 | BYQ |
| 261635548004 | BYR |
| 261635549001 | BYS |
| 261635549002 | BYT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635549003 | BYU |
| 261635551001 | BYV |
| 261635551002 | BYW |
| 261635551003 | BYX |
| 261635551004 | BYY |
| 261635553001 | BYZ |
| 261635553002 | BZA |
| 261635554001 | BZB |
| 261635554002 | BZC |
| 261635554003 | BZD |
| 261635555001 | BZE |
| 261635555002 | BZF |
| 261635556001 | BZG |
| 261635556002 | BZH |
| 261635541002 | BZI |
| 261635541003 | BZJ |
| 261635541004 | BZK |
| 261635542001 | BZL |
| 261635542002 | BZM |
| 261635542003 | BZN |
| 261635542004 | BZO |
| 261635543001 | BZP |
| 261635543002 | BZQ |
| 261635543003 | BZR |
| 261635543004 | BZS |
| 261635543005 | BZT |
| 261635544001 | BZU |
| 261635544002 | BZV |
| 261635544003 | BZW |
| 261635544004 | BZX |
| 261635546001 | BZY |
| 261251507003 | BZZ |
| 261251507004 | CAA |
| 261251508002 | CAB |
| 261251508003 | CAC |
| 261251508004 | CAD |
| 261251509002 | CAE |
| 261251509003 | CAF |
| 261251510001 | CAG |
| 261251510002 | CAH |
| 261251510003 | CAI |
| 261251510004 | CAJ |
| 261251510005 | CAK |
| 261251501002 | CAL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251501003 | CAM |
| 261251502001 | CAN |
| 261251502002 | CAO |
| 261251503002 | CAP |
| 261251503003 | CAQ |
| 261251503004 | CAR |
| 261251506001 | CAS |
| 261251506002 | CAT |
| 261251507001 | CAU |
| 261251508001 | CAV |
| 261251509001 | CAW |
| 261251563001 | CAX |
| 261251500002 | CAY |
| 261251500003 | CAZ |
| 261251500004 | CBA |
| 261251500005 | CBB |
| 261251503001 | CBC |
| 261251504001 | CBD |
| 261251504002 | CBE |
| 261251505001 | CBF |
| 261251505002 | CBG |
| 261251505003 | CBH |
| 261251520001 | CBI |
| 261251520002 | CBJ |
| 261251520003 | CBK |
| 261251905001 | CBL |
| 261251907001 | CBM |
| 261251908001 | CBN |
| 261251913002 | CBO |
| 261251920001 | CBP |
| 261251920002 | CBQ |
| 261251922001 | CBR |
| 261251922002 | CBS |
| 261251922003 | CBT |
| 261251925001 | CBU |
| 261251925002 | CBV |
| 261251910002 | CBW |
| 261251911001 | CBX |
| 261251911002 | CBY |
| 261251912001 | CBZ |
| 261251912002 | CCA |
| 261251912003 | CCB |
| 261251912004 | CCC |
| 261251913001 | CCD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251920003 | CCE |
| 261251931003 | CCF |
| 261251933001 | CCG |
| 261251933002 | CCH |
| 261251933003 | CCI |
| 261251933004 | CCJ |
| 261251934001 | CCK |
| 261251934002 | CCL |
| 261251935001 | CCM |
| 261251936001 | CCN |
| 261251936002 | CCO |
| 261251937001 | CCP |
| 261251937002 | CCQ |
| 261251937003 | CCR |
| 261251940001 | CCS |
| 261251940002 | CCT |
| 261251940003 | CCU |
| 261251941001 | CCV |
| 261251941002 | CCW |
| 261251946003 | CCX |
| 261251924002 | CCY |
| 261251924003 | CCZ |
| 261251924004 | CDA |
| 261251927001 | CDB |
| 261251927002 | CDC |
| 261251928001 | CDD |
| 261251930001 | CDE |
| 261251930002 | CDF |
| 261251930003 | CDG |
| 261251931001 | CDH |
| 261251931002 | CDI |
| 261251942001 | CDJ |
| 261251942002 | CDK |
| 261251943001 | CDL |
| 261251943002 | CDM |
| 261251944001 | CDN |
| 261251944002 | CDO |
| 261251945001 | CDP |
| 261251946001 | CDQ |
| 261251946002 | CDR |
| 260992307002 | CDS |
| 260992307003 | CDT |
| 260992308001 | CDU |
| 260992308002 | CDV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992308003 | CDW |
| 260992314001 | CDX |
| 260992314002 | CDY |
| 260992314003 | CDZ |
| 260992315001 | CEA |
| 260992315002 | CEB |
| 260992315003 | CEC |
| 260992315004 | CED |
| 260992316001 | CEE |
| 260992316002 | CEF |
| 260992316003 | CEG |
| 260992317001 | CEH |
| 260992317002 | CEI |
| 260992317003 | CEJ |
| 260992323001 | CEK |
| 260992323002 | CEL |
| 260992324001 | CEM |
| 260992324002 | CEN |
| 260992324003 | CEO |
| 260992324004 | CEP |
| 260992310003 | CEQ |
| 260992311001 | CER |
| 260992311002 | CES |
| 260992312001 | CET |
| 260992312002 | CEU |
| 260992312003 | CEV |
| 260992318001 | CEW |
| 260992318002 | CEX |
| 260992318003 | CEY |
| 260992319001 | CEZ |
| 260992319002 | CFA |
| 260992319003 | CFB |
| 260992319004 | CFC |
| 260992320001 | CFD |
| 260992320002 | CFE |
| 260992321001 | CFF |
| 260992321002 | CFG |
| 260992321003 | CFH |
| 260992322001 | CFI |
| 260992322002 | CFJ |
| 260992322003 | CFK |
| 260992322004 | CFL |
| 260992322005 | CFM |
| 260992323003 | CFN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260999820001 | CFO |
| 260992300002 | CFP |
| 260992302001 | CFQ |
| 260992302002 | CFR |
| 260992302003 | CFS |
| 260992302004 | CFT |
| 260992303001 | CFU |
| 260992303002 | CFV |
| 260992303003 | CFW |
| 260992305003 | CFX |
| 260992309001 | CFY |
| 260992309002 | CFZ |
| 260992309003 | CGA |
| 260992309004 | CGB |
| 260992309005 | CGC |
| 260992310001 | CGD |
| 260992325001 | CGE |
| 260992325002 | CGF |
| 260992330001 | CGG |
| 260992330002 | CGH |
| 260992330003 | CGI |
| 260992304002 | CGJ |
| 260992304003 | CGK |
| 260992305001 | CGL |
| 260992305002 | CGM |
| 260992305004 | CGN |
| 260992306011 | CGO |
| 260992306012 | CGP |
| 260992306021 | CGQ |
| 260992306022 | CGR |
| 260992261002 | CGS |
| 260992264001 | CGT |
| 260992267001 | CGU |
| 260992267002 | CGV |
| 260992270001 | CGW |
| 260992270002 | CGX |
| 260992270003 | CGY |
| 260992270004 | CGZ |
| 260992273001 | CHA |
| 260992452001 | CHB |
| 261251618003 | CHC |
| 261251625001 | CHD |
| 261251625002 | CHE |
| 261251625003 | CHF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251625004 | CHG |
| 261251603002 | CHH |
| 261251603003 | CHI |
| 261251604001 | CHJ |
| 261251604002 | CHK |
| 261251608001 | CHL |
| 261251608002 | CHM |
| 261251608003 | CHN |
| 261251609001 | CHO |
| 261251609002 | CHP |
| 261251609003 | CHQ |
| 260992412002 | CHR |
| 260992412003 | CHS |
| 260992412004 | CHT |
| 260992412005 | CHU |
| 260992413001 | CHV |
| 260992414001 | CHW |
| 260992414002 | CHX |
| 260992415001 | CHY |
| 260992416001 | CHZ |
| 260992416002 | CIA |
| 260992417001 | CIB |
| 260992417002 | CIC |
| 260992417003 | CID |
| 260992418001 | CIE |
| 260992418002 | CIF |
| 260992418003 | CIG |
| 260992419001 | CIH |
| 260992419002 | CII |
| 260992419003 | CIJ |
| 260992421001 | CIK |
| 260992421002 | CIL |
| 260992400002 | CIM |
| 260992407001 | CIN |
| 260992407002 | CIO |
| 260992407003 | CIP |
| 260992407004 | CIQ |
| 260992408001 | CIR |
| 260992408002 | CIS |
| 260992408003 | CIT |
| 260992409001 | CIU |
| 260992409002 | CIV |
| 260992410001 | CIW |
| 260992410002 | CIX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992410003 | CIY |
| 260992410004 | CIZ |
| 260992403002 | CJA |
| 260992404001 | CJB |
| 260992404002 | CJC |
| 260992404003 | CJD |
| 260992404004 | CJE |
| 260992405001 | CJF |
| 260992405002 | CJG |
| 260992406001 | CJH |
| 260992406002 | CJI |
| 260992406003 | CJJ |
| 260992406004 | CJK |
| 260992420001 | CJL |
| 260992420002 | CJM |
| 260992425001 | CJN |
| 260992425002 | CJO |
| 260992425003 | CJP |
| 260992430001 | CJQ |
| 260992430002 | CJR |
| 260992435001 | CJS |
| 260992435002 | CJT |
| 260992440001 | CJU |
| 261476440002 | CJV |
| 261476440003 | CJW |
| 261476440004 | CJX |
| 261476450001 | CJY |
| 261476450002 | CJZ |
| 261476450003 | CKA |
| 261476371002 | CKB |
| 261476371003 | CKC |
| 261476372001 | CKD |
| 261476372002 | CKE |
| 261476372003 | CKF |
| 261476373001 | CKG |
| 261476373002 | CKH |
| 261476585002 | CKI |
| 260992235001 | CKJ |
| 260992238001 | CKK |
| 260992238002 | CKL |
| 260992238003 | CKM |
| 260992239001 | CKN |
| 260992239002 | CKO |
| 260992239003 | CKP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992450002 | CKQ |
| 260992450003 | CKR |
| 260992450004 | CKS |
| 260992451001 | CKT |
| 260992451002 | CKU |
| 260992451003 | CKV |
| 260992451004 | CKW |
| 260992273002 | CKX |
| 260992251002 | CKY |
| 260992252001 | CKZ |
| 260992252002 | CLA |
| 260992252003 | CLB |
| 260992253001 | CLC |
| 260992253002 | CLD |
| 260992253003 | CLE |
| 260992253004 | CLF |
| 260992254001 | CLG |
| 260992254002 | CLH |
| 260992254003 | CLI |
| 260992255001 | CLJ |
| 260992255002 | CLK |
| 260992255003 | CLL |
| 260992256002 | CLM |
| 260992256003 | CLN |
| 260992257011 | CLO |
| 260992257012 | CLP |
| 260992257013 | CLQ |
| 260992257021 | CLR |
| 260992257022 | CLS |
| 260992258001 | CLT |
| 260992258002 | CLU |
| 260992258003 | CLV |
| 260992258004 | CLW |
| 260992259001 | CLX |
| 260992259002 | CLY |
| 260992259003 | CLZ |
| 260992280001 | CMA |
| 260992280002 | CMB |
| 260992281001 | CMC |
| 260992281002 | CMD |
| 261251540002 | CME |
| 261251542001 | CMF |
| 261251542002 | CMG |
| 261251542003 | CMH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251569002 | CMI |
| 261251570001 | CMJ |
| 261251570002 | CMK |
| 261251571001 | CML |
| 261251571002 | CMM |
| 261251572002 | CMN |
| 261251573001 | CMO |
| 261251573002 | CMP |
| 261251573003 | CMQ |
| 261251574001 | CMR |
| 261251575001 | CMS |
| 261251575002 | CMT |
| 261251576001 | CMU |
| 261251576002 | CMV |
| 261251576003 | CMW |
| 261251577001 | CMX |
| 261251578001 | CMY |
| 261251578002 | CMZ |
| 261251578003 | CNA |
| 261251579001 | CNB |
| 261251579002 | CNC |
| 261251562002 | CND |
| 261251562003 | CNE |
| 261251562004 | CNF |
| 261251563002 | CNG |
| 261251563003 | CNH |
| 261251564001 | CNI |
| 261251564002 | CNJ |
| 261251565001 | CNK |
| 261251565002 | CNL |
| 261251565003 | CNM |
| 261251572001 | CNN |
| 261251541002 | CNO |
| 261251545001 | CNP |
| 261251545002 | CNQ |
| 261251546001 | CNR |
| 261251546002 | CNS |
| 261251560002 | CNT |
| 261251560003 | CNU |
| 261251561001 | CNV |
| 261251561002 | CNW |
| 261251562001 | CNX |
| 261251562005 | CNY |
| 261251403011 | CNZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251403012 | COA |
| 261251403013 | COB |
| 261251403021 | COC |
| 261251403022 | COD |
| 261251403023 | COE |
| 261251405001 | COF |
| 261251405002 | COG |
| 261251406001 | COH |
| 261251407001 | COI |
| 261251407002 | COJ |
| 261251408001 | COK |
| 261251408002 | COL |
| 261251408003 | COM |
| 261251443004 | CON |
| 261251444004 | COO |
| 261251449001 | COP |
| 261251449002 | COQ |
| 261251449003 | COR |
| 261251449004 | COS |
| 261251451001 | COT |
| 261251451002 | COU |
| 261251452001 | COV |
| 261251453001 | COW |
| 261251455011 | COX |
| 261251455012 | COY |
| 261251455021 | COZ |
| 261251455022 | CPA |
| 261251456001 | CPB |
| 261251456002 | CPC |
| 261251446004 | CPD |
| 261251447011 | CPE |
| 261251447012 | CPF |
| 261251448001 | CPG |
| 261251448002 | CPH |
| 261251452002 | CPI |
| 261251452003 | CPJ |
| 261251453002 | CPK |
| 261251453003 | CPL |
| 261251453004 | CPM |
| 261251454001 | CPN |
| 261251454002 | CPO |
| 261251454003 | CPP |
| 261251454004 | CPQ |
| 261251457001 | CPR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251457002 | CPS |
| 261251459001 | CPT |
| 261635363001 | CPU |
| 261251435002 | CPV |
| 261251435003 | CPW |
| 261251435004 | CPX |
| 261251435005 | CPY |
| 261251441001 | CPZ |
| 261251441002 | CQA |
| 261251441003 | CQB |
| 261251441004 | CQC |
| 261251442001 | CQD |
| 261251442002 | CQE |
| 261251442003 | CQF |
| 261251442004 | CQG |
| 261251443002 | CQH |
| 261251443003 | CQI |
| 261251444001 | CQJ |
| 261251444002 | CQK |
| 261251444003 | CQL |
| 261251445001 | CQM |
| 261251445002 | CQN |
| 261251446002 | CQO |
| 261251446003 | CQP |
| 261251662002 | CQQ |
| 261251664001 | CQR |
| 261251664002 | CQS |
| 261251678001 | CQT |
| 261251678002 | CQU |
| 261251678003 | CQV |
| 261251679001 | CQW |
| 261251679002 | CQX |
| 261251681001 | CQY |
| 261251687001 | CQZ |
| 261251687002 | CRA |
| 261251687003 | CRB |
| 261251688002 | CRC |
| 261251660002 | CRD |
| 261251660003 | CRE |
| 261251661001 | CRF |
| 261251661002 | CRG |
| 261251665001 | CRH |
| 261251665002 | CRI |
| 261251666001 | CRJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251666002 | CRK |
| 261251666003 | CRL |
| 261251667001 | CRM |
| 261251667002 | CRN |
| 261251669001 | CRO |
| 261251669002 | CRP |
| 261251670002 | CRQ |
| 261251652001 | CRR |
| 261251652002 | CRS |
| 261251652003 | CRT |
| 261251670001 | CRU |
| 261251684001 | CRV |
| 261251685001 | CRW |
| 261251685002 | CRX |
| 261251686001 | CRY |
| 261251686002 | CRZ |
| 261251686003 | CSA |
| 261251686004 | CSB |
| 261251688001 | CSC |
| 261251689001 | CSD |
| 261251689002 | CSE |
| 261251689003 | CSF |
| 261251689004 | CSG |
| 261251650002 | CSH |
| 261251650003 | CSI |
| 261251651001 | CSJ |
| 261251651003 | CSK |
| 261251668001 | CSL |
| 261251668002 | CSM |
| 261251669003 | CSN |
| 261251670003 | CSO |
| 261251673001 | CSP |
| 261251673002 | CSQ |
| 261251673003 | CSR |
| 261251673004 | CSS |
| 261251674001 | CST |
| 261251674002 | CSU |
| 261251674003 | CSV |
| 261251674004 | CSW |
| 261251675001 | CSX |
| 261251675002 | CSY |
| 261251675003 | CSZ |
| 261251675004 | CTA |
| 261251409004 | CTB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251410001 | CTC |
| 261251410002 | CTD |
| 261251410003 | CTE |
| 261251410004 | CTF |
| 261251411001 | CTG |
| 261251411002 | CTH |
| 261251412001 | CTI |
| 261251412002 | CTJ |
| 261251413001 | CTK |
| 261251413002 | CTL |
| 261251413003 | CTM |
| 261251413004 | CTN |
| 261251414001 | CTO |
| 261251414002 | CTP |
| 261251414003 | CTQ |
| 261251414004 | CTR |
| 261251415004 | CTS |
| 261251415005 | CTT |
| 261251409003 | CTU |
| 261251420001 | CTV |
| 261251420002 | CTW |
| 261476210001 | CTX |
| 260992452002 | CTY |
| 260992453001 | CTZ |
| 260992453002 | CUA |
| 260992453003 | CUB |
| 260992453004 | CUC |
| 260992453005 | CUD |
| 260992453006 | CUE |
| 260992454001 | CUF |
| 260992454002 | CUG |
| 260992240001 | CUH |
| 260992240002 | CUI |
| 260992240003 | CUJ |
| 260992241001 | CUK |
| 260992241002 | CUL |
| 260992242001 | CUM |
| 260992242002 | CUN |
| 260992242003 | CUO |
| 260992243001 | CUP |
| 260992243002 | CUQ |
| 260992244001 | CUR |
| 260992244002 | CUS |
| 260992244003 | CUT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 260992245001 | CUU |
| 260992245002 | CUV |
| 260992246001 | CUW |
| 260992246002 | CUX |
| 260992246003 | CUY |
| 260992472001 | CUZ |
| 260992472002 | CVA |
| 260992472003 | CVB |
| 260992472004 | CVC |
| 260992473001 | CVD |
| 260992473002 | CVE |
| 260992473003 | CVF |
| 260992473004 | CVG |
| 260992474001 | CVH |
| 260992474002 | CVI |
| 260992474003 | CVJ |
| 260992475001 | CVK |
| 260992475002 | CVL |
| 260992476011 | CVM |
| 260992476021 | CVN |
| 260992476022 | CVO |
| 260992476023 | CVP |
| 260999821001 | CVQ |
| 260992200012 | CVR |
| 260992200013 | CVS |
| 260992200021 | CVT |
| 260992200022 | CVU |
| 260992200023 | CVV |
| 260992212001 | CVW |
| 260992212002 | CVX |
| 260992212003 | CVY |
| 260992212004 | CVZ |
| 260992218002 | CWA |
| 260992221021 | CWB |
| 260992221022 | CWC |
| 260992221023 | CWD |
| 260992225001 | CWE |
| 260992225002 | CWF |
| 260992228001 | CWG |
| 260992228002 | CWH |
| 260992682001 | CWI |
| 260992682002 | CWJ |
| 260992682003 | CWK |
| 260992180001 | CWL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992180002 | CWM |
| 260992180003 | CWN |
| 261476331002 | CWO |
| 261476331003 | CWP |
| 261476332001 | CWQ |
| 261476332002 | CWR |
| 260992211002 | CWS |
| 260992211003 | CWT |
| 260992215001 | CWU |
| 260992218001 | CWV |
| 260992221011 | CWW |
| 260992221012 | CWX |
| 261476410002 | CWY |
| 261476430001 | CWZ |
| 261476430002 | CXA |
| 261476430003 | CXB |
| 261476430004 | CXC |
| 261476304001 | CXD |
| 261476304002 | CXE |
| 261476304003 | CXF |
| 261476304004 | CXG |
| 261476311001 | CXH |
| 261476316001 | CXI |
| 261476316002 | CXJ |
| 261476320001 | CXK |
| 261476320002 | CXL |
| 261476320003 | CXM |
| 261476320004 | CXN |
| 261476320005 | CXO |
| 261476200002 | CXP |
| 261476200003 | CXQ |
| 261476200004 | CXR |
| 261476200005 | CXS |
| 261251420003 | CXT |
| 261251420004 | CXU |
| 261251421001 | CXV |
| 261251421002 | CXW |
| 261251423001 | CXX |
| 261251424002 | CXY |
| 261251425001 | CXZ |
| 261251425002 | CYA |
| 261251426001 | CYB |
| 261251426002 | CYC |
| 261251426003 | CYD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251426004 | CYE |
| 261251426005 | CYF |
| 261251427001 | CYG |
| 261251427002 | CYH |
| 261251427003 | CYI |
| 261251427004 | CYJ |
| 261251415002 | CYK |
| 261251415003 | CYL |
| 261251416001 | CYM |
| 261251416002 | CYN |
| 261251416003 | CYO |
| 261251416004 | CYP |
| 261251416005 | CYQ |
| 261251416006 | CYR |
| 261251417001 | CYS |
| 261251417002 | CYT |
| 261251417003 | CYU |
| 261251417004 | CYV |
| 261251422001 | CYW |
| 261251422002 | CYX |
| 261251422003 | CYY |
| 261251422004 | CYZ |
| 261251423002 | CZA |
| 261251424001 | CZB |
| 261251424003 | CZC |
| 261251424004 | CZD |
| 261251264003 | CZE |
| 261251272001 | CZF |
| 261251272002 | CZG |
| 261251273001 | CZH |
| 261251273002 | CZI |
| 261251273003 | CZJ |
| 261251273004 | CZK |
| 261251274001 | CZL |
| 261251274002 | CZM |
| 261251275001 | CZN |
| 261251275002 | CZO |
| 261251275003 | CZP |
| 261251275004 | CZQ |
| 261251277001 | CZR |
| 261251277002 | CZS |
| 261251277003 | CZT |
| 261251277004 | CZU |
| 261251262001 | CZV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251262002 | CZW |
| 261251263001 | CZX |
| 261251263002 | CZY |
| 261251270001 | CZZ |
| 261251270002 | DAA |
| 261251270003 | DAB |
| 261251271001 | DAC |
| 261251271002 | DAD |
| 261251271003 | DAE |
| 261251271004 | DAF |
| 261251276001 | DAG |
| 261251276002 | DAH |
| 261251263004 | DAI |
| 261251264001 | DAJ |
| 261251265001 | DAK |
| 261251265002 | DAL |
| 260937135001 | DAM |
| 260937135002 | DAN |
| 261251314001 | DAO |
| 261251315001 | DAP |
| 261251315002 | DAQ |
| 261251315003 | DAR |
| 261251313003 | DAS |
| 261251316001 | DAT |
| 261251318001 | DAU |
| 261251318002 | DAV |
| 261251318003 | DAW |
| 261251318004 | DAX |
| 261251283002 | DAY |
| 261251283003 | DAZ |
| 261251284002 | DBA |
| 261251284003 | DBB |
| 261251288001 | DBC |
| 261251289003 | DBD |
| 261251282002 | DBE |
| 261251284001 | DBF |
| 261251287001 | DBG |
| 261251289001 | DBH |
| 261251289002 | DBI |
| 261251280002 | DBJ |
| 261251281001 | DBK |
| 261251281002 | DBL |
| 261251281003 | DBM |
| 261251285001 | DBN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251285002 | DBO |
| 261251285003 | DBP |
| 261251286001 | DBQ |
| 261251286002 | DBR |
| 261251290001 | DBS |
| 261251290002 | DBT |
| 261251290003 | DBU |
| 261251904001 | DBV |
| 261251904002 | DBW |
| 261251904003 | DBX |
| 261251907002 | DBY |
| 261251200002 | DBZ |
| 261251203001 | DCA |
| 261251203002 | DCB |
| 261251210002 | DCC |
| 261251214001 | DCD |
| 261251215001 | DCE |
| 261251215002 | DCF |
| 261251215003 | DCG |
| 261251215004 | DCH |
| 261251217001 | DCI |
| 261251217002 | DCJ |
| 261251217003 | DCK |
| 261251217004 | DCL |
| 261251218001 | DCM |
| 261251218002 | DCN |
| 261251224002 | DCO |
| 261251224003 | DCP |
| 261251371002 | DCQ |
| 261251371003 | DCR |
| 261251371004 | DCS |
| 261251374001 | DCT |
| 261251374002 | DCU |
| 261251363002 | DCV |
| 261251363003 | DCW |
| 261251363004 | DCX |
| 261251365001 | DCY |
| 261251365002 | DCZ |
| 261251365003 | DDA |
| 261251365004 | DDB |
| 261251366001 | DDC |
| 261251366002 | DDD |
| 261251366003 | DDE |
| 261251366004 | DDF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251367001 | DDG |
| 261251367003 | DDH |
| 261251367004 | DDI |
| 261251360002 | DDJ |
| 261251361011 | DDK |
| 261251361012 | DDL |
| 261251361021 | DDM |
| 261251361022 | DDN |
| 261251361023 | DDO |
| 261251368001 | DDP |
| 261251368002 | DDQ |
| 261251368003 | DDR |
| 261251326001 | DDS |
| 261251326002 | DDT |
| 261251326003 | DDU |
| 261251321002 | DDV |
| 261251321003 | DDW |
| 261251321004 | DDX |
| 261251325001 | DDY |
| 261251325002 | DDZ |
| 261251327001 | DEA |
| 261251327002 | DEB |
| 261251340002 | DEC |
| 261251340003 | DED |
| 261251340004 | DEE |
| 261251343001 | DEF |
| 261251343003 | DEG |
| 261251344001 | DEH |
| 261251344002 | DEI |
| 261251344003 | DEJ |
| 261251344004 | DEK |
| 261251350001 | DEL |
| 261251351001 | DEM |
| 261251351002 | DEN |
| 261251353001 | DEO |
| 261251353002 | DEP |
| 261251302001 | DEQ |
| 261251302002 | DER |
| 261251302003 | DES |
| 261251302004 | DET |
| 261251303001 | DEU |
| 261251303002 | DEV |
| 261251303003 | DEW |
| 261251305001 | DEX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261259810001 | DEY |
| 261251300002 | DEZ |
| 261251304001 | DFA |
| 261251304002 | DFB |
| 261251305002 | DFC |
| 261251306001 | DFD |
| 261251306002 | DFE |
| 261251306003 | DFF |
| 261251307001 | DFG |
| 261251307002 | DFH |
| 261251307003 | DFI |
| 261251345001 | DFJ |
| 261251345002 | DFK |
| 261251346001 | DFL |
| 261251346002 | DFM |
| 261251346003 | DFN |
| 261251347001 | DFO |
| 261251347002 | DFP |
| 261251348001 | DFQ |
| 261251348002 | DFR |
| 261251349001 | DFS |
| 261251349002 | DFT |
| 261251349003 | DFU |
| 261251349004 | DFV |
| 261251352001 | DFW |
| 261251330021 | DFX |
| 261251330022 | DFY |
| 261251330031 | DFZ |
| 261251330032 | DGA |
| 261251331001 | DGB |
| 261251331002 | DGC |
| 261251331003 | DGD |
| 260873330002 | DGE |
| 260873385001 | DGF |
| 260873385002 | DGG |
| 260873385003 | DGH |
| 260639510001 | DGI |
| 260639510002 | DGJ |
| 260639510003 | DGK |
| 260639510004 | DGL |
| 260639511001 | DGM |
| 260639511002 | DGN |
| 260639511003 | DGO |
| 261550313023 | DGP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261450130001 | DGQ |
| 261450130003 | DGR |
| 261450131001 | DGS |
| 260992568002 | DGT |
| 261476210002 | DGU |
| 261476210003 | DGV |
| 261476220001 | DGW |
| 261476220002 | DGX |
| 261476220003 | DGY |
| 261476230001 | DGZ |
| 261476230002 | DHA |
| 261476230003 | DHB |
| 261476240001 | DHC |
| 261476240002 | DHD |
| 261476240003 | DHE |
| 261476250001 | DHF |
| 261476250002 | DHG |
| 261476260001 | DHH |
| 261476260002 | DHI |
| 261476260003 | DHJ |
| 261476270001 | DHK |
| 261476270002 | DHL |
| 261476270003 | DHM |
| 261476280001 | DHN |
| 261476280002 | DHO |
| 261476280003 | DHP |
| 261476280004 | DHQ |
| 261476290001 | DHR |
| 261476290002 | DHS |
| 261476350001 | DHT |
| 261476350002 | DHU |
| 261476350003 | DHV |
| 261476350004 | DHW |
| 261476360001 | DHX |
| 261476360002 | DHY |
| 261476360003 | DHZ |
| 260992100002 | DIA |
| 260992170001 | DIB |
| 260992110001 | DIC |
| 260992110002 | DID |
| 260992110003 | DIE |
| 261476516002 | DIF |
| 261476516003 | DIG |
| 261476511002 | DIH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261476512001 | DII |
| 261476512002 | DIJ |
| 260992067002 | DIK |
| 260992140001 | DIL |
| 260992140002 | DIM |
| 260992140003 | DIN |
| 260992145001 | DIO |
| 260992145002 | DIP |
| 260992145003 | DIQ |
| 260992550002 | DIR |
| 260992550003 | DIS |
| 260992550004 | DIT |
| 260992551001 | DIU |
| 260992551002 | DIV |
| 260992551003 | DIW |
| 260992552001 | DIX |
| 260992552002 | DIY |
| 260992553001 | DIZ |
| 260992553002 | DJA |
| 260992553003 | DJB |
| 260992553004 | DJC |
| 260992553005 | DJD |
| 260992554001 | DJE |
| 260992554002 | DJF |
| 260992554003 | DJG |
| 260992555001 | DJH |
| 260992555002 | DJI |
| 260992556001 | DJJ |
| 260992556002 | DJK |
| 260992556003 | DJL |
| 260992556004 | DJM |
| 260992557001 | DJN |
| 260992557002 | DJO |
| 260992558001 | DJP |
| 260992558002 | DJQ |
| 260992558003 | DJR |
| 260992559001 | DJS |
| 260992559002 | DJT |
| 260992559003 | DJU |
| 260992560001 | DJV |
| 260992560002 | DJW |
| 260992561001 | DJX |
| 260992561002 | DJY |
| 260992561003 | DJZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992561004 | DKA |
| 260992562001 | DKB |
| 260992562002 | DKC |
| 260992563001 | DKD |
| 260992563002 | DKE |
| 260992564001 | DKF |
| 260992564002 | DKG |
| 260992565001 | DKH |
| 260992565002 | DKI |
| 260992566001 | DKJ |
| 260992566002 | DKK |
| 260992566003 | DKL |
| 260992566004 | DKM |
| 260992567001 | DKN |
| 260992567002 | DKO |
| 260992568001 | DKP |
| 261450131002 | DKQ |
| 261450131003 | DKR |
| 261450131004 | DKS |
| 261450131005 | DKT |
| 260873300002 | DKU |
| 261519711001 | DKV |
| 261519711002 | DKW |
| 261519711003 | DKX |
| 261450130002 | DKY |
| 261550313011 | DKZ |
| 261550313013 | DLA |
| 261519705001 | DLB |
| 260490101102 | DLC |
| 260490101111 | DLD |
| 260490101121 | DLE |
| 260490101122 | DLF |
| 260490101131 | DLG |
| 260490101132 | DLH |
| 260490101141 | DLI |
| 260490101142 | DLJ |
| 260490102011 | DLK |
| 260490102021 | DLL |
| 260490105031 | DLM |
| 260490125011 | DLN |
| 260490125012 | DLO |
| 260490125031 | DLP |
| 260490125032 | DLQ |
| 260490125041 | DLR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261570013004 | DLS |
| 260873315002 | DLT |
| 260873320004 | DLU |
| 260873345002 | DLV |
| 260873421003 | DLW |
| 261519708002 | DLX |
| 261519708003 | DLY |
| 261519708004 | DLZ |
| 261519712001 | DMA |
| 260490116012 | DMB |
| 260490116013 | DMC |
| 260490116101 | DMD |
| 260490116102 | DME |
| 260490116103 | DMF |
| 260490117101 | DMG |
| 260490117102 | DMH |
| 260490117111 | DMI |
| 260490117112 | DMJ |
| 260490117113 | DMK |
| 260490117121 | DML |
| 260490117122 | DMM |
| 260490117131 | DMN |
| 260490117132 | DMO |
| 260490117141 | DMP |
| 260490117142 | DMQ |
| 260490118001 | DMR |
| 260490118002 | DMS |
| 260490119012 | DMT |
| 260490119013 | DMU |
| 260490119021 | DMV |
| 260490119022 | DMW |
| 260490119023 | DMX |
| 260873365001 | DMY |
| 261519703003 | DMZ |
| 261519704001 | DNA |
| 261519704002 | DNB |
| 260873410003 | DNC |
| 261550318002 | DND |
| 261550318003 | DNE |
| 261550319001 | DNF |
| 261550319002 | DNG |
| 261550319003 | DNH |
| 261550319004 | DNI |
| 260490131122 | DNJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490131123 | DNK |
| 260490132021 | DNL |
| 260490132022 | DNM |
| 260490132023 | DNN |
| 260490132024 | DNO |
| 260490132041 | DNP |
| 260490132042 | DNQ |
| 260490132043 | DNR |
| 260490132044 | DNS |
| 260490133011 | DNT |
| 260490133012 | DNU |
| 260490133013 | DNV |
| 260490133014 | DNW |
| 260937101001 | DNX |
| 260937103001 | DNY |
| 260937103002 | DNZ |
| 260937105001 | DOA |
| 260937107001 | DOB |
| 260937110001 | DOC |
| 260937131001 | DOD |
| 261251250001 | DOE |
| 260490105022 | DOF |
| 260490105033 | DOG |
| 260490106031 | DOH |
| 260490106032 | DOI |
| 260490106033 | DOJ |
| 260490106034 | DOK |
| 260490106035 | DOL |
| 260490106041 | DOM |
| 260490106042 | DON |
| 260490106101 | DOO |
| 260490106102 | DOP |
| 260490106103 | DOQ |
| 260490106104 | DOR |
| 260490106105 | DOS |
| 260490107001 | DOT |
| 260490107002 | DOU |
| 260490107003 | DOV |
| 260490108101 | DOW |
| 260490108102 | DOX |
| 260490127031 | DOY |
| 260490127041 | DOZ |
| 260490130011 | DPA |
| 260490134013 | DPB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490134021 | DPC |
| 260873420003 | DPD |
| 260490111012 | DPE |
| 260490111013 | DPF |
| 260490111014 | DPG |
| 260490111021 | DPH |
| 260490111022 | DPI |
| 260490111023 | DPJ |
| 260490112091 | DPK |
| 260490112092 | DPL |
| 260490112093 | DPM |
| 260490112094 | DPN |
| 260490112101 | DPO |
| 260490112102 | DPP |
| 260490112111 | DPQ |
| 260490112112 | DPR |
| 260490112113 | DPS |
| 260490112114 | DPT |
| 260490112122 | DPU |
| 260490112123 | DPV |
| 260490112131 | DPW |
| 260490112132 | DPX |
| 260490112133 | DPY |
| 260490112141 | DPZ |
| 260490112142 | DQA |
| 260490114012 | DQB |
| 260490114022 | DQC |
| 260490129051 | DQD |
| 260490129061 | DQE |
| 260490129062 | DQF |
| 260490134011 | DQG |
| 260639512001 | DQH |
| 260639512002 | DQI |
| 260639512003 | DQJ |
| 260639512004 | DQK |
| 261251230002 | DQL |
| 261251240001 | DQM |
| 261251240002 | DQN |
| 261251240003 | DQO |
| 261251240004 | DQP |
| 261251245001 | DQQ |
| 261251245002 | DQR |
| 261251245003 | DQS |
| 261251245004 | DQT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251250002 | DQU |
| 261251256001 | DQV |
| 261251256002 | DQW |
| 260873390001 | DQX |
| 260873390002 | DQY |
| 260873395001 | DQZ |
| 260873395002 | DRA |
| 260873395003 | DRB |
| 260873335002 | DRC |
| 260873335003 | DRD |
| 260873340001 | DRE |
| 260873340002 | DRF |
| 260873345001 | DRG |
| 260873360001 | DRH |
| 260873360002 | DRI |
| 260873360004 | DRJ |
| 260873370001 | DRK |
| 260873370002 | DRL |
| 260873370003 | DRM |
| 260873370004 | DRN |
| 260873375001 | DRO |
| 260873375002 | DRP |
| 260873380001 | DRQ |
| 260873380002 | DRR |
| 260873380003 | DRS |
| 260873421001 | DRT |
| 260873421002 | DRU |
| 261550301004 | DRV |
| 261550301005 | DRW |
| 261519706002 | DRX |
| 261519706003 | DRY |
| 261519707001 | DRZ |
| 261519707002 | DSA |
| 261519708005 | DSB |
| 260490130022 | DSC |
| 260490130023 | DSD |
| 260490131101 | DSE |
| 260490131102 | DSF |
| 260490131111 | DSG |
| 260490131121 | DSH |
| 260490131131 | DSI |
| 260490131132 | DSJ |
| 261519710002 | DSK |
| 261519710003 | DSL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261519710004 | DSM |
| 260873410001 | DSN |
| 260873415001 | DSO |
| 260873415002 | DSP |
| 260873415003 | DSQ |
| 260873420001 | DSR |
| 260873420002 | DSS |
| 260490126012 | DST |
| 260490126013 | DSU |
| 260490126021 | DSV |
| 260490126022 | DSW |
| 260490126031 | DSX |
| 260490126032 | DSY |
| 261450129002 | DSZ |
| 260490103051 | DTA |
| 260490103052 | DTB |
| 260490103053 | DTC |
| 260490103054 | DTD |
| 260490103055 | DTE |
| 260490105032 | DTF |
| 260490105041 | DTG |
| 260490105042 | DTH |
| 260490121001 | DTI |
| 260490121002 | DTJ |
| 260490122011 | DTK |
| 260490122012 | DTL |
| 260490122013 | DTM |
| 260490123101 | DTN |
| 260490123102 | DTO |
| 260490123111 | DTP |
| 261476341003 | DTQ |
| 261251839002 | DTR |
| 261251839003 | DTS |
| 261251840001 | DTT |
| 261251840002 | DTU |
| 261251840003 | DTV |
| 261251841001 | DTW |
| 261251841002 | DTX |
| 261251841003 | DTY |
| 261251841004 | DTZ |
| 261251842001 | DUA |
| 261251842002 | DUB |
| 261251842003 | DUC |
| 261251842004 | DUD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251842005 | DUE |
| 261251843001 | DUF |
| 261251843002 | DUG |
| 261251844001 | DUH |
| 261251844002 | DUI |
| 261251844003 | DUJ |
| 261251845001 | DUK |
| 261251845002 | DUL |
| 261251846001 | DUM |
| 261251846002 | DUN |
| 261251846003 | DUO |
| 261251847001 | DUP |
| 261251847002 | DUQ |
| 261251870002 | DUR |
| 261251880002 | DUS |
| 261251880003 | DUT |
| 261251881001 | DUU |
| 261251881002 | DUV |
| 261251810002 | DUW |
| 261251810003 | DUX |
| 261251811001 | DUY |
| 261251811002 | DUZ |
| 261251812001 | DVA |
| 261251812002 | DVB |
| 261251812003 | DVC |
| 261251812004 | DVD |
| 261251812005 | DVE |
| 261251813001 | DVF |
| 261251813002 | DVG |
| 261251813003 | DVH |
| 261251813004 | DVI |
| 261251813005 | DVJ |
| 261251814001 | DVK |
| 261251814002 | DVL |
| 261251814003 | DVM |
| 261251815001 | DVN |
| 261251815002 | DVO |
| 261251816001 | DVP |
| 261251816002 | DVQ |
| 261251816003 | DVR |
| 261251816004 | DVS |
| 261251816005 | DVT |
| 261251700002 | DVU |
| 261251700003 | DVV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251701001 | DVW |
| 261251701002 | DVX |
| 261251702001 | DVY |
| 261251702002 | DVZ |
| 261251702003 | DWA |
| 261251703001 | DWB |
| 261251703002 | DWC |
| 261251704001 | DWD |
| 261251704002 | DWE |
| 261251704003 | DWF |
| 261251704004 | DWG |
| 261251830002 | DWH |
| 261251830003 | DWI |
| 261251831001 | DWJ |
| 261251831002 | DWK |
| 261251831003 | DWL |
| 261251831004 | DWM |
| 261251832001 | DWN |
| 261251832002 | DWO |
| 261251832003 | DWP |
| 261251833001 | DWQ |
| 261251833002 | DWR |
| 261251833003 | DWS |
| 261251833004 | DWT |
| 261251834001 | DWU |
| 261251834002 | DWV |
| 261251835001 | DWW |
| 261251835002 | DWX |
| 261251836001 | DWY |
| 261251836002 | DWZ |
| 261251836003 | DXA |
| 261251836004 | DXB |
| 261251837001 | DXC |
| 261251837002 | DXD |
| 261251837003 | DXE |
| 261251837004 | DXF |
| 261251837005 | DXG |
| 261251838001 | DXH |
| 261251838002 | DXI |
| 261251838003 | DXJ |
| 261251838004 | DXK |
| 261476341002 | DXL |
| 260490123112 | DXM |
| 260490125033 | DXN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261550301002 | DXO |
| 261550301003 | DXP |
| 260873320002 | DXQ |
| 260873320003 | DXR |
| 260873325001 | DXS |
| 260873325002 | DXT |
| 260873325003 | DXU |
| 261251222002 | DXV |
| 261251224001 | DXW |
| 261251227001 | DXX |
| 261251227002 | DXY |
| 261251229001 | DXZ |
| 261251231001 | DYA |
| 261251231002 | DYB |
| 260490124011 | DYC |
| 260490124012 | DYD |
| 260490124021 | DYE |
| 260490124022 | DYF |
| 260490124023 | DYG |
| 260873310002 | DYH |
| 260639501002 | DYI |
| 260639503001 | DYJ |
| 260639503002 | DYK |
| 261519705003 | DYL |
| 261519709001 | DYM |
| 261519709002 | DYN |
| 261519709003 | DYO |
| 261519709004 | DYP |
| 260490109123 | DYQ |
| 260490127021 | DYR |
| 260490127022 | DYS |
| 260490127023 | DYT |
| 260490127024 | DYU |
| 260490127025 | DYV |
| 260490127032 | DYW |
| 260490127043 | DYX |
| 260490128011 | DYY |
| 260490128021 | DYZ |
| 260490128022 | DZA |
| 260490129042 | DZB |
| 260490129043 | DZC |
| 260490129071 | DZD |
| 260639509002 | DZE |
| 261519702002 | DZF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490014001 | DZG |
| 260490014002 | DZH |
| 260490014003 | DZI |
| 260490015001 | DZJ |
| 260490015002 | DZK |
| 260490016004 | DZL |
| 260490016005 | DZM |
| 260490026001 | DZN |
| 260490028001 | DZO |
| 260490028003 | DZP |
| 260490029001 | DZQ |
| 260490029002 | DZR |
| 260490030001 | DZS |
| 260490030002 | DZT |
| 260490030003 | DZU |
| 260490031001 | DZV |
| 260490031002 | DZW |
| 260490032001 | DZX |
| 260490032002 | DZY |
| 260490032003 | DZZ |
| 260490032004 | EAA |
| 260490036002 | EAB |
| 260490036004 | EAC |
| 260490036005 | EAD |
| 260490037001 | EAE |
| 260490037002 | EAF |
| 260490037003 | EAG |
| 260490037004 | EAH |
| 260490038001 | EAI |
| 260490038002 | EAJ |
| 260490136001 | EAK |
| 260490003001 | EAL |
| 260490005001 | EAM |
| 260490005002 | EAN |
| 260490007001 | EAO |
| 260490007002 | EAP |
| 260490007003 | EAQ |
| 260490007004 | EAR |
| 260490007005 | EAS |
| 260490009001 | EAT |
| 260490009002 | EAU |
| 260490009003 | EAV |
| 260490009004 | EAW |
| 260490009005 | EAX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490012001 | EAY |
| 260490012002 | EAZ |
| 260490012003 | EBA |
| 260490012004 | EBB |
| 260490013001 | EBC |
| 260490013002 | EBD |
| 260490013003 | EBE |
| 260490013004 | EBF |
| 260490015003 | EBG |
| 260490016001 | EBH |
| 260490016002 | EBI |
| 260490016003 | EBJ |
| 260490105011 | EBK |
| 260490105012 | EBL |
| 260490105043 | EBM |
| 260490108121 | EBN |
| 260490108122 | EBO |
| 260490108123 | EBP |
| 260499801001 | EBQ |
| 260490019002 | EBR |
| 260490019003 | EBS |
| 260490022001 | EBT |
| 260490022002 | EBU |
| 260490022003 | EBV |
| 260490022004 | EBW |
| 260490022005 | EBX |
| 260490023001 | EBY |
| 260490023002 | EBZ |
| 260490023003 | ECA |
| 260490024001 | ECB |
| 260490024002 | ECC |
| 260490024003 | ECD |
| 260490026002 | ECE |
| 260490026003 | ECF |
| 260490026004 | ECG |
| 260490026005 | ECH |
| 260490027001 | ECI |
| 260490027002 | ECJ |
| 260490027003 | ECK |
| 260490027004 | ECL |
| 260490120031 | ECM |
| 260490120063 | ECN |
| 260490033002 | ECO |
| 260490034001 | ECP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490034002 | ECQ |
| 260490035001 | ECR |
| 260490035002 | ECS |
| 260490035003 | ECT |
| 260490040001 | ECU |
| 260490040002 | ECV |
| 260490040003 | ECW |
| 260490040004 | ECX |
| 260490109121 | ECY |
| 260490110101 | ECZ |
| 260490110102 | EDA |
| 260490110103 | EDB |
| 260490110104 | EDC |
| 260490110105 | EDD |
| 260490112121 | EDE |
| 260490112124 | EDF |
| 260490129041 | EDG |
| 260490129052 | EDH |
| 260490135001 | EDI |
| 260490135002 | EDJ |
| 260490135003 | EDK |
| 260490135004 | EDL |
| 260490135005 | EDM |
| 260499800001 | EDN |
| 260490115022 | EDO |
| 260490115023 | EDP |
| 260490115031 | EDQ |
| 260490115032 | EDR |
| 260490115051 | EDS |
| 260490115052 | EDT |
| 260490115053 | EDU |
| 260490114021 | EDV |
| 260490115033 | EDW |
| 260490115081 | EDX |
| 260490115082 | EDY |
| 260490113012 | EDZ |
| 260490113013 | EEA |
| 260490113014 | EEB |
| 260490113021 | EEC |
| 260490113022 | EED |
| 260490113023 | EEE |
| 261450001002 | EEF |
| 261450002001 | EEG |
| 261450002002 | EEH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261450004002 | EEI |
| 261450006001 | EEJ |
| 261450006002 | EEK |
| 261450007001 | EEL |
| 261450007002 | EEM |
| 261450007003 | EEN |
| 261450008001 | EEO |
| 261450008002 | EEP |
| 261450008003 | EEQ |
| 261450008004 | EER |
| 261450009001 | EES |
| 261450009002 | EET |
| 261450009003 | EEU |
| 261450010001 | EEV |
| 261450010002 | EEW |
| 261450010003 | EEX |
| 261450010004 | EEY |
| 261450010005 | EEZ |
| 261450010006 | EFA |
| 261450011001 | EFB |
| 261450011002 | EFC |
| 261450011003 | EFD |
| 261450108003 | EFE |
| 261450110001 | EFF |
| 261450110002 | EFG |
| 261450110003 | EFH |
| 261450110004 | EFI |
| 261450110005 | EFJ |
| 261450110006 | EFK |
| 261450111001 | EFL |
| 261450112001 | EFM |
| 261450115001 | EFN |
| 261450115002 | EFO |
| 261450116001 | EFP |
| 261450116002 | EFQ |
| 261450117022 | EFR |
| 261450118001 | EFS |
| 261450103023 | EFT |
| 261450103041 | EFU |
| 261450103042 | EFV |
| 261450103043 | EFW |
| 261450103044 | EFX |
| 261450104011 | EFY |
| 261450104012 | EFZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261450104021 | EGA |
| 261450104022 | EGB |
| 261450104025 | EGC |
| 261450104031 | EGD |
| 261450104033 | EGE |
| 261450104034 | EGF |
| 261450102002 | EGG |
| 261450107001 | EGH |
| 261450107002 | EGI |
| 261450107003 | EGJ |
| 261450107004 | EGK |
| 261450107005 | EGL |
| 260992514002 | EGM |
| 261476346001 | EGN |
| 261476346002 | EGO |
| 261476346003 | EGP |
| 261251614003 | EGQ |
| 261251615001 | EGR |
| 261251615002 | EGS |
| 261251616001 | EGT |
| 261251619001 | EGU |
| 261251619002 | EGV |
| 261251620001 | EGW |
| 261251620002 | EGX |
| 261251620003 | EGY |
| 261251621001 | EGZ |
| 261251621002 | EHA |
| 261251622001 | EHB |
| 261251622002 | EHC |
| 261251623001 | EHD |
| 261251623002 | EHE |
| 261251623003 | EHF |
| 261251623004 | EHG |
| 261251624001 | EHH |
| 261251624002 | EHI |
| 261251600002 | EHJ |
| 261251600003 | EHK |
| 261251600004 | EHL |
| 261251600005 | EHM |
| 261251600006 | EHN |
| 261251605001 | EHO |
| 261251605002 | EHP |
| 261251605003 | EHQ |
| 261251605004 | EHR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251606001 | EHS |
| 261251606002 | EHT |
| 261251606003 | EHU |
| 261251607001 | EHV |
| 261251607002 | EHW |
| 261251612001 | EHX |
| 261251612002 | EHY |
| 261251612003 | EHZ |
| 261251613001 | EIA |
| 261251613002 | EIB |
| 261251613003 | EIC |
| 261251613004 | EID |
| 261251614001 | EIE |
| 261251616002 | EIF |
| 261476402001 | EIG |
| 261476402002 | EIH |
| 261476406001 | EII |
| 261476406002 | EIJ |
| 261476420001 | EIK |
| 261476420002 | EIL |
| 261476420003 | EIM |
| 261476420004 | EIN |
| 261476420005 | EIO |
| 260992515002 | EIP |
| 260992515003 | EIQ |
| 260992516001 | EIR |
| 260992516002 | EIS |
| 260992516003 | EIT |
| 260992517001 | EIU |
| 260992517002 | EIV |
| 260992517003 | EIW |
| 260992518001 | EIX |
| 260992518002 | EIY |
| 260992518003 | EIZ |
| 260992518004 | EJA |
| 260992519001 | EJB |
| 260992519002 | EJC |
| 260992519003 | EJD |
| 260992520001 | EJE |
| 260992520002 | EJF |
| 260992520003 | EJG |
| 260992520004 | EJH |
| 260992521001 | EJI |
| 260992521002 | EJJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992521003 | EJK |
| 260992522001 | EJL |
| 260992522002 | EJM |
| 260992522003 | EJN |
| 260992507002 | EJO |
| 260992507003 | EJP |
| 260992508001 | EJQ |
| 260992508002 | EJR |
| 260992508003 | EJS |
| 260992509001 | EJT |
| 260992509002 | EJU |
| 260992509003 | EJV |
| 260992509004 | EJW |
| 260992510001 | EJX |
| 260992510002 | EJY |
| 260992511001 | EJZ |
| 260992511002 | EKA |
| 260992512001 | EKB |
| 260992512002 | EKC |
| 260992512003 | EKD |
| 260992513001 | EKE |
| 260992513002 | EKF |
| 260992513003 | EKG |
| 260992514001 | EKH |
| 261450107006 | EKI |
| 261450108001 | EKJ |
| 261450108002 | EKK |
| 261450119022 | EKL |
| 261450120011 | EKM |
| 261450120012 | EKN |
| 261450120013 | EKO |
| 261450120031 | EKP |
| 261450120032 | EKQ |
| 261450120033 | EKR |
| 261299506003 | EKS |
| 260172856003 | EKT |
| 260172856004 | EKU |
| 260172856005 | EKV |
| 260510005002 | EKW |
| 260510005003 | EKX |
| 260510005004 | EKY |
| 260510006002 | EKZ |
| 260510008001 | ELA |
| 260510008002 | ELB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260510008003 | ELC |
| 260510009001 | ELD |
| 260510009002 | ELE |
| 260570007004 | ELF |
| 261450127001 | ELG |
| 261450127002 | ELH |
| 261450127003 | ELI |
| 261450127004 | ELJ |
| 261450129003 | ELK |
| 260350006002 | ELL |
| 260350006003 | ELM |
| 260350008002 | ELN |
| 260350008004 | ELO |
| 260730001002 | ELP |
| 261112917001 | ELQ |
| 261112917002 | ELR |
| 261112917003 | ELS |
| 260350004003 | ELT |
| 260350007001 | ELU |
| 260350007002 | ELV |
| 260350007003 | ELW |
| 261112913004 | ELX |
| 261450101001 | ELY |
| 261450101002 | ELZ |
| 261450101003 | EMA |
| 261450101004 | EMB |
| 261450101005 | EMC |
| 261450120021 | EMD |
| 261450120022 | EME |
| 260510001001 | EMF |
| 260510001002 | EMG |
| 260510001003 | EMH |
| 260510002001 | EMI |
| 260510003002 | EMJ |
| 260510004001 | EMK |
| 260510004002 | EML |
| 260510004003 | EMM |
| 260510005001 | EMN |
| 260510006001 | EMO |
| 260510007001 | EMP |
| 260510007002 | EMQ |
| 260510007003 | EMR |
| 260510007004 | EMS |
| 261299506001 | EMT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261439711002 | EMU |
| 260350002001 | EMV |
| 260350008003 | EMW |
| 260350009001 | EMX |
| 260350009002 | EMY |
| 260350010001 | EMZ |
| 260350010002 | ENA |
| 260350010003 | ENB |
| 260350013001 | ENC |
| 260350013002 | END |
| 260350013003 | ENE |
| 261450121001 | ENF |
| 261450121002 | ENG |
| 261450121003 | ENH |
| 261450123002 | ENI |
| 261439707001 | ENJ |
| 261439707002 | ENK |
| 261439710001 | ENL |
| 261439710002 | ENM |
| 261439710003 | ENN |
| 261439712001 | ENO |
| 261439712003 | ENP |
| 261439712004 | ENQ |
| 260172861002 | ENR |
| 260172861003 | ENS |
| 260172861006 | ENT |
| 260350003002 | ENU |
| 260350004001 | ENV |
| 260350005001 | ENW |
| 260730001001 | ENX |
| 260172861005 | ENY |
| 260172862001 | ENZ |
| 260172862002 | EOA |
| 260172862004 | EOB |
| 261359705001 | EOC |
| 261450104024 | EOD |
| 261450105011 | EOE |
| 261450105012 | EOF |
| 261450105013 | EOG |
| 261450105021 | EOH |
| 261450105022 | EOI |
| 261450105023 | EOJ |
| 261450105024 | EOK |
| 261450106002 | EOL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261450106003 | EOM |
| 261112901002 | EON |
| 261112901003 | EOO |
| 261112901004 | EOP |
| 261112902002 | EOQ |
| 261112902003 | EOR |
| 261112903002 | EOS |
| 261112903003 | EOT |
| 261112904001 | EOU |
| 261112904002 | EOV |
| 261112905001 | EOW |
| 261112905002 | EOX |
| 261112909003 | EOY |
| 261112909004 | EOZ |
| 261112910001 | EPA |
| 261112910002 | EPB |
| 261112910003 | EPC |
| 261112910004 | EPD |
| 261112912001 | EPE |
| 261112912002 | EPF |
| 261112912003 | EPG |
| 261112912004 | EPH |
| 261112913001 | EPI |
| 261112913002 | EPJ |
| 261112914003 | EPK |
| 261112915001 | EPL |
| 261112915002 | EPM |
| 261112915003 | EPN |
| 261112902001 | EPO |
| 261112902004 | EPP |
| 261112903001 | EPQ |
| 261112903004 | EPR |
| 261112906001 | EPS |
| 261112906002 | EPT |
| 261112906003 | EPU |
| 261112907001 | EPV |
| 261112907002 | EPW |
| 261112907003 | EPX |
| 261112908001 | EPY |
| 261112908002 | EPZ |
| 261112908003 | EQA |
| 261112908004 | EQB |
| 261112909001 | EQC |
| 261112909002 | EQD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261112909005 | EQE |
| 261112911012 | EQF |
| 261112911013 | EQG |
| 261112911021 | EQH |
| 261112911022 | EQI |
| 261112911023 | EQJ |
| 261112911024 | EQK |
| 261359703002 | EQL |
| 261359704001 | EQM |
| 261359704002 | EQN |
| 261359705002 | EQO |
| 260172863001 | EQP |
| 260172863002 | EQQ |
| 260172863003 | EQR |
| 260172864002 | EQS |
| 261439711001 | EQT |
| 261439711003 | EQU |
| 261439712002 | EQV |
| 260399605001 | EQW |
| 261439703001 | EQX |
| 261439703002 | EQY |
| 261439703003 | EQZ |
| 261439704001 | ERA |
| 261439704002 | ERB |
| 261439705001 | ERC |
| 261439706001 | ERD |
| 261299501003 | ERE |
| 261299503001 | ERF |
| 261450123001 | ERG |
| 261450124001 | ERH |
| 261450126001 | ERI |
| 261450126002 | ERJ |
| 261450126003 | ERK |
| 261439701002 | ERL |
| 261439702001 | ERM |
| 261439702002 | ERN |
| 261112916012 | ERO |
| 261112916021 | ERP |
| 261112916022 | ERQ |
| 261112916023 | ERR |
| 261112916024 | ERS |
| 260119703003 | ERT |
| 260119705001 | ERU |
| 260119705002 | ERV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260119705003 | ERW |
| 260119705004 | ERX |
| 260119705005 | ERY |
| 260119702003 | ERZ |
| 261299502002 | ESA |
| 261299502003 | ESB |
| 261299504001 | ESC |
| 261299504003 | ESD |
| 261299505001 | ESE |
| 261299505002 | ESF |
| 261299505003 | ESG |
| 261299505004 | ESH |
| 261299506002 | ESI |
| 260570007002 | ESJ |
| 261570003004 | ESK |
| 260119704001 | ESL |
| 260119704002 | ESM |
| 260119704003 | ESN |
| 260172810002 | ESO |
| 260172810003 | ESP |
| 260172810004 | ESQ |
| 260172810005 | ESR |
| 260172810006 | ESS |
| 260172813001 | EST |
| 260172813002 | ESU |
| 260172813003 | ESV |
| 260172854001 | ESW |
| 260172854002 | ESX |
| 260172855001 | ESY |
| 260172855002 | ESZ |
| 260172855003 | ETA |
| 260172855004 | ETB |
| 260172857001 | ETC |
| 260172857002 | ETD |
| 260172857003 | ETE |
| 260172858001 | ETF |
| 260172858002 | ETG |
| 260172858003 | ETH |
| 260992642005 | ETI |
| 260992514003 | ETJ |
| 260992514004 | ETK |
| 260992500002 | ETL |
| 260992500003 | ETM |
| 260992501001 | ETN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992501002 | ETO |
| 260992501003 | ETP |
| 260992502001 | ETQ |
| 260992502002 | ETR |
| 260992502003 | ETS |
| 260992503001 | ETT |
| 260992503002 | ETU |
| 260992503003 | ETV |
| 260992504001 | ETW |
| 260992505001 | ETX |
| 260992505002 | ETY |
| 260992505003 | ETZ |
| 260992506001 | EUA |
| 260992506002 | EUB |
| 260992506003 | EUC |
| 261251972001 | EUD |
| 261251972002 | EUE |
| 261251973001 | EUF |
| 261251973002 | EUG |
| 261251973003 | EUH |
| 261251974001 | EUI |
| 261251974002 | EUJ |
| 261251975001 | EUK |
| 261251975002 | EUL |
| 261251975003 | EUM |
| 261251980001 | EUN |
| 261251980002 | EUO |
| 261251981001 | EUP |
| 261251981002 | EUQ |
| 261251968001 | EUR |
| 261251969002 | EUS |
| 261251976001 | EUT |
| 261251977011 | EUU |
| 261251977012 | EUV |
| 261251977013 | EUW |
| 261251977021 | EUX |
| 261251960002 | EUY |
| 261251960003 | EUZ |
| 261251960004 | EVA |
| 261251961001 | EVB |
| 261251961002 | EVC |
| 261251961003 | EVD |
| 261251961004 | EVE |
| 261251962001 | EVF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261251962002 | EVG |
| 261251970002 | EVH |
| 261251971001 | EVI |
| 261251971002 | EVJ |
| 261251979001 | EVK |
| 261251979002 | EVL |
| 260992600002 | EVM |
| 260992600003 | EVN |
| 260992601001 | EVO |
| 260992601002 | EVP |
| 260992601003 | EVQ |
| 260992602002 | EVR |
| 260992603001 | EVS |
| 260992603003 | EVT |
| 260992612001 | EVU |
| 260992613001 | EVV |
| 260992614001 | EVW |
| 260992614002 | EVX |
| 260992614003 | EVY |
| 260992615001 | EVZ |
| 260992615002 | EWA |
| 260992616001 | EWB |
| 260992616002 | EWC |
| 260992617001 | EWD |
| 260992618002 | EWE |
| 260992676001 | EWF |
| 260992676002 | EWG |
| 260992626002 | EWH |
| 260992627001 | EWI |
| 260992627002 | EWJ |
| 260992627003 | EWK |
| 260992627004 | EWL |
| 260992628001 | EWM |
| 260992628002 | EWN |
| 260992629001 | EWO |
| 260992629002 | EWP |
| 260992629003 | EWQ |
| 260992629004 | EWR |
| 260992629005 | EWS |
| 260992632001 | EWT |
| 260992632002 | EWU |
| 260992639001 | EWV |
| 260992639002 | EWW |
| 260992639003 | EWX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992640001 | EWY |
| 260992640002 | EWZ |
| 260992642001 | EXA |
| 260992642002 | EXB |
| 260992642003 | EXC |
| 260992642004 | EXD |
| 260172858004 | EXE |
| 260172859001 | EXF |
| 260172859002 | EXG |
| 260172859003 | EXH |
| 260172860001 | EXI |
| 260172860002 | EXJ |
| 260172860003 | EXK |
| 260172866001 | EXL |
| 260172866002 | EXM |
| 260172866003 | EXN |
| 260172866004 | EXO |
| 260172866005 | EXP |
| 260172866006 | EXQ |
| 260172804001 | EXR |
| 260172804002 | EXS |
| 260172804003 | EXT |
| 260172804004 | EXU |
| 260172805001 | EXV |
| 260172805002 | EXW |
| 260172805003 | EXX |
| 260172805004 | EXY |
| 260172806001 | EXZ |
| 260172806002 | EYA |
| 260172806003 | EYB |
| 260172807001 | EYC |
| 260172807002 | EYD |
| 260172807003 | EYE |
| 260172808001 | EYF |
| 260172808002 | EYG |
| 260172808003 | EYH |
| 260172809001 | EYI |
| 260172809002 | EYJ |
| 260172809003 | EYK |
| 260172852011 | EYL |
| 260172852012 | EYM |
| 260172853001 | EYN |
| 260172853002 | EYO |
| 260172853003 | EYP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260172865001 | EYQ |
| 261450117011 | EYR |
| 261570004003 | EYS |
| 261570005001 | EYT |
| 261570005002 | EYU |
| 261570005003 | EYV |
| 261570006001 | EYW |
| 261570006002 | EYX |
| 261570006003 | EYY |
| 261570006004 | EYZ |
| 261570007001 | EZA |
| 261570007003 | EZB |
| 260639505002 | EZC |
| 260639505003 | EZD |
| 261570001001 | EZE |
| 261570001003 | EZF |
| 261570001004 | EZG |
| 261570004001 | EZH |
| 260690002004 | EZI |
| 260690005001 | EZJ |
| 260690005003 | EZK |
| 260690005004 | EZL |
| 260639506003 | EZM |
| 260172851002 | EZN |
| 260172851003 | EZO |
| 260172852013 | EZP |
| 260172852014 | EZQ |
| 260172852015 | EZR |
| 260172852021 | EZS |
| 260172852022 | EZT |
| 261570003003 | EZU |
| 261450113002 | EZV |
| 261450113003 | EZW |
| 261450113004 | EZX |
| 260019706002 | EZY |
| 260690008002 | EZZ |
| 260690009002 | FAA |
| 261299503002 | FAB |
| 261299504002 | FAC |
| 261570011001 | FAD |
| 260019704001 | FAE |
| 261570010001 | FAF |
| 261570010002 | FAG |
| 261570011003 | FAH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261570012003 | FAI |
| 261570012004 | FAJ |
| 261570013001 | FAK |
| 261570013002 | FAL |
| 261570013003 | FAM |
| 260172853005 | FAN |
| 260690009001 | FAO |
| 260119703002 | FAP |
| 260690001003 | FAQ |
| 260690002002 | FAR |
| 260690003001 | FAS |
| 260690003002 | FAT |
| 260690003003 | FAU |
| 260690004001 | FAV |
| 260690004002 | FAW |
| 260690004003 | FAX |
| 260639509004 | FAY |
| 260639507001 | FAZ |
| 260639507003 | FBA |
| 260639507004 | FBB |
| 261299509002 | FBC |
| 261299509003 | FBD |
| 261570008001 | FBE |
| 261570008004 | FBF |
| 260639508001 | FBG |
| 260639508002 | FBH |
| 260639508003 | FBI |
| 260639508004 | FBJ |
| 260690001001 | FBK |
| 260690005002 | FBL |
| 260690006001 | FBM |
| 260690006002 | FBN |
| 260690006003 | FBO |
| 261570002002 | FBP |
| 261570002003 | FBQ |
| 261570008003 | FBR |
| 261570009001 | FBS |
| 261570009002 | FBT |
| 261570009003 | FBU |
| 261570009004 | FBV |
| 261570010003 | FBW |
| 261570010004 | FBX |
| 260570002004 | FBY |
| 260570005001 | FBZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260570005002 | FCA |
| 260570005003 | FCB |
| 260570005004 | FCC |
| 260570006001 | FCD |
| 260570006002 | FCE |
| 260570006003 | FCF |
| 260570006004 | FCG |
| 260570009004 | FCH |
| 260370111012 | FCI |
| 260670302002 | FCJ |
| 260670302003 | FCK |
| 260670303001 | FCL |
| 260670303002 | FCM |
| 260670303003 | FCN |
| 260670304001 | FCO |
| 260670304003 | FCP |
| 260670304004 | FCQ |
| 260810109021 | FCR |
| 260810109023 | FCS |
| 260570008004 | FCT |
| 261179710001 | FCU |
| 261179710002 | FCV |
| 261179710003 | FCW |
| 260450208001 | FCX |
| 260450209011 | FCY |
| 260450209012 | FCZ |
| 260450209013 | FDA |
| 260450209014 | FDB |
| 260450209021 | FDC |
| 260450209022 | FDD |
| 260450209023 | FDE |
| 260450209024 | FDF |
| 260450210011 | FDG |
| 260450210012 | FDH |
| 260450210013 | FDI |
| 260450210021 | FDJ |
| 260450210022 | FDK |
| 260450210023 | FDL |
| 260450210024 | FDM |
| 260670313005 | FDN |
| 261550316002 | FDO |
| 261550317002 | FDP |
| 261550317003 | FDQ |
| 261179709001 | FDR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261179709002 | FDS |
| 261179709003 | FDT |
| 260650062004 | FDU |
| 260659803001 | FDV |
| 260370101052 | FDW |
| 260370101071 | FDX |
| 260370101072 | FDY |
| 260370101081 | FDZ |
| 260370101082 | FEA |
| 260370101083 | FEB |
| 260370103002 | FEC |
| 260370109021 | FED |
| 260370109022 | FEE |
| 260370109023 | FEF |
| 260450214022 | FEG |
| 260450214023 | FEH |
| 260450214024 | FEI |
| 260370104003 | FEJ |
| 260370111042 | FEK |
| 260370111043 | FEL |
| 260370112001 | FEM |
| 260370112002 | FEN |
| 260370112003 | FEO |
| 260650038011 | FEP |
| 260650038012 | FEQ |
| 260650038013 | FER |
| 260650038021 | FES |
| 260650038022 | FET |
| 260650038023 | FEU |
| 260650039011 | FEV |
| 260650039021 | FEW |
| 260650039022 | FEX |
| 260650039023 | FEY |
| 260650040001 | FEZ |
| 260650040002 | FFA |
| 260650040003 | FFB |
| 260650040004 | FFC |
| 260650040005 | FFD |
| 260650041001 | FFE |
| 260650041002 | FFF |
| 260650041003 | FFG |
| 260650041004 | FFH |
| 260650043011 | FFI |
| 260650043012 | FFJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260650043013 | FFK |
| 260650043014 | FFL |
| 260650043021 | FFM |
| 260650043022 | FFN |
| 260650044021 | FFO |
| 260650044022 | FFP |
| 260650044031 | FFQ |
| 260650044032 | FFR |
| 260650045001 | FFS |
| 260650045002 | FFT |
| 260650045003 | FFU |
| 260650046001 | FFV |
| 260650046002 | FFW |
| 260659802001 | FFX |
| 260659800001 | FFY |
| 260650044901 | FFZ |
| 260650044911 | FGA |
| 260650044931 | FGB |
| 260650044941 | FGC |
| 260450212011 | FGD |
| 261251963002 | FGE |
| 260992683001 | FGF |
| 260992683002 | FGG |
| 260992683003 | FGH |
| 260992684001 | FGI |
| 260992684002 | FGJ |
| 260992684003 | FGK |
| 260992684004 | FGL |
| 260992624002 | FGM |
| 260992624003 | FGN |
| 260992625001 | FGO |
| 260992625002 | FGP |
| 260992625003 | FGQ |
| 260992625004 | FGR |
| 260992625005 | FGS |
| 260992625006 | FGT |
| 260992625007 | FGU |
| 260992632003 | FGV |
| 260992632004 | FGW |
| 260992634001 | FGX |
| 260992634002 | FGY |
| 260992634003 | FGZ |
| 260992634004 | FHA |
| 260992634005 | FHB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992635001 | FHC |
| 260992635002 | FHD |
| 260992635003 | FHE |
| 260992635004 | FHF |
| 260992636001 | FHG |
| 260992636002 | FHH |
| 260992636003 | FHI |
| 260992636004 | FHJ |
| 260992636005 | FHK |
| 260992637001 | FHL |
| 260992637002 | FHM |
| 260992637003 | FHN |
| 260992637004 | FHO |
| 260992637005 | FHP |
| 260992638001 | FHQ |
| 260992638002 | FHR |
| 260999238003 | FHS |
| 260999822001 | FHT |
| 260992606002 | FHU |
| 260992606003 | FHV |
| 260992607001 | FHW |
| 260992607002 | FHX |
| 260992607003 | FHY |
| 260992608001 | FHZ |
| 260992608002 | FIA |
| 260992608003 | FIB |
| 260992609001 | FIC |
| 260992609002 | FID |
| 260992609003 | FIE |
| 260992609004 | FIF |
| 260992609005 | FIG |
| 260992610001 | FIH |
| 260992610002 | FII |
| 260992610003 | FIJ |
| 260992621001 | FIK |
| 260992622001 | FIL |
| 260992622002 | FIM |
| 260992622003 | FIN |
| 260992622004 | FIO |
| 260992623001 | FIP |
| 260992623002 | FIQ |
| 260992623003 | FIR |
| 260999823001 | FIS |
| 260992602003 | FIT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260992603002 | FIU |
| 260992604001 | FIV |
| 260992604002 | FIW |
| 260992604003 | FIX |
| 260992604004 | FIY |
| 260992604005 | FIZ |
| 260992611001 | FJA |
| 260992611002 | FJB |
| 260992611003 | FJC |
| 260992612002 | FJD |
| 260992613002 | FJE |
| 260992617002 | FJF |
| 260992618001 | FJG |
| 260992619001 | FJH |
| 260992619002 | FJI |
| 260992620001 | FJJ |
| 260992620002 | FJK |
| 260992620003 | FJL |
| 260992152002 | FJM |
| 260992152003 | FJN |
| 260992152004 | FJO |
| 260992153001 | FJP |
| 260992153002 | FJQ |
| 260992155001 | FJR |
| 260992155002 | FJS |
| 260992155003 | FJT |
| 260992150002 | FJU |
| 260992150003 | FJV |
| 260992160002 | FJW |
| 261476551002 | FJX |
| 261476551003 | FJY |
| 261519712004 | FJZ |
| 260450212012 | FKA |
| 260450212021 | FKB |
| 260450212022 | FKC |
| 260450213011 | FKD |
| 260450213012 | FKE |
| 260450213021 | FKF |
| 260450213022 | FKG |
| 260450213023 | FKH |
| 260450214021 | FKI |
| 260650064021 | FKJ |
| 261179702002 | FKK |
| 261179702003 | FKL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260370107022 | FKM |
| 261450125002 | FKN |
| 261550302001 | FKO |
| 260570001002 | FKP |
| 260937201002 | FKQ |
| 260937221001 | FKR |
| 260937221002 | FKS |
| 260937223001 | FKT |
| 260937223002 | FKU |
| 260937225001 | FKV |
| 260937311001 | FKW |
| 260450203022 | FKX |
| 260450203023 | FKY |
| 260450204021 | FKZ |
| 260450204022 | FLA |
| 260450204023 | FLB |
| 260450204031 | FLC |
| 260450204032 | FLD |
| 260450204033 | FLE |
| 260450204041 | FLF |
| 260450204042 | FLG |
| 260450204043 | FLH |
| 260450205003 | FLI |
| 260810108023 | FLJ |
| 261179707002 | FLK |
| 261179707004 | FLL |
| 261179711004 | FLM |
| 261179712001 | FLN |
| 261179712002 | FLO |
| 261179712003 | FLP |
| 261179712004 | FLQ |
| 261179713001 | FLR |
| 261179713002 | FLS |
| 261179713003 | FLT |
| 261179713004 | FLU |
| 260370111041 | FLV |
| 260650047001 | FLW |
| 260650047002 | FLX |
| 260650048011 | FLY |
| 260650048012 | FLZ |
| 260650048013 | FMA |
| 260650048021 | FMB |
| 260650048022 | FMC |
| 260650048023 | FMD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261550314021 | FME |
| 260650053023 | FMF |
| 260650053024 | FMG |
| 260650054011 | FMH |
| 260650054012 | FMI |
| 260650054013 | FMJ |
| 260650054021 | FMK |
| 260650054022 | FML |
| 260650054023 | FMM |
| 260650055011 | FMN |
| 260650055012 | FMO |
| 260650055013 | FMP |
| 260650055014 | FMQ |
| 260650055021 | FMR |
| 260650055022 | FMS |
| 260650055023 | FMT |
| 260937126012 | FMU |
| 260937126021 | FMV |
| 260937137001 | FMW |
| 260937240011 | FMX |
| 260937250001 | FMY |
| 260937250002 | FMZ |
| 260937250003 | FNA |
| 260937250004 | FNB |
| 260937251001 | FNC |
| 260937251002 | FND |
| 260937251003 | FNE |
| 260937251004 | FNF |
| 260937301011 | FNG |
| 260937301021 | FNH |
| 260937306001 | FNI |
| 260937306002 | FNJ |
| 260937422012 | FNK |
| 260937424011 | FNL |
| 260937424021 | FNM |
| 260937424022 | FNN |
| 260937425001 | FNO |
| 260937425002 | FNP |
| 260937427002 | FNQ |
| 260670316001 | FNR |
| 260670316002 | FNS |
| 260670316003 | FNT |
| 260670317001 | FNU |
| 260670317002 | FNV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260670317003 | FNW |
| 260670317004 | FNX |
| 260670319001 | FNY |
| 260670319002 | FNZ |
| 260670319004 | FOA |
| 260670321001 | FOB |
| 260670321002 | FOC |
| 260670321003 | FOD |
| 260679822001 | FOE |
| 260570009003 | FOF |
| 260570010001 | FOG |
| 260570010002 | FOH |
| 260570010003 | FOI |
| 260570010004 | FOJ |
| 260370110022 | FOK |
| 261550314011 | FOL |
| 261550314014 | FOM |
| 261550314022 | FON |
| 260670312001 | FOO |
| 260670312002 | FOP |
| 260670312003 | FOQ |
| 260670312004 | FOR |
| 261179704003 | FOS |
| 261179704004 | FOT |
| 260650056002 | FOU |
| 260650056003 | FOV |
| 260650062001 | FOW |
| 260650062002 | FOX |
| 260650063011 | FOY |
| 260650063012 | FOZ |
| 260650063013 | FPA |
| 260650063021 | FPB |
| 260650063022 | FPC |
| 260650064011 | FPD |
| 260650064012 | FPE |
| 260937121011 | FPF |
| 260937121021 | FPG |
| 260937133001 | FPH |
| 260937211001 | FPI |
| 260937211002 | FPJ |
| 260937240021 | FPK |
| 260937240031 | FPL |
| 260730004002 | FPM |
| 260730004003 | FPN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260730004004 | FPO |
| 260730005001 | FPP |
| 260730005002 | FPQ |
| 260730005003 | FPR |
| 260730006001 | FPS |
| 260730006002 | FPT |
| 260730007001 | FPU |
| 260730007002 | FPV |
| 260730008001 | FPW |
| 260739401002 | FPX |
| 260739402002 | FPY |
| 260739402003 | FPZ |
| 260739402004 | FQA |
| 260739403001 | FQB |
| 260739403002 | FQC |
| 260739403003 | FQD |
| 260739403004 | FQE |
| 260739404001 | FQF |
| 260739404002 | FQG |
| 260739404003 | FQH |
| 260739405001 | FQI |
| 260739405002 | FQJ |
| 260739406001 | FQK |
| 260739406002 | FQL |
| 260739406003 | FQM |
| 260450205002 | FQN |
| 260650049012 | FQO |
| 260650049013 | FQP |
| 260650049014 | FQQ |
| 260650049015 | FQR |
| 260650049021 | FQS |
| 260650049022 | FQT |
| 260650049023 | FQU |
| 260650049024 | FQV |
| 260650050011 | FQW |
| 260650050012 | FQX |
| 260650050013 | FQY |
| 260650050014 | FQZ |
| 260650050015 | FRA |
| 260650050021 | FRB |
| 260650050022 | FRC |
| 260650050023 | FRD |
| 260370110012 | FRE |
| 260370110013 | FRF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261550302003 | FRG |
| 261550302002 | FRH |
| 261550303001 | FRI |
| 261550303002 | FRJ |
| 261550303003 | FRK |
| 261550303004 | FRL |
| 261550304001 | FRM |
| 261550304002 | FRN |
| 261550304003 | FRO |
| 261550305001 | FRP |
| 261550305002 | FRQ |
| 261550305003 | FRR |
| 261550305004 | FRS |
| 261550306001 | FRT |
| 261550306002 | FRU |
| 261550307001 | FRV |
| 261550307002 | FRW |
| 261550308001 | FRX |
| 261550308002 | FRY |
| 261550308003 | FRZ |
| 261550313021 | FSA |
| 261550314012 | FSB |
| 261550314013 | FSC |
| 261550316003 | FSD |
| 261550317001 | FSE |
| 260570008003 | FSF |
| 261550315001 | FSG |
| 261550315003 | FSH |
| 261550315004 | FSI |
| 261550315005 | FSJ |
| 260670314002 | FSK |
| 260670315001 | FSL |
| 260670315002 | FSM |
| 260670315003 | FSN |
| 260670315004 | FSO |
| 260450206012 | FSP |
| 260450206022 | FSQ |
| 260370106001 | FSR |
| 260370107011 | FSS |
| 260370107012 | FST |
| 260370108011 | FSU |
| 260370108012 | FSV |
| 260370108013 | FSW |
| 260370108014 | FSX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260370108021 | FSY |
| 260370108022 | FSZ |
| 261614025001 | FTA |
| 261251964001 | FTB |
| 261251964002 | FTC |
| 261251964003 | FTD |
| 261251965001 | FTE |
| 261251965002 | FTF |
| 261251965003 | FTG |
| 261251965004 | FTH |
| 261251966001 | FTI |
| 261251968002 | FTJ |
| 261251968003 | FTK |
| 261251969001 | FTL |
| 261635760002 | FTM |
| 261635761001 | FTN |
| 261635761002 | FTO |
| 261635761003 | FTP |
| 261635761004 | FTQ |
| 261635761005 | FTR |
| 261635762001 | FTS |
| 261635762002 | FTT |
| 261635762003 | FTU |
| 261635763001 | FTV |
| 261635763002 | FTW |
| 261635763003 | FTX |
| 261635764001 | FTY |
| 261635764002 | FTZ |
| 261635764003 | FUA |
| 261635765001 | FUB |
| 261635765002 | FUC |
| 261635765003 | FUD |
| 261635765004 | FUE |
| 261635765005 | FUF |
| 261635766001 | FUG |
| 261635766002 | FUH |
| 261635766003 | FUI |
| 261635766004 | FUJ |
| 261635767001 | FUK |
| 261635767002 | FUL |
| 261635767003 | FUM |
| 261614006002 | FUN |
| 261614006003 | FUO |
| 261614006004 | FUP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614007002 | FUQ |
| 261614007003 | FUR |
| 261614032001 | FUS |
| 261614032002 | FUT |
| 261614032003 | FUU |
| 261614033001 | FUV |
| 261614033002 | FUW |
| 261614033003 | FUX |
| 261614034001 | FUY |
| 261614034002 | FUZ |
| 261614034003 | FVA |
| 261614035001 | FVB |
| 261614035002 | FVC |
| 261614041001 | FVD |
| 261614041002 | FVE |
| 261614041003 | FVF |
| 261614041004 | FVG |
| 261614042001 | FVH |
| 261614042002 | FVI |
| 261614043001 | FVJ |
| 261614043002 | FVK |
| 261614043003 | FVL |
| 261614044001 | FVM |
| 261614044002 | FVN |
| 261614045001 | FVO |
| 261614045002 | FVP |
| 261614045003 | FVQ |
| 261614149001 | FVR |
| 261614260001 | FVS |
| 261614550001 | FVT |
| 261614550002 | FVU |
| 261614560002 | FVV |
| 261614003002 | FVW |
| 261614003003 | FVX |
| 261614004002 | FVY |
| 261614004003 | FVZ |
| 261614005001 | FWA |
| 261614005002 | FWB |
| 261614005003 | FWC |
| 261614005004 | FWD |
| 261614005005 | FWE |
| 261614007001 | FWF |
| 261614008001 | FWG |
| 261614046001 | FWH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614046003 | FWI |
| 261614046004 | FWJ |
| 261614052001 | FWK |
| 261614052002 | FWL |
| 261614052003 | FWM |
| 261614052004 | FWN |
| 261614052005 | FWO |
| 261614052006 | FWP |
| 261614053005 | FWQ |
| 261614054001 | FWR |
| 261614054002 | FWS |
| 261614054003 | FWT |
| 261614023001 | FWU |
| 261614023002 | FWV |
| 260370108023 | FWW |
| 260370109011 | FWX |
| 260370109012 | FWY |
| 260570003001 | FWZ |
| 260570003002 | FXA |
| 260570003003 | FXB |
| 260570003004 | FXC |
| 260570004001 | FXD |
| 261112914002 | FXE |
| 260670313003 | FXF |
| 260670319003 | FXG |
| 260730003004 | FXH |
| 260730009001 | FXI |
| 260730009002 | FXJ |
| 260730009003 | FXK |
| 261112914001 | FXL |
| 261179710004 | FXM |
| 261179711002 | FXN |
| 261179704001 | FXO |
| 261179703003 | FXP |
| 261179707001 | FXQ |
| 261179708001 | FXR |
| 261179708002 | FXS |
| 261179708003 | FXT |
| 261179701002 | FXU |
| 260650059004 | FXV |
| 260730002003 | FXW |
| 260739401001 | FXX |
| 260650057002 | FXY |
| 260650057003 | FXZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260650058001 | FYA |
| 260650058002 | FYB |
| 260650058003 | FYC |
| 260650058004 | FYD |
| 260650059001 | FYE |
| 260650059002 | FYF |
| 260370102011 | FYG |
| 260370102012 | FYH |
| 260370102031 | FYI |
| 260370102032 | FYJ |
| 260370102041 | FYK |
| 260370103003 | FYL |
| 260650001001 | FYM |
| 260650001002 | FYN |
| 260650007001 | FYO |
| 260650007002 | FYP |
| 260650007003 | FYQ |
| 260650008001 | FYR |
| 260650008002 | FYS |
| 260650008003 | FYT |
| 260650008004 | FYU |
| 260650031034 | FYV |
| 260650032001 | FYW |
| 260650032002 | FYX |
| 260650033011 | FYY |
| 260650033012 | FYZ |
| 260650033013 | FZA |
| 260650033021 | FZB |
| 260650066001 | FZC |
| 260650066002 | FZD |
| 260650029023 | FZE |
| 260650070001 | FZF |
| 260650070002 | FZG |
| 260650070003 | FZH |
| 260650070004 | FZI |
| 260650070005 | FZJ |
| 260650070006 | FZK |
| 260659801001 | FZL |
| 260450202024 | FZM |
| 260450214012 | FZN |
| 260450214013 | FZO |
| 260650017031 | FZP |
| 260650017032 | FZQ |
| 260650017033 | FZR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260650036023 | FZS |
| 260650051003 | FZT |
| 260650052013 | FZU |
| 260650052014 | FZV |
| 260650052015 | FZW |
| 260650052021 | FZX |
| 260650053031 | FZY |
| 260650053034 | FZZ |
| 260650010002 | GAA |
| 260650012001 | GAB |
| 260650012002 | GAC |
| 260650012003 | GAD |
| 260650021011 | GAE |
| 260650021012 | GAF |
| 260650031031 | GAG |
| 260650031032 | GAH |
| 260650031033 | GAI |
| 260650031035 | GAJ |
| 260650031036 | GAK |
| 260650065001 | GAL |
| 260650065002 | GAM |
| 260650065003 | GAN |
| 260650065004 | GAO |
| 260650066003 | GAP |
| 260650004002 | GAQ |
| 260650004003 | GAR |
| 260650006002 | GAS |
| 260650067003 | GAT |
| 260650067004 | GAU |
| 260650068001 | GAV |
| 260650068002 | GAW |
| 260650068003 | GAX |
| 260650068004 | GAY |
| 260450201031 | GAZ |
| 260450201033 | GBA |
| 260450202012 | GBB |
| 260450203031 | GBC |
| 260450203032 | GBD |
| 260450203041 | GBE |
| 260450203042 | GBF |
| 260450203043 | GBG |
| 260450203044 | GBH |
| 260650067001 | GBI |
| 260650067002 | GBJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260770009001 | GBK |
| 260770009002 | GBL |
| 260770010001 | GBM |
| 260770010002 | GBN |
| 260770010003 | GBO |
| 260770010004 | GBP |
| 260770010005 | GBQ |
| 260770010006 | GBR |
| 260770010007 | GBS |
| 260770011001 | GBT |
| 260770011002 | GBU |
| 260770011003 | GBV |
| 260770017021 | GBW |
| 260770017022 | GBX |
| 260770017023 | GBY |
| 260770017024 | GBZ |
| 260770018011 | GCA |
| 260770018012 | GCB |
| 260770018013 | GCC |
| 260770018014 | GCD |
| 260770018021 | GCE |
| 260770018022 | GCF |
| 260770018023 | GCG |
| 260770019052 | GCH |
| 260770019053 | GCI |
| 260770019054 | GCJ |
| 260770019055 | GCK |
| 260770019061 | GCL |
| 260770021011 | GCM |
| 260770021012 | GCN |
| 260770021013 | GCO |
| 260770021015 | GCP |
| 260770021021 | GCQ |
| 260770021022 | GCR |
| 260770035004 | GCS |
| 260770035005 | GCT |
| 260770015011 | GCU |
| 260770015012 | GCV |
| 260770015013 | GCW |
| 260770015014 | GCX |
| 260770027004 | GCY |
| 260770028021 | GCZ |
| 260770028022 | GDA |
| 260770028023 | GDB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260770028024 | GDC |
| 260770055011 | GDD |
| 260770055012 | GDE |
| 260770055013 | GDF |
| 260770005004 | GDG |
| 260770005005 | GDH |
| 260770015021 | GDI |
| 260770015022 | GDJ |
| 260770015023 | GDK |
| 260770015024 | GDL |
| 260770015031 | GDM |
| 260770015032 | GDN |
| 260770015033 | GDO |
| 260770015034 | GDP |
| 260770015035 | GDQ |
| 260770015061 | GDR |
| 260770015063 | GDS |
| 260770015071 | GDT |
| 260770015072 | GDU |
| 260770015073 | GDV |
| 260770015074 | GDW |
| 260770002021 | GDX |
| 260770003001 | GDY |
| 260770003002 | GDZ |
| 260770003003 | GEA |
| 260770003004 | GEB |
| 260770003005 | GEC |
| 260770005001 | GED |
| 260770005003 | GEE |
| 260770006004 | GEF |
| 260770006005 | GEG |
| 260770006003 | GEH |
| 260770012001 | GEI |
| 260770012003 | GEJ |
| 260770015041 | GEK |
| 260770015042 | GEL |
| 260770015043 | GEM |
| 260770016011 | GEN |
| 260770016012 | GEO |
| 260770016013 | GEP |
| 260770016031 | GEQ |
| 260770016032 | GER |
| 260770017011 | GES |
| 260770017012 | GET |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260770017013 | GEU |
| 260770028011 | GEV |
| 260770028012 | GEW |
| 260770029011 | GEX |
| 260770029012 | GEY |
| 260770029013 | GEZ |
| 260770029031 | GFA |
| 260770029032 | GFB |
| 260770029033 | GFC |
| 260770029041 | GFD |
| 260770029042 | GFE |
| 260770029043 | GFF |
| 260770029044 | GFG |
| 260770029051 | GFH |
| 260770029052 | GFI |
| 260770029053 | GFJ |
| 260770030031 | GFK |
| 260770030032 | GFL |
| 260770030033 | GFM |
| 260770030041 | GFN |
| 260770030042 | GFO |
| 260770030043 | GFP |
| 260050310004 | GFQ |
| 260050310005 | GFR |
| 260050311001 | GFS |
| 260050311002 | GFT |
| 260050311003 | GFU |
| 260050311004 | GFV |
| 261635785004 | GFW |
| 261614025002 | GFX |
| 261614026001 | GFY |
| 261614026002 | GFZ |
| 261614027001 | GGA |
| 261614027002 | GGB |
| 261614027003 | GGC |
| 261614036003 | GGD |
| 261614038001 | GGE |
| 261614038002 | GGF |
| 261614060001 | GGG |
| 261614060002 | GGH |
| 261614660001 | GGI |
| 261614156001 | GGJ |
| 261614158001 | GGK |
| 261614158002 | GGL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614002002 | GGM |
| 261614002003 | GGN |
| 261614002004 | GGO |
| 261614022004 | GGP |
| 261635870002 | GGQ |
| 261635870003 | GGR |
| 261635879001 | GGS |
| 261635879002 | GGT |
| 261635879003 | GGU |
| 261635880001 | GGV |
| 261635880002 | GGW |
| 261635880003 | GGX |
| 261635881001 | GGY |
| 261635881002 | GGZ |
| 261635882001 | GHA |
| 261635882002 | GHB |
| 261635883001 | GHC |
| 261635883002 | GHD |
| 261635883003 | GHE |
| 261635884001 | GHF |
| 261635884002 | GHG |
| 261635884003 | GHH |
| 261635893001 | GHI |
| 261635893002 | GHJ |
| 261635893003 | GHK |
| 261635894001 | GHL |
| 261635894002 | GHM |
| 261635894003 | GHN |
| 261635894004 | GHO |
| 261635894005 | GHP |
| 260937402002 | GHQ |
| 260937403001 | GHR |
| 260937405001 | GHS |
| 260937405002 | GHT |
| 260937406001 | GHU |
| 260937406002 | GHV |
| 260937407001 | GHW |
| 260937407002 | GHX |
| 260937408002 | GHY |
| 260937408003 | GHZ |
| 260937409001 | GIA |
| 260937422011 | GIB |
| 260937422021 | GIC |
| 260937422022 | GID |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260937411001 | GIE |
| 260937411002 | GIF |
| 260937416011 | GIG |
| 260937416012 | GIH |
| 260937416021 | GII |
| 260937416022 | GIJ |
| 260937427001 | GIK |
| 260937429001 | GIL |
| 260937429002 | GIM |
| 260937429003 | GIN |
| 260937433001 | GIO |
| 260937433002 | GIP |
| 260937434001 | GIQ |
| 260937437001 | GIR |
| 260937442001 | GIS |
| 260937442002 | GIT |
| 260937444001 | GIU |
| 260937444002 | GIV |
| 260937446001 | GIW |
| 260937446002 | GIX |
| 261158303002 | GIY |
| 261158303003 | GIZ |
| 261158304001 | GJA |
| 261158304002 | GJB |
| 261158304003 | GJC |
| 261158304004 | GJD |
| 261158305002 | GJE |
| 261158305003 | GJF |
| 261614450002 | GJG |
| 261614462001 | GJH |
| 261614462002 | GJI |
| 261614464001 | GJJ |
| 261614464002 | GJK |
| 261614470001 | GJL |
| 261635735002 | GJM |
| 261635742021 | GJN |
| 261635742022 | GJO |
| 261639857001 | GJP |
| 261635785002 | GJQ |
| 261635785003 | GJR |
| 260050311005 | GJS |
| 260050311006 | GJT |
| 260050312001 | GJU |
| 260050312002 | GJV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260050312003 | GJW |
| 260050312004 | GJX |
| 260050313001 | GJY |
| 260250028002 | GJZ |
| 260770026014 | GKA |
| 260770026015 | GKB |
| 261590120002 | GKC |
| 261590120003 | GKD |
| 261590120004 | GKE |
| 261590120005 | GKF |
| 260250006002 | GKG |
| 260250007001 | GKH |
| 260250007002 | GKI |
| 260250007003 | GKJ |
| 260250019001 | GKK |
| 260250019002 | GKL |
| 260250019003 | GKM |
| 260250020001 | GKN |
| 260250020002 | GKO |
| 260250020003 | GKP |
| 260250020004 | GKQ |
| 260250021001 | GKR |
| 260250022001 | GKS |
| 260250022002 | GKT |
| 260250022003 | GKU |
| 260250022004 | GKV |
| 260250005002 | GKW |
| 260250014001 | GKX |
| 260250014002 | GKY |
| 260250014003 | GKZ |
| 260250014004 | GLA |
| 260250014005 | GLB |
| 260250015001 | GLC |
| 260250015002 | GLD |
| 260250015003 | GLE |
| 260250016001 | GLF |
| 260250016002 | GLG |
| 260250016003 | GLH |
| 260250017001 | GLI |
| 260250017002 | GLJ |
| 260250017003 | GLK |
| 260250018001 | GLL |
| 260250018002 | GLM |
| 260250018003 | GLN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 260250018004 | GLO |
| 260250018005 | GLP |
| 260250027002 | GLQ |
| 260150107005 | GLR |
| 260250002001 | GLS |
| 260250002002 | GLT |
| 260250002003 | GLU |
| 260250008001 | GLV |
| 260250008002 | GLW |
| 260250009001 | GLX |
| 260250009002 | GLY |
| 260250023001 | GLZ |
| 260250023002 | GMA |
| 260250023003 | GMB |
| 260250024001 | GMC |
| 260250024002 | GMD |
| 260250025001 | GME |
| 260250025002 | GMF |
| 260250025003 | GMG |
| 260450208002 | GMH |
| 260450208003 | GMI |
| 260210003002 | GMJ |
| 260210004001 | GMK |
| 260210004002 | GML |
| 260210005001 | GMM |
| 260210006001 | GMN |
| 260210006002 | GMO |
| 260210006003 | GMP |
| 260210007001 | GMQ |
| 260210007002 | GMR |
| 260210007003 | GMS |
| 260210020001 | GMT |
| 260210020002 | GMU |
| 260210020003 | GMV |
| 260210021001 | GMW |
| 260210021002 | GMX |
| 260210021003 | GMY |
| 260210022001 | GMZ |
| 260210022002 | GNA |
| 260210022003 | GNB |
| 260210023001 | GNC |
| 260210023002 | GND |
| 260210024001 | GNE |
| 260210024002 | GNF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260210025001 | GNG |
| 260210025002 | GNH |
| 260210101001 | GNI |
| 260210104002 | GNJ |
| 260770019063 | GNK |
| 260770019071 | GNL |
| 260770019072 | GNM |
| 260770019073 | GNN |
| 260770020021 | GNO |
| 260770020022 | GNP |
| 260770020023 | GNQ |
| 260770020031 | GNR |
| 260770020032 | GNS |
| 260770020041 | GNT |
| 260770020042 | GNU |
| 260770020051 | GNV |
| 260770020052 | GNW |
| 260770020053 | GNX |
| 260770021014 | GNY |
| 260770035001 | GNZ |
| 260770035002 | GOA |
| 260770035003 | GOB |
| 261590101001 | GOC |
| 261590101002 | GOD |
| 260239503004 | GOE |
| 260239511003 | GOF |
| 260239512001 | GOG |
| 260239512002 | GOH |
| 260239512003 | GOI |
| 260239512004 | GOJ |
| 261490416002 | GOK |
| 260270016002 | GOL |
| 260270016003 | GOM |
| 260270016004 | GON |
| 260270021003 | GOO |
| 260270021004 | GOP |
| 260270021005 | GOQ |
| 260239501003 | GOR |
| 260239503003 | GOS |
| 260239510001 | GOT |
| 260239510002 | GOU |
| 260239510003 | GOV |
| 260239511001 | GOW |
| 260239511002 | GOX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260239513001 | GOY |
| 260239513002 | GOZ |
| 260239513003 | GPA |
| 260239513004 | GPB |
| 260239514001 | GPC |
| 260239514002 | GPD |
| 260239514003 | GPE |
| 260239515001 | GPF |
| 260239515002 | GPG |
| 260239515003 | GPH |
| 260239516001 | GPI |
| 260239516002 | GPJ |
| 260239516003 | GPK |
| 260250003002 | GPL |
| 260250010001 | GPM |
| 260250010002 | GPN |
| 260250010003 | GPO |
| 260250010004 | GPP |
| 260250011001 | GPQ |
| 260250011002 | GPR |
| 260250011003 | GPS |
| 260250012001 | GPT |
| 260250012002 | GPU |
| 260250013001 | GPV |
| 260250013002 | GPW |
| 260250013003 | GPX |
| 260250013004 | GPY |
| 260250025004 | GPZ |
| 260250026001 | GQA |
| 260250041001 | GQB |
| 260250041002 | GQC |
| 260210101003 | GQD |
| 260210101004 | GQE |
| 260210102001 | GQF |
| 260210102002 | GQG |
| 260210102003 | GQH |
| 260210102004 | GQI |
| 260210102005 | GQJ |
| 260210102006 | GQK |
| 260210102007 | GQL |
| 260210104001 | GQM |
| 261590106002 | GQN |
| 261490413004 | GQO |
| 261490413005 | GQP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261490413006 | GQQ |
| 261490411012 | GQR |
| 261490411013 | GQS |
| 261490411014 | GQT |
| 261490412003 | GQU |
| 261590115002 | GQV |
| 261590115004 | GQW |
| 261590115005 | GQX |
| 261590116001 | GQY |
| 261590116002 | GQZ |
| 261590116003 | GRA |
| 261590116004 | GRB |
| 260150105002 | GRC |
| 260150106002 | GRD |
| 260150106003 | GRE |
| 260150106005 | GRF |
| 260150106006 | GRG |
| 260270019002 | GRH |
| 260270019003 | GRI |
| 260270019004 | GRJ |
| 260270020001 | GRK |
| 260270020002 | GRL |
| 260270020003 | GRM |
| 260270020004 | GRN |
| 260270020005 | GRO |
| 260270021001 | GRP |
| 260270021002 | GRQ |
| 260270022001 | GRR |
| 260270022002 | GRS |
| 261590115001 | GRT |
| 260770001002 | GRU |
| 260770001003 | GRV |
| 260770018031 | GRW |
| 260770018032 | GRX |
| 260770022011 | GRY |
| 260770022012 | GRZ |
| 260770022013 | GSA |
| 260770022021 | GSB |
| 260770022022 | GSC |
| 260770022023 | GSD |
| 260770022024 | GSE |
| 260770022025 | GSF |
| 260770022026 | GSG |
| 260770033021 | GSH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260770033022 | GSI |
| 260770055021 | GSJ |
| 260770055022 | GSK |
| 260770055023 | GSL |
| 260770055024 | GSM |
| 260770067021 | GSN |
| 260150107003 | GSO |
| 260250027003 | GSP |
| 260770067012 | GSQ |
| 260770067013 | GSR |
| 261635717001 | GSS |
| 261635785005 | GST |
| 261635786001 | GSU |
| 261635786002 | GSV |
| 261635786003 | GSW |
| 261635748002 | GSX |
| 261635748003 | GSY |
| 261635748004 | GSZ |
| 261635748005 | GTA |
| 261635749001 | GTB |
| 261635749002 | GTC |
| 261635750001 | GTD |
| 261635750002 | GTE |
| 261635750003 | GTF |
| 261635750004 | GTG |
| 261635751001 | GTH |
| 261635751002 | GTI |
| 261635751003 | GTJ |
| 261635752001 | GTK |
| 261635752002 | GTL |
| 261635752003 | GTM |
| 261635752004 | GTN |
| 261635753001 | GTO |
| 261635753002 | GTP |
| 261635753003 | GTQ |
| 261635753004 | GTR |
| 261635753005 | GTS |
| 261635754001 | GTT |
| 261635754002 | GTU |
| 261635754003 | GTV |
| 261635754004 | GTW |
| 261635755001 | GTX |
| 261635755002 | GTY |
| 261635755003 | GTZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635755004 | GUA |
| 261635756001 | GUB |
| 261635756002 | GUC |
| 261635799002 | GUD |
| 261635799004 | GUE |
| 261635724002 | GUF |
| 261635725001 | GUG |
| 261635725002 | GUH |
| 261635726001 | GUI |
| 261635726002 | GUJ |
| 261635726003 | GUK |
| 261635726004 | GUL |
| 261635726005 | GUM |
| 261635727001 | GUN |
| 261635727002 | GUO |
| 261635727003 | GUP |
| 261635727004 | GUQ |
| 261635728001 | GUR |
| 261635728002 | GUS |
| 261635728003 | GUT |
| 261635728004 | GUU |
| 261635728005 | GUV |
| 261635728006 | GUW |
| 261635729001 | GUX |
| 261635729002 | GUY |
| 261635729003 | GUZ |
| 261635733002 | GVA |
| 261635734001 | GVB |
| 261635734002 | GVC |
| 261635734003 | GVD |
| 261635734004 | GVE |
| 261635736001 | GVF |
| 261635736002 | GVG |
| 261635736003 | GVH |
| 261635736004 | GVI |
| 261635736005 | GVJ |
| 261635736006 | GVK |
| 261635737011 | GVL |
| 261635737012 | GVM |
| 261635737021 | GVN |
| 261635737022 | GVO |
| 261635737023 | GVP |
| 261635737024 | GVQ |
| 261635737025 | GVR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635738001 | GVS |
| 261635738002 | GVT |
| 261635738003 | GVU |
| 261635738004 | GVV |
| 261635739001 | GVW |
| 261635739002 | GVX |
| 261635740001 | GVY |
| 261635740002 | GVZ |
| 261635740003 | GWA |
| 261635740004 | GWB |
| 261635741001 | GWC |
| 261635741002 | GWD |
| 261635741003 | GWE |
| 261635741004 | GWF |
| 261635743001 | GWG |
| 261635743002 | GWH |
| 261635743003 | GWI |
| 261635799001 | GWJ |
| 261635715002 | GWK |
| 261635715003 | GWL |
| 261635715004 | GWM |
| 261635716001 | GWN |
| 260770067022 | GWO |
| 260770067023 | GWP |
| 260770067024 | GWQ |
| 261590101004 | GWR |
| 261590101005 | GWS |
| 261590101006 | GWT |
| 261590109004 | GWU |
| 261590102005 | GWV |
| 261590114001 | GWW |
| 261590114002 | GWX |
| 261590114003 | GWY |
| 261590114004 | GWZ |
| 261590115003 | GXA |
| 260150102002 | GXB |
| 260150102003 | GXC |
| 260150106001 | GXD |
| 260150107002 | GXE |
| 260150113001 | GXF |
| 260150113002 | GXG |
| 260150113003 | GXH |
| 260150113004 | GXI |
| 260150113005 | GXJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260150113006 | GXK |
| 260150114001 | GXL |
| 260150114002 | GXM |
| 260150114003 | GXN |
| 260150114004 | GXO |
| 260150114005 | GXP |
| 260770026011 | GXQ |
| 260270017002 | GXR |
| 261590113003 | GXS |
| 261590113004 | GXT |
| 261590113005 | GXU |
| 261590120006 | GXV |
| 261590110023 | GXW |
| 261590110024 | GXX |
| 261590116005 | GXY |
| 261590116006 | GXZ |
| 260270017004 | GYA |
| 260270017005 | GYB |
| 261490409001 | GYC |
| 260250029002 | GYD |
| 260250037001 | GYE |
| 260250037002 | GYF |
| 260250037003 | GYG |
| 260250038001 | GYH |
| 260250038002 | GYI |
| 260250038003 | GYJ |
| 260250039001 | GYK |
| 260250039002 | GYL |
| 260250039003 | GYM |
| 260250039004 | GYN |
| 260250040001 | GYO |
| 260250040002 | GYP |
| 260250040003 | GYQ |
| 260250040004 | GYR |
| 260250040005 | GYS |
| 260050313003 | GYT |
| 261590110021 | GYU |
| 261590119001 | GYV |
| 261590119002 | GYW |
| 261490410004 | GYX |
| 261490413001 | GYY |
| 260150101005 | GYZ |
| 260150108001 | GZA |
| 260450211002 | GZB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260050318002 | GZC |
| 260050318003 | GZD |
| 260050318004 | GZE |
| 260050319001 | GZF |
| 260050319002 | GZG |
| 260050319003 | GZH |
| 261590109002 | GZI |
| 261590109003 | GZJ |
| 261590118001 | GZK |
| 261590118002 | GZL |
| 261590118003 | GZM |
| 261590118004 | GZN |
| 261590118005 | GZO |
| 261590118006 | GZP |
| 261590118007 | GZQ |
| 260050320001 | GZR |
| 260050320002 | GZS |
| 260050320003 | GZT |
| 260050320004 | GZU |
| 260050321001 | GZV |
| 260050321002 | GZW |
| 260050321003 | GZX |
| 260150105001 | GZY |
| 260150105003 | GZZ |
| 260239508001 | HAA |
| 260239508002 | HAB |
| 260239508003 | HAC |
| 260239509001 | HAD |
| 260239509002 | HAE |
| 260239509003 | HAF |
| 260590504002 | HAG |
| 260770027001 | HAH |
| 260770027002 | HAI |
| 260770027003 | HAJ |
| 260210008002 | HAK |
| 260210008003 | HAL |
| 260210009001 | HAM |
| 260210009002 | HAN |
| 260210010001 | HAO |
| 260210010002 | HAP |
| 260210011001 | HAQ |
| 260210011002 | HAR |
| 260210013001 | HAS |
| 260210013002 | HAT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260210014001 | HAU |
| 260210017001 | HAV |
| 260210018001 | HAW |
| 260210018002 | HAX |
| 260210018003 | HAY |
| 260770061021 | HAZ |
| 260770061022 | HBA |
| 260770061023 | HBB |
| 260770033024 | HBC |
| 260770034002 | HBD |
| 260050309013 | HBE |
| 261590102001 | HBF |
| 261590102002 | HBG |
| 261590102003 | HBH |
| 261590103001 | HBI |
| 261590103002 | HBJ |
| 261590104001 | HBK |
| 261590104002 | HBL |
| 261590104003 | HBM |
| 261590104004 | HBN |
| 261590105001 | HBO |
| 261590105002 | HBP |
| 261590105003 | HBQ |
| 261490405002 | HBR |
| 261490405003 | HBS |
| 261490406001 | HBT |
| 261490406002 | HBU |
| 261490407001 | HBV |
| 261490407002 | HBW |
| 261490407003 | HBX |
| 261490408001 | HBY |
| 261490408002 | HBZ |
| 261490408003 | HCA |
| 261490413003 | HCB |
| 261490415001 | HCC |
| 261490415002 | HCD |
| 261490415003 | HCE |
| 261490416001 | HCF |
| 261490416003 | HCG |
| 261490401002 | HCH |
| 261490401003 | HCI |
| 261490402001 | HCJ |
| 261490402002 | HCK |
| 261490403001 | HCL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261490403002 | HCM |
| 261490404001 | HCN |
| 261490404002 | HCO |
| 261490409002 | HCP |
| 261490409003 | HCQ |
| 261490409004 | HCR |
| 261490410002 | HCS |
| 261490411021 | HCT |
| 261490411022 | HCU |
| 261490411023 | HCV |
| 261490411024 | HCW |
| 261490412001 | HCX |
| 261490412002 | HCY |
| 260239502001 | HCZ |
| 260239502002 | HDA |
| 260239502003 | HDB |
| 260250028003 | HDC |
| 260450207003 | HDD |
| 260770061031 | HDE |
| 260770061032 | HDF |
| 260770061033 | HDG |
| 260770066011 | HDH |
| 260770066012 | HDI |
| 260770066013 | HDJ |
| 260210103002 | HDK |
| 260210103003 | HDL |
| 260210103004 | HDM |
| 260210103005 | HDN |
| 261490414002 | HDO |
| 261490414003 | HDP |
| 261490414004 | HDQ |
| 260210110002 | HDR |
| 260210110003 | HDS |
| 260210213001 | HDT |
| 260210213002 | HDU |
| 260210213003 | HDV |
| 260210213004 | HDW |
| 260210214001 | HDX |
| 260210214002 | HDY |
| 260210214003 | HDZ |
| 260210214004 | HEA |
| 260210214005 | HEB |
| 260210111002 | HEC |
| 260210111003 | HED |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260210201001 | HEE |
| 260210201002 | HEF |
| 260210201003 | HEG |
| 260210202001 | HEH |
| 260210202002 | HEI |
| 260210202003 | HEJ |
| 260210202004 | HEK |
| 260210202005 | HEL |
| 260210202006 | HEM |
| 260210203001 | HEN |
| 260210105001 | HEO |
| 260210105002 | HEP |
| 260270019005 | HEQ |
| 260270011002 | HER |
| 260270012001 | HES |
| 260270012002 | HET |
| 260270018002 | HEU |
| 260270018004 | HEV |
| 260270018005 | HEW |
| 260210115002 | HEX |
| 260210113003 | HEY |
| 260210113004 | HEZ |
| 260210113005 | HFA |
| 260210113006 | HFB |
| 260210203002 | HFC |
| 260210204001 | HFD |
| 260210204002 | HFE |
| 260210204003 | HFF |
| 260210205001 | HFG |
| 260210205002 | HFH |
| 260210205003 | HFI |
| 260210206001 | HFJ |
| 260210206002 | HFK |
| 260210206003 | HFL |
| 260210206004 | HFM |
| 260210207001 | HFN |
| 261158328002 | HFO |
| 261635717002 | HFP |
| 261635718001 | HFQ |
| 261635718002 | HFR |
| 261635718003 | HFS |
| 261635719001 | HFT |
| 261635719002 | HFU |
| 261635719003 | HFV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635720001 | HFW |
| 261635720002 | HFX |
| 261635721001 | HFY |
| 261635721002 | HFZ |
| 261635721003 | HGA |
| 261635721004 | HGB |
| 261635721005 | HGC |
| 261635722001 | HGD |
| 261635722002 | HGE |
| 261635722003 | HGF |
| 261635722004 | HGG |
| 261635722005 | HGH |
| 261635730001 | HGI |
| 261635730002 | HGJ |
| 261635731001 | HGK |
| 261635731002 | HGL |
| 261635746002 | HGM |
| 261635746003 | HGN |
| 261635746004 | HGO |
| 261635746005 | HGP |
| 261635746006 | HGQ |
| 261635746007 | HGR |
| 261635747001 | HGS |
| 261635747002 | HGT |
| 261635747003 | HGU |
| 261635747004 | HGV |
| 261635747005 | HGW |
| 261635799003 | HGX |
| 261614480001 | HGY |
| 261614480002 | HGZ |
| 261614540001 | HHA |
| 261614540002 | HHB |
| 261614610001 | HHC |
| 261614610002 | HHD |
| 261158308002 | HHE |
| 261158308003 | HHF |
| 261158308004 | HHG |
| 261158336002 | HHH |
| 261158336003 | HHI |
| 261158337002 | HHJ |
| 261158337003 | HHK |
| 261635904003 | HHL |
| 261635906002 | HHM |
| 261635917001 | HHN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635917002 | HHO |
| 261635917003 | HHP |
| 261635990001 | HHQ |
| 261635990002 | HHR |
| 261635990003 | HHS |
| 261635991001 | HHT |
| 261635991002 | HHU |
| 261635991003 | HHV |
| 261635991004 | HHW |
| 261635691002 | HHX |
| 261635692001 | HHY |
| 261635692002 | HHZ |
| 261635692003 | HIA |
| 261635692004 | HIB |
| 261635693001 | HIC |
| 261635693002 | HID |
| 261635694001 | HIE |
| 261635694002 | HIF |
| 261635694003 | HIG |
| 261635695001 | HIH |
| 261635695002 | HII |
| 261635696001 | HIJ |
| 261635696002 | HIK |
| 261635696003 | HIL |
| 261635696004 | HIM |
| 261635697001 | HIN |
| 261635697002 | HIO |
| 261635697003 | HIP |
| 261635697004 | HIQ |
| 261635698001 | HIR |
| 261635698002 | HIS |
| 261635698003 | HIT |
| 261635699001 | HIU |
| 261635699002 | HIV |
| 260937321001 | HIW |
| 260937321002 | HIX |
| 260937321003 | HIY |
| 261614440001 | HIZ |
| 261614450001 | HJA |
| 261635961002 | HJB |
| 261635961003 | HJC |
| 261635961004 | HJD |
| 261635962001 | HJE |
| 261635962002 | HJF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635962003 | HJG |
| 261635963001 | HJH |
| 261635963002 | HJI |
| 261158328001 | HJJ |
| 260210207002 | HJK |
| 260210207003 | HJL |
| 260210209001 | HJM |
| 260210209002 | HJN |
| 260210209003 | HJO |
| 260210209004 | HJP |
| 260210210001 | HJQ |
| 260210210002 | HJR |
| 260210210003 | HJS |
| 260210210004 | HJT |
| 260210211001 | HJU |
| 260210211002 | HJV |
| 260210212001 | HJW |
| 260210212002 | HJX |
| 260270015001 | HJY |
| 260270015002 | HJZ |
| 260270015003 | HKA |
| 260270015004 | HKB |
| 260270018001 | HKC |
| 260270018003 | HKD |
| 260270022003 | HKE |
| 260270022004 | HKF |
| 260270022005 | HKG |
| 260210112004 | HKH |
| 260210116001 | HKI |
| 260210019002 | HKJ |
| 260210014003 | HKK |
| 260210015001 | HKL |
| 260210015002 | HKM |
| 260210016001 | HKN |
| 260210017002 | HKO |
| 260210017003 | HKP |
| 260210114002 | HKQ |
| 260210114003 | HKR |
| 260210113001 | HKS |
| 260270010004 | HKT |
| 260750058001 | HKU |
| 260750069003 | HKV |
| 260750069001 | HKW |
| 260750069002 | HKX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260750061001 | HKY |
| 260910605002 | HKZ |
| 260910606001 | HLA |
| 260910606002 | HLB |
| 260910607001 | HLC |
| 260910607002 | HLD |
| 260910612002 | HLE |
| 260910613011 | HLF |
| 260910613012 | HLG |
| 260910613013 | HLH |
| 260910613014 | HLI |
| 260910613021 | HLJ |
| 260910613022 | HLK |
| 260910613023 | HLL |
| 260910613024 | HLM |
| 260910614001 | HLN |
| 260910614002 | HLO |
| 260910614003 | HLP |
| 260910614004 | HLQ |
| 260910615001 | HLR |
| 260910615002 | HLS |
| 260910615003 | HLT |
| 260910615004 | HLU |
| 260910615005 | HLV |
| 260910616001 | HLW |
| 260910616002 | HLX |
| 260910616003 | HLY |
| 260910617001 | HLZ |
| 260910617002 | HMA |
| 260910617003 | HMB |
| 260910617004 | HMC |
| 260910617005 | HMD |
| 260910620003 | HME |
| 260250033001 | HMF |
| 260250033002 | HMG |
| 260250033003 | HMH |
| 260250034001 | HMI |
| 260250034002 | HMJ |
| 260250035001 | HMK |
| 260250035002 | HML |
| 260250035003 | HMM |
| 260250036001 | HMN |
| 260250036002 | HMO |
| 260250036003 | HMP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260750065005 | HMQ |
| 260910621001 | HMR |
| 260910621005 | HMS |
| 260910622001 | HMT |
| 260910622002 | HMU |
| 260910601003 | HMV |
| 260750063032 | HMW |
| 260750063033 | HMX |
| 260750063034 | HMY |
| 260750063042 | HMZ |
| 260750068031 | HNA |
| 260750068032 | HNB |
| 260750068033 | HNC |
| 260910603023 | HND |
| 260910604011 | HNE |
| 260910604012 | HNF |
| 260590512002 | HNG |
| 260750063041 | HNH |
| 260750063043 | HNI |
| 260910618002 | HNJ |
| 260910624002 | HNK |
| 260910624003 | HNL |
| 260750064021 | HNM |
| 260750064027 | HNN |
| 260750068013 | HNO |
| 260750068041 | HNP |
| 260750068042 | HNQ |
| 260750068043 | HNR |
| 260750064026 | HNS |
| 260590506002 | HNT |
| 260590507001 | HNU |
| 260590507002 | HNV |
| 260590507003 | HNW |
| 260590507004 | HNX |
| 260590508001 | HNY |
| 260590508002 | HNZ |
| 260590509001 | HOA |
| 260590509002 | HOB |
| 260590509003 | HOC |
| 260590509004 | HOD |
| 260590509005 | HOE |
| 260590512003 | HOF |
| 260250030002 | HOG |
| 260250031001 | HOH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260250031002 | HOI |
| 260250031003 | HOJ |
| 260250032001 | HOK |
| 260750064022 | HOL |
| 260750064023 | HOM |
| 260750064024 | HON |
| 260910618001 | HOO |
| 260910618003 | HOP |
| 260910618004 | HOQ |
| 260910619001 | HOR |
| 260590501003 | HOS |
| 260590502002 | HOT |
| 260590505001 | HOU |
| 260590505002 | HOV |
| 260590505004 | HOW |
| 260650061001 | HOX |
| 260650061002 | HOY |
| 260650061003 | HOZ |
| 260650061004 | HPA |
| 260590503002 | HPB |
| 260910604021 | HPC |
| 260910604023 | HPD |
| 260750061004 | HPE |
| 260750061005 | HPF |
| 260590512001 | HPG |
| 260910619003 | HPH |
| 260910619004 | HPI |
| 260910619005 | HPJ |
| 260750068011 | HPK |
| 260590506003 | HPL |
| 260910603021 | HPM |
| 260910603022 | HPN |
| 260590510002 | HPO |
| 261158330003 | HPP |
| 261158330004 | HPQ |
| 260750065002 | HPR |
| 260750065003 | HPS |
| 260750065004 | HPT |
| 260750066002 | HPU |
| 261158329002 | HPV |
| 261158329003 | HPW |
| 261158329004 | HPX |
| 260590511002 | HPY |
| 260750067023 | HPZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260590504004 | HQA |
| 260590504005 | HQB |
| 260910621003 | HQC |
| 260750067011 | HQD |
| 260750067012 | HQE |
| 260750054003 | HQF |
| 260750066001 | HQG |
| 260650060013 | HQH |
| 260650060021 | HQI |
| 260650060022 | HQJ |
| 260650060023 | HQK |
| 260910603013 | HQL |
| 260910607003 | HQM |
| 260910607004 | HQN |
| 260910608001 | HQO |
| 260910608002 | HQP |
| 260910608003 | HQQ |
| 260910623001 | HQR |
| 260910623002 | HQS |
| 260910623003 | HQT |
| 260910623004 | HQU |
| 260910623005 | HQV |
| 260910624004 | HQW |
| 260590511004 | HQX |
| 260810119012 | HQY |
| 260810119021 | HQZ |
| 260810119022 | HRA |
| 260810119023 | HRB |
| 260810122022 | HRC |
| 260810122023 | HRD |
| 260810120023 | HRE |
| 260810122033 | HRF |
| 260810148061 | HRG |
| 260810148062 | HRH |
| 260859611004 | HRI |
| 260859612001 | HRJ |
| 260859612002 | HRK |
| 260859613003 | HRL |
| 261079602002 | HRM |
| 260810110013 | HRN |
| 260810110022 | HRO |
| 260810111021 | HRP |
| 260810111022 | HRQ |
| 261079603002 | HRR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261079604002 | HRS |
| 261079604003 | HRT |
| 261079605001 | HRU |
| 261079605002 | HRV |
| 261079605003 | HRW |
| 261079605004 | HRX |
| 261079606001 | HRY |
| 261079606002 | HRZ |
| 261079606003 | HSA |
| 261079606004 | HSB |
| 261079607001 | HSC |
| 261079607002 | HSD |
| 261079607003 | HSE |
| 261079607004 | HSF |
| 261079813001 | HSG |
| 260730003002 | HSH |
| 261079610004 | HSI |
| 260810146012 | HSJ |
| 261635592001 | HSK |
| 261635701002 | HSL |
| 261635701003 | HSM |
| 261635702001 | HSN |
| 261635702002 | HSO |
| 261635702003 | HSP |
| 261635704001 | HSQ |
| 261635704002 | HSR |
| 261635704003 | HSS |
| 261635704004 | HST |
| 261635704005 | HSU |
| 261635705001 | HSV |
| 261635705002 | HSW |
| 261635705003 | HSX |
| 261635705004 | HSY |
| 261635706001 | HSZ |
| 261635706002 | HTA |
| 261635708001 | HTB |
| 261635708002 | HTC |
| 261635708003 | HTD |
| 261635709001 | HTE |
| 261635709002 | HTF |
| 261635709003 | HTG |
| 261635710001 | HTH |
| 261635710002 | HTI |
| 261635710003 | HTJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635710004 | HTK |
| 261158331003 | HTL |
| 261158331004 | HTM |
| 261158333001 | HTN |
| 261158333002 | HTO |
| 261158333003 | HTP |
| 261158333004 | HTQ |
| 261158326002 | HTR |
| 261158327001 | HTS |
| 261635770002 | HTT |
| 261635770003 | HTU |
| 261635770004 | HTV |
| 261635770005 | HTW |
| 261635771001 | HTX |
| 261635771002 | HTY |
| 261635771003 | HTZ |
| 261635771004 | HUA |
| 261635772001 | HUB |
| 261635772002 | HUC |
| 261635772003 | HUD |
| 261635773001 | HUE |
| 261635773002 | HUF |
| 261635773003 | HUG |
| 261635773004 | HUH |
| 261635774001 | HUI |
| 261635774002 | HUJ |
| 261635774003 | HUK |
| 261635774004 | HUL |
| 261635774005 | HUM |
| 261635775001 | HUN |
| 261635775002 | HUO |
| 261635775003 | HUP |
| 261635775004 | HUQ |
| 261635776001 | HUR |
| 261635776002 | HUS |
| 261635776003 | HUT |
| 261635776004 | HUU |
| 261635777001 | HUV |
| 261635777002 | HUW |
| 261635778001 | HUX |
| 261635778002 | HUY |
| 261635778003 | HUZ |
| 261635778004 | HVA |
| 261635778005 | HVB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635779001 | HVC |
| 261635779002 | HVD |
| 261635779003 | HVE |
| 261635779004 | HVF |
| 261635779005 | HVG |
| 261635780001 | HVH |
| 261635780002 | HVI |
| 261635780003 | HVJ |
| 261635583002 | HVK |
| 261635584001 | HVL |
| 261635584002 | HVM |
| 261635584003 | HVN |
| 261635585001 | HVO |
| 261635585002 | HVP |
| 261635585003 | HVQ |
| 261635585004 | HVR |
| 261635586001 | HVS |
| 261635586002 | HVT |
| 261635587001 | HVU |
| 261635587002 | HVV |
| 261635587003 | HVW |
| 261635588001 | HVX |
| 261635588002 | HVY |
| 261635589001 | HVZ |
| 261635589002 | HWA |
| 261635590001 | HWB |
| 261635590002 | HWC |
| 261635590003 | HWD |
| 261635591001 | HWE |
| 261635591002 | HWF |
| 260810146013 | HWG |
| 260810146014 | HWH |
| 260810146015 | HWI |
| 260810146021 | HWJ |
| 260810146022 | HWK |
| 260810146023 | HWL |
| 260810146024 | HWM |
| 260810148031 | HWN |
| 260810148053 | HWO |
| 260810148032 | HWP |
| 260810148042 | HWQ |
| 260810148043 | HWR |
| 260810148052 | HWS |
| 260810148071 | HWT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810148072 | HWU |
| 260810148073 | HWV |
| 260810101013 | HWW |
| 260810102001 | HWX |
| 260810102002 | HWY |
| 260810103021 | HWZ |
| 260810103022 | HXA |
| 260810106001 | HXB |
| 260810111012 | HXC |
| 260810111023 | HXD |
| 260810114012 | HXE |
| 260810114032 | HXF |
| 260810114051 | HXG |
| 260810114052 | HXH |
| 260810114053 | HXI |
| 260810114061 | HXJ |
| 260810114062 | HXK |
| 260810114063 | HXL |
| 260810114064 | HXM |
| 260050303004 | HXN |
| 260050304011 | HXO |
| 260050304012 | HXP |
| 260050304013 | HXQ |
| 261239710003 | HXR |
| 261239711002 | HXS |
| 261239712001 | HXT |
| 261239712002 | HXU |
| 261239712003 | HXV |
| 260050306002 | HXW |
| 260050306003 | HXX |
| 261179705002 | HXY |
| 261179705003 | HXZ |
| 261179705004 | HYA |
| 261179706002 | HYB |
| 261239710001 | HYC |
| 260810103012 | HYD |
| 260810103013 | HYE |
| 260670313001 | HYF |
| 260810109022 | HYG |
| 260810120021 | HYH |
| 260810120031 | HYI |
| 260810120032 | HYJ |
| 260810120033 | HYK |
| 260810120041 | HYL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810120042 | HYM |
| 260810120043 | HYN |
| 260810120044 | HYO |
| 261079609002 | HYP |
| 260150103001 | HYQ |
| 260150103002 | HYR |
| 260150103003 | HYS |
| 260150103004 | HYT |
| 260150104021 | HYU |
| 260150104022 | HYV |
| 261079608003 | HYW |
| 261079610003 | HYX |
| 261239708001 | HYY |
| 261239708002 | HYZ |
| 261239709001 | HZA |
| 261239709002 | HZB |
| 261239709003 | HZC |
| 261239711001 | HZD |
| 261239701001 | HZE |
| 261179706004 | HZF |
| 261079601001 | HZG |
| 261079602001 | HZH |
| 260810106004 | HZI |
| 260810107001 | HZJ |
| 260810107002 | HZK |
| 260810107003 | HZL |
| 260810108011 | HZM |
| 260810108012 | HZN |
| 260810108013 | HZO |
| 260810108021 | HZP |
| 260810109031 | HZQ |
| 260810109032 | HZR |
| 260810109033 | HZS |
| 260810109034 | HZT |
| 260810109041 | HZU |
| 260810109042 | HZV |
| 260810110011 | HZW |
| 260810110021 | HZX |
| 260810101021 | HZY |
| 260150104012 | HZZ |
| 260810104012 | IAA |
| 260810104013 | IAB |
| 260810104021 | IAC |
| 260810104022 | IAD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810104023 | IAE |
| 260810106002 | IAF |
| 260810114011 | IAG |
| 261079609003 | IAH |
| 261079610001 | IAI |
| 261079610002 | IAJ |
| 260050304023 | IAK |
| 260050305001 | IAL |
| 260050305002 | IAM |
| 260050305003 | IAN |
| 260150104023 | IAO |
| 261239703001 | IAP |
| 261239707001 | IAQ |
| 261239707002 | IAR |
| 261239707003 | IAS |
| 261390243002 | IAT |
| 261390244001 | IAU |
| 261390244002 | IAV |
| 261390244003 | IAW |
| 261390245001 | IAX |
| 261390245002 | IAY |
| 261390201002 | IAZ |
| 261390201003 | IBA |
| 261390202002 | IBB |
| 261390232001 | IBC |
| 261390232002 | IBD |
| 260050307032 | IBE |
| 260050307041 | IBF |
| 260050309021 | IBG |
| 260050309022 | IBH |
| 261059507001 | IBI |
| 261239704002 | IBJ |
| 261239704003 | IBK |
| 261239704004 | IBL |
| 261239705001 | IBM |
| 261239705002 | IBN |
| 261239705003 | IBO |
| 261239705004 | IBP |
| 261239706001 | IBQ |
| 261239706002 | IBR |
| 261239706003 | IBS |
| 261210028002 | IBT |
| 261210028003 | IBU |
| 261210029001 | IBV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261210029002 | IBW |
| 261390209002 | IBX |
| 261390209003 | IBY |
| 261390209004 | IBZ |
| 261390209005 | ICA |
| 261390210001 | ICB |
| 261390210002 | ICC |
| 261390210003 | ICD |
| 261390210004 | ICE |
| 261390210005 | ICF |
| 261390212011 | ICG |
| 261390212012 | ICH |
| 261390212021 | ICI |
| 261390212022 | ICJ |
| 261390212023 | ICK |
| 261390213011 | ICL |
| 261390213012 | ICM |
| 261390213031 | ICN |
| 261390213041 | ICO |
| 261390213042 | ICP |
| 260810130002 | ICQ |
| 260810130003 | ICR |
| 260810131001 | ICS |
| 260810131002 | ICT |
| 260810131003 | ICU |
| 260810132001 | ICV |
| 260810132002 | ICW |
| 260810132003 | ICX |
| 260810132004 | ICY |
| 260810145014 | ICZ |
| 260810145015 | IDA |
| 260810145016 | IDB |
| 261390215001 | IDC |
| 261390215002 | IDD |
| 261390230011 | IDE |
| 260050307021 | IDF |
| 260050307042 | IDG |
| 261270104002 | IDH |
| 261270104003 | IDI |
| 261270104004 | IDJ |
| 261270105001 | IDK |
| 261270105002 | IDL |
| 261270106001 | IDM |
| 261270106002 | IDN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261270106003 | IDO |
| 261270106004 | IDP |
| 260050302002 | IDQ |
| 260050303001 | IDR |
| 260050322001 | IDS |
| 260050322002 | IDT |
| 260050322003 | IDU |
| 260050324011 | IDV |
| 260050324021 | IDW |
| 260050324022 | IDX |
| 260050324023 | IDY |
| 260050326001 | IDZ |
| 261390221071 | IEA |
| 261390226001 | IEB |
| 261390226002 | IEC |
| 261390249001 | IED |
| 261390249002 | IEE |
| 261390249003 | IEF |
| 261390249004 | IEG |
| 261390251005 | IEH |
| 261390252001 | IEI |
| 261390252002 | IEJ |
| 261390252003 | IEK |
| 261390252004 | IEL |
| 261390257001 | IEM |
| 261390257002 | IEN |
| 261390257003 | IEO |
| 261390257004 | IEP |
| 261390257005 | IEQ |
| 261390257006 | IER |
| 261390258001 | IES |
| 261390258002 | IET |
| 261390258003 | IEU |
| 261390258004 | IEV |
| 261390220022 | IEW |
| 261390221031 | IEX |
| 261390221032 | IEY |
| 261390221051 | IEZ |
| 261390221052 | IFA |
| 261390221053 | IFB |
| 261390221061 | IFC |
| 261390221062 | IFD |
| 261390221081 | IFE |
| 261390221082 | IFF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261158327002 | IFG |
| 261635592002 | IFH |
| 261635561002 | IFI |
| 261635561003 | IFJ |
| 261635561004 | IFK |
| 261635562001 | IFL |
| 261635562002 | IFM |
| 261635562003 | IFN |
| 261635563001 | IFO |
| 261635563002 | IFP |
| 261635563003 | IFQ |
| 261635564001 | IFR |
| 261635564002 | IFS |
| 261635564003 | IFT |
| 261635565001 | IFU |
| 261635566001 | IFV |
| 261635566002 | IFW |
| 261635566003 | IFX |
| 261635567001 | IFY |
| 261635567002 | IFZ |
| 261635568001 | IGA |
| 261635568002 | IGB |
| 261635569001 | IGC |
| 261635569002 | IGD |
| 261635569003 | IGE |
| 261635570001 | IGF |
| 261635570002 | IGG |
| 261635570003 | IGH |
| 261635571002 | IGI |
| 261635571003 | IGJ |
| 261635572001 | IGK |
| 261635572002 | IGL |
| 261635573001 | IGM |
| 261635573002 | IGN |
| 261635574001 | IGO |
| 261635574002 | IGP |
| 261635575001 | IGQ |
| 261635575002 | IGR |
| 261635575003 | IGS |
| 261635575004 | IGT |
| 261635576001 | IGU |
| 261635576002 | IGV |
| 261635576003 | IGW |
| 261635577001 | IGX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635577002 | IGY |
| 261635577003 | IGZ |
| 261635577004 | IHA |
| 261635579001 | IHB |
| 261635579002 | IHC |
| 261635579003 | IHD |
| 261635580001 | IHE |
| 261635580002 | IHF |
| 261635580003 | IHG |
| 261635580004 | IHH |
| 261635581001 | IHI |
| 261635581002 | IHJ |
| 261635581003 | IHK |
| 261635582001 | IHL |
| 261635582002 | IHM |
| 261635582003 | IHN |
| 261635582004 | IHO |
| 261158337004 | IHP |
| 261614310002 | IHQ |
| 261614310003 | IHR |
| 261614320001 | IHS |
| 261614320002 | IHT |
| 261614320003 | IHU |
| 261158306001 | IHV |
| 261158306003 | IHW |
| 261158307001 | IHX |
| 261158307002 | IHY |
| 261158307003 | IHZ |
| 261614202002 | IIA |
| 261614211001 | IIB |
| 261614211002 | IIC |
| 261614211003 | IID |
| 261614219001 | IIE |
| 261614222003 | IIF |
| 261614222004 | IIG |
| 261158318001 | IIH |
| 261158318002 | III |
| 261158319001 | IIJ |
| 261158319002 | IIK |
| 261158320001 | IIL |
| 261158320002 | IIM |
| 261158321001 | IIN |
| 261158321002 | IIO |
| 261158322001 | IIP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261158322002 | IIQ |
| 261158323001 | IIR |
| 261158323002 | IIS |
| 261158323003 | IIT |
| 261158323004 | IIU |
| 261158323005 | IIV |
| 261158324001 | IIW |
| 261158324002 | IIX |
| 261158324003 | IIY |
| 261158325001 | IIZ |
| 261158325002 | IJA |
| 261158325003 | IJB |
| 261390221083 | IJC |
| 261390221084 | IJD |
| 261390222031 | IJE |
| 261390222032 | IJF |
| 261390222033 | IJG |
| 261390222034 | IJH |
| 261390222035 | IJI |
| 261390222036 | IJJ |
| 261390222061 | IJK |
| 261390231001 | IJL |
| 261390231002 | IJM |
| 261390231003 | IJN |
| 261390231004 | IJO |
| 261390251001 | IJP |
| 261390251002 | IJQ |
| 261390251003 | IJR |
| 261390251004 | IJS |
| 261210033002 | IJT |
| 261390217001 | IJU |
| 261390218011 | IJV |
| 261390218012 | IJW |
| 261390218013 | IJX |
| 261390218021 | IJY |
| 261390218022 | IJZ |
| 261390219011 | IKA |
| 261390219012 | IKB |
| 261390219023 | IKC |
| 261390230012 | IKD |
| 261390230022 | IKE |
| 261390235001 | IKF |
| 261390235002 | IKG |
| 261390236001 | IKH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261390216032 | IKI |
| 261390216033 | IKJ |
| 261390216041 | IKK |
| 261390216042 | IKL |
| 261390216043 | IKM |
| 261390216044 | IKN |
| 261390216045 | IKO |
| 261390216051 | IKP |
| 261390216052 | IKQ |
| 261390216061 | IKR |
| 261390216062 | IKS |
| 261390216063 | IKT |
| 261390246001 | IKU |
| 261390246002 | IKV |
| 261059502002 | IKW |
| 261059502003 | IKX |
| 261059503001 | IKY |
| 261059503002 | IKZ |
| 261059503003 | ILA |
| 261059504001 | ILB |
| 261059504002 | ILC |
| 261059504003 | ILD |
| 261059504004 | ILE |
| 261059504005 | ILF |
| 261059505001 | ILG |
| 261059505002 | ILH |
| 261059505003 | ILI |
| 261059505004 | ILJ |
| 261059506003 | ILK |
| 261059508002 | ILL |
| 261059508003 | ILM |
| 261390214001 | ILN |
| 261270110002 | ILO |
| 261210038002 | ILP |
| 261210038003 | ILQ |
| 261210039001 | ILR |
| 261210039002 | ILS |
| 261270103003 | ILT |
| 261210006012 | ILU |
| 261210008001 | ILV |
| 261210008002 | ILW |
| 261210008003 | ILX |
| 261210008004 | ILY |
| 261210009001 | ILZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261210009002 | IMA |
| 261210009003 | IMB |
| 261210009004 | IMC |
| 261210010001 | IMD |
| 261210021001 | IME |
| 261210021002 | IMF |
| 261210021003 | IMG |
| 261210022001 | IMH |
| 261210022002 | IMI |
| 261210022003 | IMJ |
| 261210023001 | IMK |
| 261210023002 | IML |
| 261210023003 | IMM |
| 261210023004 | IMN |
| 261210023005 | IMO |
| 261210024002 | IMP |
| 261210025001 | IMQ |
| 261210025002 | IMR |
| 261210025003 | IMS |
| 261210025004 | IMT |
| 261210025005 | IMU |
| 261210026021 | IMV |
| 261210042003 | IMW |
| 261210042004 | IMX |
| 261210001002 | IMY |
| 261210001003 | IMZ |
| 261210001004 | INA |
| 261210019011 | INB |
| 261210019012 | INC |
| 261210019021 | IND |
| 261210019022 | INE |
| 261210019023 | INF |
| 261210019024 | ING |
| 261210019025 | INH |
| 261210020001 | INI |
| 261210020002 | INJ |
| 261210020003 | INK |
| 261210031001 | INL |
| 261210031002 | INM |
| 261210032001 | INN |
| 261210032002 | INO |
| 261210032003 | INP |
| 261210032004 | INQ |
| 261210042001 | INR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261210026011 | INS |
| 261210026012 | INT |
| 261210026013 | INU |
| 261210026022 | INV |
| 261210027001 | INW |
| 261210027002 | INX |
| 261210027003 | INY |
| 261210027004 | INZ |
| 261210027005 | IOA |
| 261210043001 | IOB |
| 261210043002 | IOC |
| 261210015002 | IOD |
| 261210015003 | IOE |
| 261210015004 | IOF |
| 261210016001 | IOG |
| 261210017001 | IOH |
| 261210017002 | IOI |
| 261210017003 | IOJ |
| 261210018001 | IOK |
| 261210018002 | IOL |
| 261210034001 | IOM |
| 261210034002 | ION |
| 261210035001 | IOO |
| 261270109002 | IOP |
| 261390204002 | IOQ |
| 261390204003 | IOR |
| 261270108002 | IOS |
| 260050310001 | IOT |
| 260050310002 | IOU |
| 261210029004 | IOV |
| 261210030001 | IOW |
| 261210030003 | IOX |
| 260050308003 | IOY |
| 260050308004 | IOZ |
| 261059506002 | IPA |
| 261059506004 | IPB |
| 261059508001 | IPC |
| 261270103002 | IPD |
| 261270109001 | IPE |
| 261390205012 | IPF |
| 261390205031 | IPG |
| 261390205032 | IPH |
| 261390205041 | IPI |
| 261390206001 | IPJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261390206002 | IPK |
| 261390206003 | IPL |
| 261390211001 | IPM |
| 261390211002 | IPN |
| 261390211003 | IPO |
| 261390211004 | IPP |
| 261210033004 | IPQ |
| 261210034003 | IPR |
| 261210036001 | IPS |
| 261210036002 | IPT |
| 261210036003 | IPU |
| 261210036004 | IPV |
| 261390213043 | IPW |
| 261390220013 | IPX |
| 261390220021 | IPY |
| 261390220023 | IPZ |
| 261210037001 | IQA |
| 261210037002 | IQB |
| 261210037003 | IQC |
| 261210037004 | IQD |
| 261210040001 | IQE |
| 261390219022 | IQF |
| 261390220012 | IQG |
| 261390222062 | IQH |
| 261390229001 | IQI |
| 261390229002 | IQJ |
| 261390229003 | IQK |
| 261390229004 | IQL |
| 261390229005 | IQM |
| 261390230021 | IQN |
| 261390230023 | IQO |
| 261390255001 | IQP |
| 260810006002 | IQQ |
| 260810007001 | IQR |
| 260810007002 | IQS |
| 260810007003 | IQT |
| 260810008001 | IQU |
| 260810008002 | IQV |
| 260810008003 | IQW |
| 260810015001 | IQX |
| 260810015002 | IQY |
| 260810015003 | IQZ |
| 260810016001 | IRA |
| 260810016002 | IRB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 260810016003 | IRC |
| 260810016004 | IRD |
| 260810016005 | IRE |
| 260810017001 | IRF |
| 260810017002 | IRG |
| 260810017003 | IRH |
| 260810018001 | IRI |
| 260810018002 | IRJ |
| 260810018003 | IRK |
| 260810018004 | IRL |
| 260810018005 | IRM |
| 260810019001 | IRN |
| 260810019002 | IRO |
| 260810019003 | IRP |
| 260810019004 | IRQ |
| 260810019005 | IRR |
| 260810019006 | IRS |
| 260810027001 | IRT |
| 260810027002 | IRU |
| 260810027003 | IRV |
| 260810002002 | IRW |
| 260810003001 | IRX |
| 260810003002 | IRY |
| 260810003003 | IRZ |
| 260810004001 | ISA |
| 260810004002 | ISB |
| 261635627003 | ISC |
| 261158309002 | ISD |
| 261158311001 | ISE |
| 261158311002 | ISF |
| 261158312004 | ISG |
| 261158313001 | ISH |
| 261158313002 | ISI |
| 261158313003 | ISJ |
| 261158313004 | ISK |
| 261158313005 | ISL |
| 261158314001 | ISM |
| 261158314002 | ISN |
| 261158314003 | ISO |
| 261158314004 | ISP |
| 261158314005 | ISQ |
| 261158315001 | ISR |
| 261158315002 | ISS |
| 261158315003 | IST |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261158316001 | ISU |
| 261158316002 | ISV |
| 261158316003 | ISW |
| 261158317001 | ISX |
| 261158317002 | ISY |
| 261158317003 | ISZ |
| 261158317004 | ITA |
| 261635904001 | ITB |
| 261635904002 | ITC |
| 261635905001 | ITD |
| 261635905002 | ITE |
| 261635905004 | ITF |
| 261635906001 | ITG |
| 261251383022 | ITH |
| 261158302002 | ITI |
| 261158302003 | ITJ |
| 261158302004 | ITK |
| 261158312001 | ITL |
| 261158312002 | ITM |
| 261158312003 | ITN |
| 261158312005 | ITO |
| 261251377001 | ITP |
| 261251378001 | ITQ |
| 261251378002 | ITR |
| 261251684002 | ITS |
| 261614640002 | ITT |
| 261614640004 | ITU |
| 261635601001 | ITV |
| 261635601002 | ITW |
| 261635601003 | ITX |
| 261635602001 | ITY |
| 261635602002 | ITZ |
| 261635602003 | IUA |
| 261635602004 | IUB |
| 261635613002 | IUC |
| 261635603001 | IUD |
| 261635603002 | IUE |
| 261635603003 | IUF |
| 261635604001 | IUG |
| 261635604002 | IUH |
| 261635604003 | IUI |
| 261635604004 | IUJ |
| 261635604005 | IUK |
| 261635612001 | IUL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635612002 | IUM |
| 261635613001 | IUN |
| 260937331002 | IUO |
| 260937336011 | IUP |
| 260937336012 | IUQ |
| 260937336013 | IUR |
| 260937336021 | IUS |
| 260937336022 | IUT |
| 260937434002 | IUU |
| 260937435001 | IUV |
| 260937436002 | IUW |
| 260937438002 | IUX |
| 260937438003 | IUY |
| 260937438004 | IUZ |
| 260937439001 | IVA |
| 260937439002 | IVB |
| 261614440002 | IVC |
| 261635616001 | IVD |
| 261635616002 | IVE |
| 261635616003 | IVF |
| 261635617001 | IVG |
| 261635617002 | IVH |
| 261635619001 | IVI |
| 261635619002 | IVJ |
| 261635619003 | IVK |
| 261635623001 | IVL |
| 261635623002 | IVM |
| 261635624001 | IVN |
| 261635624002 | IVO |
| 261635624003 | IVP |
| 261635624004 | IVQ |
| 261635625001 | IVR |
| 261635625002 | IVS |
| 261635626001 | IVT |
| 261635626002 | IVU |
| 261635626003 | IVV |
| 261635627001 | IVW |
| 261635627002 | IVX |
| 260810004003 | IVY |
| 260810005001 | IVZ |
| 260810005002 | IWA |
| 260810005003 | IWB |
| 260810005004 | IWC |
| 260810009001 | IWD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810009002 | IWE |
| 260810009003 | IWF |
| 260810010001 | IWG |
| 260810010002 | IWH |
| 260810010003 | IWI |
| 260810010004 | IWJ |
| 260810011011 | IWK |
| 260810011012 | IWL |
| 260810011021 | IWM |
| 260810011022 | IWN |
| 260810013001 | IWO |
| 260810013002 | IWP |
| 260810043003 | IWQ |
| 260810044002 | IWR |
| 260810044005 | IWS |
| 260810045002 | IWT |
| 260810045003 | IWU |
| 260810045004 | IWV |
| 260810045005 | IWW |
| 260810045006 | IWX |
| 260810046001 | IWY |
| 260810046002 | IWZ |
| 260810046003 | IXA |
| 260810127011 | IXB |
| 260810127012 | IXC |
| 260810127013 | IXD |
| 260810127014 | IXE |
| 260810127021 | IXF |
| 260810127022 | IXG |
| 260810127023 | IXH |
| 260810127031 | IXI |
| 260810127032 | IXJ |
| 260810127033 | IXK |
| 260810127034 | IXL |
| 260810128001 | IXM |
| 260810128002 | IXN |
| 260810128003 | IXO |
| 260810148041 | IXP |
| 260810148044 | IXQ |
| 260810148051 | IXR |
| 260810133002 | IXS |
| 260810133003 | IXT |
| 260810135001 | IXU |
| 260810135002 | IXV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810135003 | IXW |
| 260810137001 | IXX |
| 260810137002 | IXY |
| 260810137003 | IXZ |
| 260810137004 | IYA |
| 260810140001 | IYB |
| 260810140002 | IYC |
| 260810140003 | IYD |
| 260810140004 | IYE |
| 260810140005 | IYF |
| 260810140006 | IYG |
| 260810145022 | IYH |
| 260810145023 | IYI |
| 260810126042 | IYJ |
| 260810126071 | IYK |
| 260810126072 | IYL |
| 260810126081 | IYM |
| 260810126082 | IYN |
| 260810138024 | IYO |
| 260810145013 | IYP |
| 260810116002 | IYQ |
| 260810116003 | IYR |
| 260810116004 | IYS |
| 260810116005 | IYT |
| 260810117011 | IYU |
| 260810117012 | IYV |
| 260810117013 | IYW |
| 260810117021 | IYX |
| 260810117022 | IYY |
| 261390214002 | IYZ |
| 261390214003 | IZA |
| 261390214004 | IZB |
| 260810115001 | IZC |
| 260810115002 | IZD |
| 260810115003 | IZE |
| 260810115004 | IZF |
| 260810118041 | IZG |
| 260810118042 | IZH |
| 260810118043 | IZI |
| 260810122011 | IZJ |
| 260810122012 | IZK |
| 260810122013 | IZL |
| 260810122021 | IZM |
| 260810122031 | IZN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810122032 | IZO |
| 260810126051 | IZP |
| 260810126052 | IZQ |
| 260810126061 | IZR |
| 260810126062 | IZS |
| 260810126063 | IZT |
| 260810126064 | IZU |
| 260810129012 | IZV |
| 260810129021 | IZW |
| 260810129022 | IZX |
| 260810129023 | IZY |
| 260810136001 | IZZ |
| 260810136002 | JAA |
| 260810141001 | JAB |
| 260810141002 | JAC |
| 260810142001 | JAD |
| 260810142002 | JAE |
| 260810143001 | JAF |
| 260810143002 | JAG |
| 260810147011 | JAH |
| 260810147012 | JAI |
| 260810147013 | JAJ |
| 260810147031 | JAK |
| 260810147032 | JAL |
| 260810147041 | JAM |
| 260810147042 | JAN |
| 261653804001 | JAO |
| 261653804002 | JAP |
| 261653804003 | JAQ |
| 261653805001 | JAR |
| 261653805002 | JAS |
| 261653805003 | JAT |
| 261653805004 | JAU |
| 261653806001 | JAV |
| 261653806002 | JAW |
| 261653806003 | JAX |
| 261653807001 | JAY |
| 261653807002 | JAZ |
| 261653807003 | JBA |
| 261653808001 | JBB |
| 261653808002 | JBC |
| 261653808003 | JBD |
| 261010002002 | JBE |
| 261010003002 | JBF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260099604002 | JBG |
| 260099604003 | JBH |
| 260190005002 | JBI |
| 260190003001 | JBJ |
| 260899705003 | JBK |
| 260099603002 | JBL |
| 260099603003 | JBM |
| 261010001004 | JBN |
| 260099606003 | JBO |
| 260099606004 | JBP |
| 261339704001 | JBQ |
| 261339704002 | JBR |
| 261339704004 | JBS |
| 261339705001 | JBT |
| 261339705003 | JBU |
| 261339705004 | JBV |
| 261139604002 | JBW |
| 260555503001 | JBX |
| 260799504003 | JBY |
| 260190004001 | JBZ |
| 260190004002 | JCA |
| 260190005003 | JCB |
| 260555505002 | JCC |
| 260555505003 | JCD |
| 261339705005 | JCE |
| 261339706004 | JCF |
| 260190002002 | JCG |
| 260190001004 | JCH |
| 260555503004 | JCI |
| 260555504002 | JCJ |
| 260555504003 | JCK |
| 260859601002 | JCL |
| 260859601003 | JCM |
| 261010005002 | JCN |
| 260799503001 | JCO |
| 260799503002 | JCP |
| 260799503003 | JCQ |
| 260799504001 | JCR |
| 260799506011 | JCS |
| 260799506012 | JCT |
| 260799506021 | JCU |
| 260799506022 | JCV |
| 260099605001 | JCW |
| 260099606001 | JCX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260555503003 | JCY |
| 260555506001 | JCZ |
| 261139601003 | JDA |
| 261139601004 | JDB |
| 261139602001 | JDC |
| 261139602002 | JDD |
| 261139602003 | JDE |
| 261139603001 | JDF |
| 261139603002 | JDG |
| 261339703001 | JDH |
| 261339703002 | JDI |
| 260099607002 | JDJ |
| 260099607003 | JDK |
| 260099607004 | JDL |
| 260799502002 | JDM |
| 260799506013 | JDN |
| 261010004002 | JDO |
| 261010004003 | JDP |
| 261010005003 | JDQ |
| 261010007001 | JDR |
| 261010007002 | JDS |
| 261010007003 | JDT |
| 261010007004 | JDU |
| 261010008001 | JDV |
| 261010008002 | JDW |
| 261010008003 | JDX |
| 261010008004 | JDY |
| 261010009001 | JDZ |
| 261010009002 | JEA |
| 261010009003 | JEB |
| 261653801001 | JEC |
| 261653801002 | JED |
| 261653801003 | JEE |
| 261339701001 | JEF |
| 261339701002 | JEG |
| 261339701003 | JEH |
| 261653802003 | JEI |
| 260899701002 | JEJ |
| 260799502003 | JEK |
| 260799502004 | JEL |
| 260859613001 | JEM |
| 261339703003 | JEN |
| 261339703004 | JEO |
| 261339706001 | JEP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261339706002 | JEQ |
| 261339706003 | JER |
| 260799504002 | JES |
| 260899702002 | JET |
| 260899702003 | JEU |
| 260899702004 | JEV |
| 260555507004 | JEW |
| 260555513003 | JEX |
| 261635840003 | JEY |
| 261635628001 | JEZ |
| 261635628002 | JFA |
| 261635628003 | JFB |
| 261635629001 | JFC |
| 261635629002 | JFD |
| 261635629003 | JFE |
| 261635920002 | JFF |
| 261635970001 | JFG |
| 261635970002 | JFH |
| 261635970003 | JFI |
| 261635980001 | JFJ |
| 261635980002 | JFK |
| 261635980003 | JFL |
| 261635980004 | JFM |
| 261635855002 | JFN |
| 261635856001 | JFO |
| 261635856002 | JFP |
| 261635857001 | JFQ |
| 261635857002 | JFR |
| 261635858001 | JFS |
| 261635858002 | JFT |
| 261635859001 | JFU |
| 261635859002 | JFV |
| 261635859003 | JFW |
| 261635859004 | JFX |
| 261635862001 | JFY |
| 261635862002 | JFZ |
| 261635862003 | JGA |
| 261635862004 | JGB |
| 261635863001 | JGC |
| 261635863002 | JGD |
| 261635905003 | JGE |
| 261635916001 | JGF |
| 261635916002 | JGG |
| 261639854001 | JGH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614222001 | JGI |
| 261614222002 | JGJ |
| 261614229002 | JGK |
| 261614234001 | JGL |
| 261614234002 | JGM |
| 261614234003 | JGN |
| 261614236001 | JGO |
| 261614236002 | JGP |
| 261614250002 | JGQ |
| 261614250003 | JGR |
| 261614260002 | JGS |
| 260937447002 | JGT |
| 260937448001 | JGU |
| 260937448002 | JGV |
| 260937449001 | JGW |
| 261251381001 | JGX |
| 261251381002 | JGY |
| 261251383011 | JGZ |
| 261251383021 | JHA |
| 261251386001 | JHB |
| 261251392001 | JHC |
| 261251392002 | JHD |
| 261251392003 | JHE |
| 261251392004 | JHF |
| 261251392005 | JHG |
| 261251394001 | JHH |
| 261251394002 | JHI |
| 261158301002 | JHJ |
| 261158301003 | JHK |
| 261635830002 | JHL |
| 261635830003 | JHM |
| 261635831001 | JHN |
| 261635831002 | JHO |
| 261635831003 | JHP |
| 261635831004 | JHQ |
| 261635831005 | JHR |
| 261635832001 | JHS |
| 261635832002 | JHT |
| 261635832003 | JHU |
| 261635833001 | JHV |
| 261635833002 | JHW |
| 261635834001 | JHX |
| 261635834002 | JHY |
| 261635834003 | JHZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635834004 | JIA |
| 261635834005 | JIB |
| 261635835001 | JIC |
| 261635835002 | JID |
| 261635835003 | JIE |
| 261635836001 | JIF |
| 261635836002 | JIG |
| 261635836003 | JIH |
| 261635837001 | JII |
| 261635837002 | JIJ |
| 261635837003 | JIK |
| 261635837004 | JIL |
| 261635838001 | JIM |
| 261635838002 | JIN |
| 261635838003 | JIO |
| 261635839001 | JIP |
| 261635839002 | JIQ |
| 261635839003 | JIR |
| 261635840001 | JIS |
| 261635840002 | JIT |
| 260555514001 | JIU |
| 260555514002 | JIV |
| 260555514003 | JIW |
| 260555514004 | JIX |
| 260555515001 | JIY |
| 260555515002 | JIZ |
| 260555515003 | JJA |
| 260899706001 | JJB |
| 260899706002 | JJC |
| 260899706003 | JJD |
| 260555502004 | JJE |
| 260555504001 | JJF |
| 260555505004 | JJG |
| 260555506002 | JJH |
| 260555506003 | JJI |
| 260555506004 | JJJ |
| 260555507001 | JJK |
| 260555507002 | JJL |
| 260555508001 | JJM |
| 260555508002 | JJN |
| 260555508003 | JJO |
| 260555508004 | JJP |
| 260555509001 | JJQ |
| 260555509002 | JJR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260555509003 | JJS |
| 260555509004 | JJT |
| 260555510001 | JJU |
| 260555510002 | JJV |
| 260555510003 | JJW |
| 260555510004 | JJX |
| 260555511001 | JJY |
| 260555511002 | JJZ |
| 260555511003 | JKA |
| 260555512001 | JKB |
| 260555512002 | JKC |
| 260555512003 | JKD |
| 260555513001 | JKE |
| 260555513002 | JKF |
| 260555513004 | JKG |
| 261339702002 | JKH |
| 261339702003 | JKI |
| 261010006002 | JKJ |
| 260555501021 | JKK |
| 260555501022 | JKL |
| 260555502001 | JKM |
| 260479701001 | JKN |
| 260479702003 | JKO |
| 260479702004 | JKP |
| 260479705002 | JKQ |
| 260070002002 | JKR |
| 260070002003 | JKS |
| 260070003001 | JKT |
| 260070003002 | JKU |
| 260070003003 | JKV |
| 260070003004 | JKW |
| 260070004001 | JKX |
| 260070004002 | JKY |
| 260070004003 | JKZ |
| 260070004004 | JLA |
| 260070005001 | JLB |
| 260070005002 | JLC |
| 260070005003 | JLD |
| 260070006001 | JLE |
| 260070006002 | JLF |
| 260070007001 | JLG |
| 260070007002 | JLH |
| 260070007003 | JLI |
| 260070008001 | JLJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260070008002 | JLK |
| 260070008003 | JLL |
| 260070008004 | JLM |
| 260070009001 | JLN |
| 261419505003 | JLO |
| 261199102002 | JLP |
| 261199104001 | JLQ |
| 261199104003 | JLR |
| 260339710001 | JLS |
| 260339710002 | JLT |
| 260339711001 | JLU |
| 260290003002 | JLV |
| 260290009001 | JLW |
| 260290012001 | JLX |
| 260290012002 | JLY |
| 260290013001 | JLZ |
| 260290013002 | JMA |
| 260290014001 | JMB |
| 260290001002 | JMC |
| 260339706003 | JMD |
| 260979501002 | JME |
| 260290004002 | JMF |
| 260290008001 | JMG |
| 260290008002 | JMH |
| 260290009002 | JMI |
| 260290015001 | JMJ |
| 260290015002 | JMK |
| 260290015003 | JML |
| 260319601003 | JMM |
| 260319602001 | JMN |
| 260319602002 | JMO |
| 260319602003 | JMP |
| 260319603001 | JMQ |
| 260319603002 | JMR |
| 260319603003 | JMS |
| 260319603004 | JMT |
| 260319604001 | JMU |
| 260319604002 | JMV |
| 260319604003 | JMW |
| 260319604004 | JMX |
| 260319605001 | JMY |
| 260099602002 | JMZ |
| 260290010001 | JNA |
| 260290010002 | JNB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260290010003 | JNC |
| 260290011001 | JND |
| 260290011002 | JNE |
| 260099601002 | JNF |
| 261379502001 | JNG |
| 261379502002 | JNH |
| 261379502003 | JNI |
| 261379503001 | JNJ |
| 261379503002 | JNK |
| 261379503003 | JNL |
| 261379503004 | JNM |
| 261379504002 | JNN |
| 261379505001 | JNO |
| 261379505002 | JNP |
| 261379505003 | JNQ |
| 261379506001 | JNR |
| 261379506002 | JNS |
| 261379506003 | JNT |
| 261379506004 | JNU |
| 260399602001 | JNV |
| 260399602002 | JNW |
| 260399602003 | JNX |
| 260399603001 | JNY |
| 260399603002 | JNZ |
| 260399603003 | JOA |
| 260399604002 | JOB |
| 260399604003 | JOC |
| 260399605002 | JOD |
| 260479703002 | JOE |
| 260479703003 | JOF |
| 260479703004 | JOG |
| 260479704001 | JOH |
| 260479704002 | JOI |
| 260479704003 | JOJ |
| 261199101002 | JOK |
| 261199103001 | JOL |
| 261199103002 | JOM |
| 260070001004 | JON |
| 260319606002 | JOO |
| 260319607001 | JOP |
| 260319607003 | JOQ |
| 260319608002 | JOR |
| 260070001002 | JOS |
| 260070001003 | JOT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260070002004 | JOU |
| 261199105001 | JOV |
| 261199105002 | JOW |
| 261359702011 | JOX |
| 261359702012 | JOY |
| 261419503002 | JOZ |
| 260979503002 | JPA |
| 261419504001 | JPB |
| 261419504002 | JPC |
| 261419504003 | JPD |
| 260070002005 | JPE |
| 260070009002 | JPF |
| 260070009003 | JPG |
| 260479705003 | JPH |
| 260479706001 | JPI |
| 260479706002 | JPJ |
| 260479706003 | JPK |
| 260479707001 | JPL |
| 260479707002 | JPM |
| 260479707003 | JPN |
| 260479708001 | JPO |
| 260479708002 | JPP |
| 260479708003 | JPQ |
| 260479708004 | JPR |
| 261419506002 | JPS |
| 261419502001 | JPT |
| 261419502002 | JPU |
| 261419502003 | JPV |
| 261419503001 | JPW |
| 261419503003 | JPX |
| 261419505001 | JPY |
| 260339708003 | JPZ |
| 260979504003 | JQA |
| 260979505002 | JQB |
| 260979505003 | JQC |
| 260979505004 | JQD |
| 260339701002 | JQE |
| 260339701003 | JQF |
| 260339702001 | JQG |
| 260339702002 | JQH |
| 260339702003 | JQI |
| 260339703001 | JQJ |
| 260339703002 | JQK |
| 260339703003 | JQL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260339703004 | JQM |
| 260339704001 | JQN |
| 260339704002 | JQO |
| 260339704003 | JQP |
| 260339705001 | JQQ |
| 260339705002 | JQR |
| 260339705003 | JQS |
| 260339705004 | JQT |
| 260339706001 | JQU |
| 260339709002 | JQV |
| 260339801001 | JQW |
| 260339802001 | JQX |
| 260339803001 | JQY |
| 260319608003 | JQZ |
| 260439502003 | JRA |
| 260439504001 | JRB |
| 260439504002 | JRC |
| 260439504003 | JRD |
| 260439505001 | JRE |
| 260439505002 | JRF |
| 260439507001 | JRG |
| 260439506002 | JRH |
| 260439506003 | JRI |
| 260439507002 | JRJ |
| 260439507003 | JRK |
| 260130002001 | JRL |
| 260439501002 | JRM |
| 260030003001 | JRN |
| 261099603001 | JRO |
| 260419705002 | JRP |
| 260419705003 | JRQ |
| 260419707001 | JRR |
| 260419707003 | JRS |
| 260419708001 | JRT |
| 261635674001 | JRU |
| 261635841001 | JRV |
| 261635841002 | JRW |
| 261635842001 | JRX |
| 261635842002 | JRY |
| 261635843001 | JRZ |
| 261635843002 | JSA |
| 261635844001 | JSB |
| 261635844002 | JSC |
| 261635845001 | JSD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635845002 | JSE |
| 261635846001 | JSF |
| 261635846002 | JSG |
| 261635847001 | JSH |
| 261635847002 | JSI |
| 261635848001 | JSJ |
| 261635848002 | JSK |
| 261635848003 | JSL |
| 261635848004 | JSM |
| 261158328004 | JSN |
| 261158330001 | JSO |
| 261158331001 | JSP |
| 261158332001 | JSQ |
| 261158332002 | JSR |
| 261158332003 | JSS |
| 261158335001 | JST |
| 261158335002 | JSU |
| 261158335003 | JSV |
| 261158338001 | JSW |
| 261158338002 | JSX |
| 261158338003 | JSY |
| 261158338004 | JSZ |
| 261158339001 | JTA |
| 261158339002 | JTB |
| 261635918001 | JTC |
| 261635918002 | JTD |
| 261635918003 | JTE |
| 261635919001 | JTF |
| 261635919002 | JTG |
| 261635919003 | JTH |
| 261635919004 | JTI |
| 261635930001 | JTJ |
| 261635930002 | JTK |
| 261635930003 | JTL |
| 261635932001 | JTM |
| 261635932002 | JTN |
| 261635933001 | JTO |
| 261635933002 | JTP |
| 261635940001 | JTQ |
| 261635940002 | JTR |
| 261635940003 | JTS |
| 261635941001 | JTT |
| 261635941002 | JTU |
| 261635941003 | JTV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635941004 | JTW |
| 261635942001 | JTX |
| 261635942002 | JTY |
| 261635942003 | JTZ |
| 261635943001 | JUA |
| 261635943002 | JUB |
| 261635943003 | JUC |
| 261635944001 | JUD |
| 261635944002 | JUE |
| 261635945001 | JUF |
| 261635945002 | JUG |
| 261635664002 | JUH |
| 261635665001 | JUI |
| 261635665002 | JUJ |
| 261635666001 | JUK |
| 261635666002 | JUL |
| 261635667001 | JUM |
| 261635667002 | JUN |
| 261635667003 | JUO |
| 261635668001 | JUP |
| 261635668002 | JUQ |
| 261635668003 | JUR |
| 261635669001 | JUS |
| 261635669002 | JUT |
| 261635669003 | JUU |
| 261635669004 | JUV |
| 261635651002 | JUW |
| 261635652001 | JUX |
| 261635652002 | JUY |
| 261635652003 | JUZ |
| 261635653001 | JVA |
| 261635653002 | JVB |
| 261635653003 | JVC |
| 261635671001 | JVD |
| 261635671002 | JVE |
| 261635671003 | JVF |
| 261635672011 | JVG |
| 261635672012 | JVH |
| 261635672013 | JVI |
| 261635672021 | JVJ |
| 261635672022 | JVK |
| 261635673001 | JVL |
| 261635673002 | JVM |
| 261635673003 | JVN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635673004 | JVO |
| 261635673005 | JVP |
| 260419708002 | JVQ |
| 260419708003 | JVR |
| 260419709001 | JVS |
| 260419709002 | JVT |
| 260419710001 | JVU |
| 260419710002 | JVV |
| 260419711001 | JVW |
| 260419711002 | JVX |
| 260419704003 | JVY |
| 260419704004 | JVZ |
| 260419705001 | JWA |
| 260419706001 | JWB |
| 260419706002 | JWC |
| 260419706003 | JWD |
| 261030024002 | JWE |
| 261030025001 | JWF |
| 261030025002 | JWG |
| 261030025003 | JWH |
| 261030026001 | JWI |
| 261030026002 | JWJ |
| 261099601003 | JWK |
| 261030018002 | JWL |
| 261030018003 | JWM |
| 261030019001 | JWN |
| 261030019002 | JWO |
| 261030020001 | JWP |
| 261030020002 | JWQ |
| 261030021001 | JWR |
| 261030021002 | JWS |
| 261030022001 | JWT |
| 261030022002 | JWU |
| 261030022003 | JWV |
| 260959602002 | JWW |
| 261530002001 | JWX |
| 261530002002 | JWY |
| 261530003001 | JWZ |
| 261530003002 | JXA |
| 261030001002 | JXB |
| 261030002001 | JXC |
| 261030002002 | JXD |
| 261030002003 | JXE |
| 261030003001 | JXF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261030003002 | JXG |
| 261030004001 | JXH |
| 261030004002 | JXI |
| 261030004003 | JXJ |
| 261030005001 | JXK |
| 261030006001 | JXL |
| 261030006002 | JXM |
| 261030006003 | JXN |
| 261030007001 | JXO |
| 261030007002 | JXP |
| 261030007003 | JXQ |
| 261030007004 | JXR |
| 261030011001 | JXS |
| 261030012002 | JXT |
| 261030012003 | JXU |
| 261030013001 | JXV |
| 261030013002 | JXW |
| 261030028001 | JXX |
| 261030028002 | JXY |
| 261030028003 | JXZ |
| 261030029001 | JYA |
| 261030029002 | JYB |
| 261030029003 | JYC |
| 261099604003 | JYD |
| 261099605001 | JYE |
| 261099605002 | JYF |
| 261099605003 | JYG |
| 261099606001 | JYH |
| 261099606002 | JYI |
| 261099606003 | JYJ |
| 261099607001 | JYK |
| 261099607002 | JYL |
| 261099607003 | JYM |
| 260030001003 | JYN |
| 260030002002 | JYO |
| 261030015001 | JYP |
| 261030015002 | JYQ |
| 261030016001 | JYR |
| 261030016002 | JYS |
| 261030016003 | JYT |
| 261030017001 | JYU |
| 261030017002 | JYV |
| 260959601002 | JYW |
| 260959601003 | JYX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260959601004 | JYY |
| 260959800001 | JYZ |
| 260439503002 | JZA |
| 260419702001 | JZB |
| 260419702002 | JZC |
| 260419703002 | JZD |
| 261030012004 | JZE |
| 261319703003 | JZF |
| 260539503002 | JZG |
| 260539503003 | JZH |
| 260539503004 | JZI |
| 260539504001 | JZJ |
| 260539507001 | JZK |
| 260610001003 | JZL |
| 260610002001 | JZM |
| 260610002002 | JZN |
| 260610002003 | JZO |
| 260610002004 | JZP |
| 260610003001 | JZQ |
| 260610003002 | JZR |
| 260610003003 | JZS |
| 260610010001 | JZT |
| 260610010003 | JZU |
| 260610009002 | JZV |
| 260710001002 | JZW |
| 260710002001 | JZX |
| 260710004002 | JZY |
| 260710005001 | JZZ |
| 260710005002 | KAA |
| 260610005003 | KAB |
| 260610006001 | KAC |
| 260610006002 | KAD |
| 260610006003 | KAE |
| 260610006004 | KAF |
| 260610008002 | KAG |
| 260610008003 | KAH |
| 260610008004 | KAI |
| 260610009001 | KAJ |
| 260610009004 | KAK |
| 260710003001 | KAL |
| 260710003002 | KAM |
| 260539505001 | KAN |
| 260539505002 | KAO |
| 260539505003 | KAP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260539505004 | KAQ |
| 260539506001 | KAR |
| 260539506002 | KAS |
| 260539506003 | KAT |
| 260539506004 | KAU |
| 260539507002 | KAV |
| 260539507003 | KAW |
| 260610004001 | KAX |
| 260610004003 | KAY |
| 260130001003 | KAZ |
| 260130001004 | KBA |
| 260539502001 | KBB |
| 260839801001 | KBC |
| 261319702002 | KBD |
| 261319702003 | KBE |
| 260610010002 | KBF |
| 260610007003 | KBG |
| 260539502004 | KBH |
| 260539501002 | KBI |
| 261635324002 | KBJ |
| 261635324003 | KBK |
| 261635326001 | KBL |
| 261635202001 | KBM |
| 261635322001 | KBN |
| 261635322002 | KBO |
| 261635326003 | KBP |
| 261635382001 | KBQ |
| 261635383001 | KBR |
| 261635312002 | KBS |
| 261635312003 | KBT |
| 261635331002 | KBU |
| 261635166001 | KBV |
| 261635166002 | KBW |
| 261635167001 | KBX |
| 261635168001 | KBY |
| 261635169001 | KBZ |
| 261635170001 | KCA |
| 261635171001 | KCB |
| 261635186001 | KCC |
| 261635186002 | KCD |
| 261635188001 | KCE |
| 261635188002 | KCF |
| 261635240002 | KCG |
| 261635240003 | KCH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635241001 | KCI |
| 261635241002 | KCJ |
| 261635241003 | KCK |
| 261635241004 | KCL |
| 261635242001 | KCM |
| 261635242002 | KCN |
| 261635242003 | KCO |
| 261635242004 | KCP |
| 261635242005 | KCQ |
| 261635242006 | KCR |
| 261635243001 | KCS |
| 261635243002 | KCT |
| 261635243003 | KCU |
| 261635520002 | KCV |
| 261635521001 | KCW |
| 261635521003 | KCX |
| 261635521004 | KCY |
| 261635521005 | KCZ |
| 261635522001 | KDA |
| 261635522002 | KDB |
| 261635523001 | KDC |
| 261635523002 | KDD |
| 261635523003 | KDE |
| 261635524001 | KDF |
| 261635524002 | KDG |
| 261635153002 | KDH |
| 261635153003 | KDI |
| 261635154001 | KDJ |
| 261635154002 | KDK |
| 261635156001 | KDL |
| 261635156002 | KDM |
| 261635157002 | KDN |
| 261635387001 | KDO |
| 261635387002 | KDP |
| 261635388001 | KDQ |
| 261635388002 | KDR |
| 261635391001 | KDS |
| 261635391002 | KDT |
| 261635381002 | KDU |
| 261635382002 | KDV |
| 261635384001 | KDW |
| 261635384002 | KDX |
| 261635386001 | KDY |
| 261635386002 | KDZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635386003 | KEA |
| 261635386004 | KEB |
| 261635386005 | KEC |
| 261635386006 | KED |
| 261635389001 | KEE |
| 261635389002 | KEF |
| 261635389003 | KEG |
| 261635389004 | KEH |
| 261635390002 | KEI |
| 261635390003 | KEJ |
| 261635390004 | KEK |
| 261635429002 | KEL |
| 261635429003 | KEM |
| 261635429004 | KEN |
| 261635430002 | KEO |
| 261635434002 | KEP |
| 261635801003 | KEQ |
| 261635674002 | KER |
| 261635678001 | KES |
| 261635678002 | KET |
| 261635678003 | KEU |
| 261635678004 | KEV |
| 261635679001 | KEW |
| 261635679002 | KEX |
| 261635679003 | KEY |
| 261635680001 | KEZ |
| 261635680002 | KFA |
| 261635688001 | KFB |
| 261635688002 | KFC |
| 261635689001 | KFD |
| 261635689002 | KFE |
| 261635656002 | KFF |
| 261635657001 | KFG |
| 261635657002 | KFH |
| 261635658001 | KFI |
| 261635658002 | KFJ |
| 261635658003 | KFK |
| 261635659001 | KFL |
| 261635659002 | KFM |
| 261635670001 | KFN |
| 261635670002 | KFO |
| 261635670003 | KFP |
| 261635682001 | KFQ |
| 261635682002 | KFR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635682003 | KFS |
| 261635683001 | KFT |
| 261635683002 | KFU |
| 261635683003 | KFV |
| 261635683004 | KFW |
| 261635684001 | KFX |
| 261635684002 | KFY |
| 261635684003 | KFZ |
| 261635684004 | KGA |
| 261635685001 | KGB |
| 261635685002 | KGC |
| 261635685003 | KGD |
| 261635685004 | KGE |
| 261635687001 | KGF |
| 261635687002 | KGG |
| 261635687003 | KGH |
| 261635687004 | KGI |
| 261635632002 | KGJ |
| 261635633001 | KGK |
| 261635633002 | KGL |
| 261635634001 | KGM |
| 261635634002 | KGN |
| 261635634003 | KGO |
| 261635634004 | KGP |
| 261635635001 | KGQ |
| 261635635002 | KGR |
| 261635635003 | KGS |
| 261635636001 | KGT |
| 261635637001 | KGU |
| 261635637002 | KGV |
| 261635638001 | KGW |
| 261635638002 | KGX |
| 261635639001 | KGY |
| 261635640001 | KGZ |
| 261635640002 | KHA |
| 261635641001 | KHB |
| 261635641002 | KHC |
| 261635641003 | KHD |
| 261635642001 | KHE |
| 261635642002 | KHF |
| 261635642003 | KHG |
| 261635643001 | KHH |
| 261635643002 | KHI |
| 261635644011 | KHJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635644012 | KHK |
| 261635644021 | KHL |
| 261635645021 | KHM |
| 261635645022 | KHN |
| 261635645031 | KHO |
| 261635645032 | KHP |
| 261635645041 | KHQ |
| 261635646001 | KHR |
| 261635646002 | KHS |
| 261635646003 | KHT |
| 261635647001 | KHU |
| 261635647002 | KHV |
| 261635648001 | KHW |
| 261635648002 | KHX |
| 261635648003 | KHY |
| 261635649001 | KHZ |
| 261635650001 | KIA |
| 261635650002 | KIB |
| 261635650003 | KIC |
| 260937437002 | KID |
| 260937438001 | KIE |
| 261614610003 | KIF |
| 261614650001 | KIG |
| 261614650002 | KIH |
| 261614650003 | KII |
| 261614650004 | KIJ |
| 261614202001 | KIK |
| 261635801002 | KIL |
| 261635434003 | KIM |
| 261635370002 | KIN |
| 261635370003 | KIO |
| 261635371001 | KIP |
| 261635371002 | KIQ |
| 261635371003 | KIR |
| 261635373001 | KIS |
| 261635375001 | KIT |
| 261635375002 | KIU |
| 261635375003 | KIV |
| 261635375004 | KIW |
| 261635375005 | KIX |
| 261635377001 | KIY |
| 261635377002 | KIZ |
| 261635377003 | KJA |
| 261635422001 | KJB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635422002 | KJC |
| 261635422003 | KJD |
| 261635422004 | KJE |
| 261635422005 | KJF |
| 261635423001 | KJG |
| 261635423002 | KJH |
| 261635423003 | KJI |
| 261635424001 | KJJ |
| 261635424002 | KJK |
| 261635424003 | KJL |
| 261635425001 | KJM |
| 261635425002 | KJN |
| 261635425003 | KJO |
| 261635426001 | KJP |
| 261635426002 | KJQ |
| 261635426003 | KJR |
| 261635426004 | KJS |
| 261635393001 | KJT |
| 261635393002 | KJU |
| 261635394002 | KJV |
| 261635394003 | KJW |
| 261635395001 | KJX |
| 261635395002 | KJY |
| 261635396002 | KJZ |
| 261635396003 | KKA |
| 261635397001 | KKB |
| 261635397002 | KKC |
| 261635401001 | KKD |
| 261635401002 | KKE |
| 261210003002 | KKF |
| 261210003003 | KKG |
| 261210003004 | KKH |
| 261210004011 | KKI |
| 261210004012 | KKJ |
| 261210004013 | KKK |
| 261210004014 | KKL |
| 261210004015 | KKM |
| 261210004021 | KKN |
| 261210004022 | KKO |
| 261210004023 | KKP |
| 261210005001 | KKQ |
| 261210005002 | KKR |
| 261210005003 | KKS |
| 261210005004 | KKT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261210005005 | KKU |
| 261210005006 | KKV |
| 261210012001 | KKW |
| 261210012002 | KKX |
| 261210012003 | KKY |
| 261210013001 | KKZ |
| 261210013002 | KLA |
| 261210013003 | KLB |
| 261210014021 | KLC |
| 261210014022 | KLD |
| 261210014023 | KLE |
| 261210014024 | KLF |
| 261210014025 | KLG |
| 261614250001 | KLH |
| 261614530001 | KLI |
| 261614530002 | KLJ |
| 261614530003 | KLK |
| 261614560001 | KLL |
| 261614004001 | KLM |
| 261614008002 | KLN |
| 261614008003 | KLO |
| 261614053001 | KLP |
| 261614053002 | KLQ |
| 261614053003 | KLR |
| 261614053004 | KLS |
| 261614021002 | KLT |
| 261614021003 | KLU |
| 261614022001 | KLV |
| 261614022002 | KLW |
| 261614036001 | KLX |
| 261614036002 | KLY |
| 261614051002 | KLZ |
| 261614055001 | KMA |
| 261614055002 | KMB |
| 261614056001 | KMC |
| 261614056002 | KMD |
| 261614056003 | KME |
| 261614147001 | KMF |
| 261614149002 | KMG |
| 261614154001 | KMH |
| 261614142001 | KMI |
| 261614142002 | KMJ |
| 261614142003 | KMK |
| 261614143001 | KML |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614104002 | KMM |
| 261614127002 | KMN |
| 261614132001 | KMO |
| 261614145001 | KMP |
| 261614145002 | KMQ |
| 261614152001 | KMR |
| 261614160001 | KMS |
| 261614160002 | KMT |
| 261614162002 | KMU |
| 261614200001 | KMV |
| 261614229001 | KMW |
| 261614102001 | KMX |
| 261614102002 | KMY |
| 261614103001 | KMZ |
| 261614103002 | KNA |
| 261614103003 | KNB |
| 261614103004 | KNC |
| 261614104003 | KND |
| 261614105001 | KNE |
| 261614105002 | KNF |
| 261614106001 | KNG |
| 261614106002 | KNH |
| 261614107001 | KNI |
| 261614107002 | KNJ |
| 261614110001 | KNK |
| 261614110002 | KNL |
| 261614110003 | KNM |
| 261614111001 | KNN |
| 261614127001 | KNO |
| 261614127003 | KNP |
| 261614140002 | KNQ |
| 261614140003 | KNR |
| 261614070002 | KNS |
| 261614074002 | KNT |
| 261614108001 | KNU |
| 261614108002 | KNV |
| 261614109001 | KNW |
| 261614109002 | KNX |
| 261614112001 | KNY |
| 261614112002 | KNZ |
| 261614121001 | KOA |
| 261614121002 | KOB |
| 261614121003 | KOC |
| 261614121004 | KOD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261614123001 | KOE |
| 261614123002 | KOF |
| 261614126001 | KOG |
| 261614130001 | KOH |
| 261614130003 | KOI |
| 261614130004 | KOJ |
| 261614076001 | KOK |
| 261614117001 | KOL |
| 261614117002 | KOM |
| 261614117003 | KON |
| 261614130002 | KOO |
| 260490001003 | KOP |
| 260490002001 | KOQ |
| 260490002002 | KOR |
| 260490002003 | KOS |
| 260490002004 | KOT |
| 260490003002 | KOU |
| 260490003003 | KOV |
| 260490004001 | KOW |
| 260490004002 | KOX |
| 260490004003 | KOY |
| 260490006001 | KOZ |
| 260490006002 | KPA |
| 260490006003 | KPB |
| 260490006004 | KPC |
| 260490008001 | KPD |
| 260490008002 | KPE |
| 260490010001 | KPF |
| 260490010002 | KPG |
| 260490010003 | KPH |
| 260490011001 | KPI |
| 260490011002 | KPJ |
| 260490011003 | KPK |
| 260490011004 | KPL |
| 260490017001 | KPM |
| 260490017002 | KPN |
| 260490018001 | KPO |
| 260490018002 | KPP |
| 260490020001 | KPQ |
| 260490020002 | KPR |
| 260490103041 | KPS |
| 260490103042 | KPT |
| 260490103043 | KPU |
| 260490103044 | KPV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260490122021 | KPW |
| 260490122022 | KPX |
| 260490120061 | KPY |
| 260490120062 | KPZ |
| 260490120071 | KQA |
| 260490120072 | KQB |
| 260490120081 | KQC |
| 260490120082 | KQD |
| 260490120091 | KQE |
| 260490120092 | KQF |
| 260490108104 | KQG |
| 260490127042 | KQH |
| 260490036003 | KQI |
| 260490108111 | KQJ |
| 260490108112 | KQK |
| 260490108131 | KQL |
| 260490108132 | KQM |
| 260490108133 | KQN |
| 260490108134 | KQO |
| 260490109101 | KQP |
| 260490109102 | KQQ |
| 260490109103 | KQR |
| 260490109111 | KQS |
| 260490109112 | KQT |
| 260490109113 | KQU |
| 261450118002 | KQV |
| 261450012002 | KQW |
| 261450012003 | KQX |
| 261450012004 | KQY |
| 261450013001 | KQZ |
| 261450013002 | KRA |
| 261450013003 | KRB |
| 261450014001 | KRC |
| 261450014002 | KRD |
| 261450015003 | KRE |
| 261450016001 | KRF |
| 261450016002 | KRG |
| 261450016003 | KRH |
| 261450016004 | KRI |
| 261450017001 | KRJ |
| 261450017002 | KRK |
| 261450017003 | KRL |
| 261635323001 | KRM |
| 261635802001 | KRN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635802002 | KRO |
| 261635802003 | KRP |
| 261635802004 | KRQ |
| 261635803001 | KRR |
| 261635803002 | KRS |
| 261635803003 | KRT |
| 261635804001 | KRU |
| 261635804002 | KRV |
| 261635805001 | KRW |
| 261635805002 | KRX |
| 261635805003 | KRY |
| 261635806001 | KRZ |
| 261635806002 | KSA |
| 261635806003 | KSB |
| 261635807001 | KSC |
| 261635807002 | KSD |
| 261635807003 | KSE |
| 261635807004 | KSF |
| 261635807005 | KSG |
| 261635808001 | KSH |
| 261635808002 | KSI |
| 261635809001 | KSJ |
| 261635809002 | KSK |
| 261635809003 | KSL |
| 261635809004 | KSM |
| 261635915012 | KSN |
| 261635950001 | KSO |
| 261635950002 | KSP |
| 261635950003 | KSQ |
| 261635950004 | KSR |
| 261635950005 | KSS |
| 261635951001 | KST |
| 261635951002 | KSU |
| 261635951003 | KSV |
| 261635951004 | KSW |
| 261635952001 | KSX |
| 261635952002 | KSY |
| 261635952003 | KSZ |
| 261635811002 | KTA |
| 261635811003 | KTB |
| 261635812001 | KTC |
| 261635812002 | KTD |
| 261635815001 | KTE |
| 261635815002 | KTF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635816001 | KTG |
| 261635816002 | KTH |
| 261635816003 | KTI |
| 261635816004 | KTJ |
| 261635818001 | KTK |
| 261635818002 | KTL |
| 261635818003 | KTM |
| 261635819001 | KTN |
| 261635819002 | KTO |
| 261635819003 | KTP |
| 261635819004 | KTQ |
| 261635819005 | KTR |
| 261635820001 | KTS |
| 261635820002 | KTT |
| 261635820003 | KTU |
| 261635821001 | KTV |
| 261635821002 | KTW |
| 261635821003 | KTX |
| 261635821004 | KTY |
| 261635821005 | KTZ |
| 261614134021 | KUA |
| 261614134031 | KUB |
| 261614134032 | KUC |
| 261614119002 | KUD |
| 261614119003 | KUE |
| 261614119004 | KUF |
| 261614120001 | KUG |
| 261614120002 | KUH |
| 261614120003 | KUI |
| 261614120004 | KUJ |
| 261614120005 | KUK |
| 261614123003 | KUL |
| 261614126002 | KUM |
| 261619840001 | KUN |
| 261635173002 | KUO |
| 261635175001 | KUP |
| 261635175002 | KUQ |
| 261635175003 | KUR |
| 261635203001 | KUS |
| 261635203002 | KUT |
| 261635204001 | KUU |
| 261635218001 | KUV |
| 261635225001 | KUW |
| 261635225002 | KUX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635225003 | KUY |
| 261635114002 | KUZ |
| 261635114003 | KVA |
| 261635114004 | KVB |
| 261635114005 | KVC |
| 261635119001 | KVD |
| 261635119002 | KVE |
| 261635180001 | KVF |
| 261635180002 | KVG |
| 261635202002 | KVH |
| 261450018001 | KVI |
| 261450018002 | KVJ |
| 261450018003 | KVK |
| 261450019001 | KVL |
| 261450019002 | KVM |
| 261450020002 | KVN |
| 261450020003 | KVO |
| 261450020004 | KVP |
| 261450015001 | KVQ |
| 261450015002 | KVR |
| 261450015004 | KVS |
| 261450020001 | KVT |
| 261450021001 | KVU |
| 261450021002 | KVV |
| 261450021003 | KVW |
| 261450021004 | KVX |
| 261450021005 | KVY |
| 261450103031 | KVZ |
| 261450103032 | KWA |
| 261450104032 | KWB |
| 260650020002 | KWC |
| 260650020003 | KWD |
| 260650020004 | KWE |
| 260650022001 | KWF |
| 260650022002 | KWG |
| 260650023001 | KWH |
| 260650023002 | KWI |
| 260650023003 | KWJ |
| 260650023004 | KWK |
| 260650026001 | KWL |
| 260650026002 | KWM |
| 260650027001 | KWN |
| 260650027002 | KWO |
| 260650027003 | KWP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
| --- | --- |
| 260650028001 | KWQ |
| 260650028002 | KWR |
| 260650028003 | KWS |
| 260650029011 | KWT |
| 260650029012 | KWU |
| 260650029022 | KWV |
| 260650037001 | KWW |
| 260650037002 | KWX |
| 260650037003 | KWY |
| 260650037004 | KWZ |
| 260650037005 | KXA |
| 260650036011 | KXB |
| 260650036012 | KXC |
| 260650036013 | KXD |
| 260650036021 | KXE |
| 260650036022 | KXF |
| 260650051001 | KXG |
| 260650051002 | KXH |
| 260650052011 | KXI |
| 260650052012 | KXJ |
| 260650053022 | KXK |
| 260650053032 | KXL |
| 260650053033 | KXM |
| 260650053041 | KXN |
| 260650053042 | KXO |
| 260450201032 | KXP |
| 260450201041 | KXQ |
| 260450201042 | KXR |
| 260450202011 | KXS |
| 260450202021 | KXT |
| 260450203021 | KXU |
| 260650034001 | KXV |
| 260650034002 | KXW |
| 260650034003 | KXX |
| 260650035001 | KXY |
| 260650035002 | KXZ |
| 260650035003 | KYA |
| 260450201012 | KYB |
| 260770016041 | KYC |
| 260770017014 | KYD |
| 260750006001 | KYE |
| 260750052004 | KYF |
| 260750054001 | KYG |
| 260750054004 | KYH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260750056001 | KYI |
| 260750056002 | KYJ |
| 260750056003 | KYK |
| 260750057001 | KYL |
| 260750057003 | KYM |
| 260750059001 | KYN |
| 260750060001 | KYO |
| 260750060004 | KYP |
| 260750060005 | KYQ |
| 260750061003 | KYR |
| 260750062001 | KYS |
| 260750062002 | KYT |
| 260750062003 | KYU |
| 260750062004 | KYV |
| 260750062005 | KYW |
| 260750065001 | KYX |
| 260750067013 | KYY |
| 260750067024 | KYZ |
| 260750001002 | KZA |
| 260750001003 | KZB |
| 260750002001 | KZC |
| 260750002004 | KZD |
| 260750004001 | KZE |
| 260750004002 | KZF |
| 260750004003 | KZG |
| 260750004004 | KZH |
| 260750005001 | KZI |
| 260750055001 | KZJ |
| 260750055002 | KZK |
| 260750057002 | KZL |
| 260750059003 | KZM |
| 260750060002 | KZN |
| 260750004005 | KZO |
| 260750008002 | KZP |
| 260750008003 | KZQ |
| 260750008004 | KZR |
| 260750009002 | KZS |
| 260750009003 | KZT |
| 260750009004 | KZU |
| 260750010001 | KZV |
| 260750010002 | KZW |
| 260750010003 | KZX |
| 260750011001 | KZY |
| 260750011002 | KZZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260750012001 | LAA |
| 260750012002 | LAB |
| 260750012003 | LAC |
| 260750013001 | LAD |
| 260750013002 | LAE |
| 260750013003 | LAF |
| 260750050001 | LAG |
| 260750050002 | LAH |
| 260750050003 | LAI |
| 260750051001 | LAJ |
| 260750051002 | LAK |
| 260750051003 | LAL |
| 260750051004 | LAM |
| 260750052001 | LAN |
| 260750052002 | LAO |
| 260750052003 | LAP |
| 260750053011 | LAQ |
| 260750053012 | LAR |
| 260750053021 | LAS |
| 260750055003 | LAT |
| 260750059004 | LAU |
| 260750060003 | LAV |
| 260750053022 | LAW |
| 260810012001 | LAX |
| 260810012002 | LAY |
| 260810012003 | LAZ |
| 260810012004 | LBA |
| 260810013003 | LBB |
| 260810014001 | LBC |
| 260810014002 | LBD |
| 260810020001 | LBE |
| 260810020002 | LBF |
| 260810021001 | LBG |
| 260810021002 | LBH |
| 260810021003 | LBI |
| 260810022001 | LBJ |
| 260810022002 | LBK |
| 260810022003 | LBL |
| 260810022004 | LBM |
| 260810023001 | LBN |
| 260810023002 | LBO |
| 260810026001 | LBP |
| 260810026002 | LBQ |
| 260810026003 | LBR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810028001 | LBS |
| 260810029001 | LBT |
| 260810029002 | LBU |
| 260810030001 | LBV |
| 260810030002 | LBW |
| 260810039001 | LBX |
| 260810039002 | LBY |
| 260810024002 | LBZ |
| 260810025002 | LCA |
| 260810032001 | LCB |
| 260810032002 | LCC |
| 260810033001 | LCD |
| 260810033002 | LCE |
| 260810033003 | LCF |
| 260810034001 | LCG |
| 260810034002 | LCH |
| 260810034003 | LCI |
| 260810043001 | LCJ |
| 260810123001 | LCK |
| 260810123002 | LCL |
| 260810123003 | LCM |
| 260810124001 | LCN |
| 260810124002 | LCO |
| 260810124003 | LCP |
| 260810125001 | LCQ |
| 260810125002 | LCR |
| 260810125003 | LCS |
| 260810044003 | LCT |
| 260810031002 | LCU |
| 260810031003 | LCV |
| 260810032003 | LCW |
| 260810032004 | LCX |
| 260810032005 | LCY |
| 260810035002 | LCZ |
| 260810035003 | LDA |
| 260810035004 | LDB |
| 260810036001 | LDC |
| 260810036002 | LDD |
| 260810037001 | LDE |
| 260810037002 | LDF |
| 260810038001 | LDG |
| 260810038002 | LDH |
| 260810038003 | LDI |
| 260810040001 | LDJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810040002 | LDK |
| 260810041001 | LDL |
| 260810041002 | LDM |
| 260810042001 | LDN |
| 260810042002 | LDO |
| 260810001002 | LDP |
| 260810112001 | LDQ |
| 260810112002 | LDR |
| 260810112003 | LDS |
| 260810113011 | LDT |
| 260810113012 | LDU |
| 260810113013 | LDV |
| 260810113021 | LDW |
| 260810113022 | LDX |
| 260810113023 | LDY |
| 260810113024 | LDZ |
| 260810118011 | LEA |
| 260810118012 | LEB |
| 260810118013 | LEC |
| 260810118014 | LED |
| 260810118031 | LEE |
| 260810118032 | LEF |
| 260810134002 | LEG |
| 260810134003 | LEH |
| 261635006002 | LEI |
| 261635339001 | LEJ |
| 261635339002 | LEK |
| 261635339003 | LEL |
| 261635073002 | LEM |
| 261635073003 | LEN |
| 261635074001 | LEO |
| 261635074003 | LEP |
| 261635074004 | LEQ |
| 261635075002 | LER |
| 261635075003 | LES |
| 261635078001 | LET |
| 261635078002 | LEU |
| 261635079001 | LEV |
| 261635079002 | LEW |
| 261635079004 | LEX |
| 261635080001 | LEY |
| 261635080002 | LEZ |
| 261635081001 | LFA |
| 261635081002 | LFB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635081003 | LFC |
| 261635081004 | LFD |
| 261635081005 | LFE |
| 261635530001 | LFF |
| 261635530002 | LFG |
| 261635531001 | LFH |
| 261635531002 | LFI |
| 261635531003 | LFJ |
| 261635532001 | LFK |
| 261635532002 | LFL |
| 261635533001 | LFM |
| 261635533002 | LFN |
| 261635534001 | LFO |
| 261635534002 | LFP |
| 261635536001 | LFQ |
| 261635536002 | LFR |
| 261635536003 | LFS |
| 261635538001 | LFT |
| 261635538002 | LFU |
| 261635538003 | LFV |
| 261635308002 | LFW |
| 261635308003 | LFX |
| 261635308004 | LFY |
| 261635309001 | LFZ |
| 261635309002 | LGA |
| 261635309003 | LGB |
| 261635334001 | LGC |
| 261635334002 | LGD |
| 261635334003 | LGE |
| 261635335001 | LGF |
| 261635335002 | LGG |
| 261635336001 | LGH |
| 261635336002 | LGI |
| 261635336003 | LGJ |
| 261635337001 | LGK |
| 261635337002 | LGL |
| 261635341001 | LGM |
| 261635341002 | LGN |
| 261635341003 | LGO |
| 261635342001 | LGP |
| 261635342002 | LGQ |
| 261635342003 | LGR |
| 261635342004 | LGS |
| 261635343001 | LGT |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635343002 | LGU |
| 261635344001 | LGV |
| 261635344002 | LGW |
| 261635345001 | LGX |
| 261635345002 | LGY |
| 261635346001 | LGZ |
| 261635346002 | LHA |
| 261635346003 | LHB |
| 261635347001 | LHC |
| 261635347002 | LHD |
| 261635347003 | LHE |
| 261635347004 | LHF |
| 261635356003 | LHG |
| 261635356004 | LHH |
| 261635357001 | LHI |
| 261635357002 | LHJ |
| 261635001002 | LHK |
| 261635001003 | LHL |
| 261635001004 | LHM |
| 261635002001 | LHN |
| 261635002002 | LHO |
| 261635002003 | LHP |
| 261635002004 | LHQ |
| 261635003001 | LHR |
| 261635003002 | LHS |
| 261635003003 | LHT |
| 261635003004 | LHU |
| 261635004001 | LHV |
| 261635004002 | LHW |
| 261635004003 | LHX |
| 261635004004 | LHY |
| 261635005001 | LHZ |
| 261635005002 | LIA |
| 261635005003 | LIB |
| 261635005004 | LIC |
| 261635006001 | LID |
| 260810138011 | LIE |
| 260810138012 | LIF |
| 260810138021 | LIG |
| 260810138022 | LIH |
| 260810139001 | LII |
| 260810139002 | LIJ |
| 260810139003 | LIK |
| 260810139004 | LIL |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 260810145012 | LIM |
| 260810145021 | LIN |
| 260810145024 | LIO |
| 261635257002 | LIP |
| 261635006003 | LIQ |
| 261635006004 | LIR |
| 261635006005 | LIS |
| 261635031001 | LIT |
| 261635031002 | LIU |
| 261635031003 | LIV |
| 261635032001 | LIW |
| 261635032002 | LIX |
| 261635032003 | LIY |
| 261635033001 | LIZ |
| 261635033002 | LJA |
| 261635033003 | LJB |
| 261635033004 | LJC |
| 261635034001 | LJD |
| 261635034002 | LJE |
| 261635035001 | LJF |
| 261635035002 | LJG |
| 261635035003 | LJH |
| 261635035004 | LJI |
| 261635035005 | LJJ |
| 261635036001 | LJK |
| 261635036002 | LJL |
| 261635036003 | LJM |
| 261635049003 | LJN |
| 261635052001 | LJO |
| 261635052002 | LJP |
| 261635052003 | LJQ |
| 261635052004 | LJR |
| 261635054001 | LJS |
| 261635054002 | LJT |
| 261635054003 | LJU |
| 261635054004 | LJV |
| 261635311002 | LJW |
| 261635313001 | LJX |
| 261635313002 | LJY |
| 261635314001 | LJZ |
| 261635314002 | LKA |
| 261635315003 | LKB |
| 261635318001 | LKC |
| 261635318002 | LKD |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635318003 | LKE |
| 261635319002 | LKF |
| 261635326002 | LKG |
| 261635327001 | LKH |
| 261635327002 | LKI |
| 261635330001 | LKJ |
| 261635330002 | LKK |
| 261635331001 | LKL |
| 261635331003 | LKM |
| 261635332001 | LKN |
| 261635332002 | LKO |
| 261635332003 | LKP |
| 261635333001 | LKQ |
| 261635333002 | LKR |
| 261635334004 | LKS |
| 261635334005 | LKT |
| 261635162002 | LKU |
| 261635163001 | LKV |
| 261635164001 | LKW |
| 261635164002 | LKX |
| 261635167002 | LKY |
| 261635189001 | LKZ |
| 261639855001 | LLA |
| 261639859001 | LLB |
| 261635215001 | LLC |
| 261635219001 | LLD |
| 261635219002 | LLE |
| 261635219003 | LLF |
| 261635220001 | LLG |
| 261635221001 | LLH |
| 261635221002 | LLI |
| 261635222001 | LLJ |
| 261635222002 | LLK |
| 261635223001 | LLL |
| 261635223002 | LLM |
| 261635224001 | LLN |
| 261635224002 | LLO |
| 261635232001 | LLP |
| 261635232002 | LLQ |
| 261635233001 | LLR |
| 261635233002 | LLS |
| 261635233003 | LLT |
| 261635234001 | LLU |
| 261635238001 | LLV |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635238002 | LLW |
| 261635238003 | LLX |
| 261635238004 | LLY |
| 261635249001 | LLZ |
| 261635249002 | LMA |
| 261635250001 | LMB |
| 261635250002 | LMC |
| 261635250003 | LMD |
| 261635254002 | LME |
| 261635254003 | LMF |
| 261635255001 | LMG |
| 261635255002 | LMH |
| 261635256001 | LMI |
| 261635256002 | LMJ |
| 261635257001 | LMK |
| 261635143002 | LML |
| 261635257003 | LMM |
| 261635257004 | LMN |
| 261635258001 | LMO |
| 261635258002 | LMP |
| 261635260001 | LMQ |
| 261635260002 | LMR |
| 261635261001 | LMS |
| 261635261002 | LMT |
| 261635262001 | LMU |
| 261635262002 | LMV |
| 261635262003 | LMW |
| 261635263001 | LMX |
| 261635263002 | LMY |
| 261635263003 | LMZ |
| 261635264001 | LNA |
| 261635264002 | LNB |
| 261635265001 | LNC |
| 261635265002 | LND |
| 261635265003 | LNE |
| 261635272001 | LNF |
| 261635272002 | LNG |
| 261635273001 | LNH |
| 261635273002 | LNI |
| 261639850001 | LNJ |
| 261635107002 | LNK |
| 261635114001 | LNL |
| 261635161001 | LNM |
| 261635161002 | LNN |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635184001 | LNO |
| 261635184002 | LNP |
| 261635185001 | LNQ |
| 261635185002 | LNR |
| 261639851001 | LNS |
| 261635064001 | LNT |
| 261635064002 | LNU |
| 261635064003 | LNV |
| 261635071003 | LNW |
| 261635072001 | LNX |
| 261635072002 | LNY |
| 261635104001 | LNZ |
| 261635104002 | LOA |
| 261635104003 | LOB |
| 261635105001 | LOC |
| 261635105002 | LOD |
| 261635105003 | LOE |
| 261635105004 | LOF |
| 261635106001 | LOG |
| 261635106002 | LOH |
| 261635106003 | LOI |
| 261635113001 | LOJ |
| 261635113002 | LOK |
| 261635113003 | LOL |
| 261635521002 | LOM |
| 261635522003 | LON |
| 261635528001 | LOO |
| 261635528002 | LOP |
| 261635528003 | LOQ |
| 261635528004 | LOR |
| 261635528005 | LOS |
| 261635039001 | LOT |
| 261635039002 | LOU |
| 261635039003 | LOV |
| 261635040001 | LOW |
| 261635040002 | LOX |
| 261635041001 | LOY |
| 261635041002 | LOZ |
| 261635041003 | LPA |
| 261635042001 | LPB |
| 261635042002 | LPC |
| 261635042003 | LPD |
| 261635042004 | LPE |
| 261635043001 | LPF |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635043002 | LPG |
| 261635043003 | LPH |
| 261635044001 | LPI |
| 261635044002 | LPJ |
| 261635044003 | LPK |
| 261635047001 | LPL |
| 261635047002 | LPM |
| 261635047003 | LPN |
| 261635055001 | LPO |
| 261635055002 | LPP |
| 261635110001 | LPQ |
| 261635110002 | LPR |
| 261635110003 | LPS |
| 261635110004 | LPT |
| 261635121001 | LPU |
| 261635121002 | LPV |
| 261635121003 | LPW |
| 261635121004 | LPX |
| 261635121005 | LPY |
| 261635122001 | LPZ |
| 261635122002 | LQA |
| 261635142001 | LQB |
| 261635142002 | LQC |
| 261635142003 | LQD |
| 261635142004 | LQE |
| 261635142005 | LQF |
| 261635143001 | LQG |
| 261635414003 | LQH |
| 261635143003 | LQI |
| 261635159001 | LQJ |
| 261635159002 | LQK |
| 261635159003 | LQL |
| 261635136002 | LQM |
| 261635137001 | LQN |
| 261635139001 | LQO |
| 261635139002 | LQP |
| 261635139003 | LQQ |
| 261635141001 | LQR |
| 261635141002 | LQS |
| 261635141003 | LQT |
| 261635141004 | LQU |
| 261635145001 | LQV |
| 261635145002 | LQW |
| 261635152001 | LQX |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635152002 | LQY |
| 261635157001 | LQZ |
| 261635160001 | LRA |
| 261635160002 | LRB |
| 261635160003 | LRC |
| 261635160004 | LRD |
| 261639852001 | LRE |
| 261635123002 | LRF |
| 261635124001 | LRG |
| 261635124002 | LRH |
| 261635124003 | LRI |
| 261635126001 | LRJ |
| 261635126002 | LRK |
| 261635126003 | LRL |
| 261635126004 | LRM |
| 261635129001 | LRN |
| 261635129002 | LRO |
| 261635129003 | LRP |
| 261635132001 | LRQ |
| 261635132002 | LRR |
| 261635132003 | LRS |
| 261635133001 | LRT |
| 261635133002 | LRU |
| 261635137002 | LRV |
| 261635137003 | LRW |
| 261635211002 | LRX |
| 261635215002 | LRY |
| 261635234002 | LRZ |
| 261639853001 | LSA |
| 261635245002 | LSB |
| 261635247001 | LSC |
| 261635247002 | LSD |
| 261635247003 | LSE |
| 261635247004 | LSF |
| 261635247005 | LSG |
| 261635247006 | LSH |
| 261635248001 | LSI |
| 261635248002 | LSJ |
| 261635248003 | LSK |
| 261635248004 | LSL |
| 261635248005 | LSM |
| 261635791002 | LSN |
| 261635792001 | LSO |
| 261635792002 | LSP |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635792003 | LSQ |
| 261635792004 | LSR |
| 261635793001 | LSS |
| 261635793002 | LST |
| 261639856001 | LSU |
| 261635405002 | LSV |
| 261635405003 | LSW |
| 261635405004 | LSX |
| 261635406001 | LSY |
| 261635406002 | LSZ |
| 261635406003 | LTA |
| 261635406004 | LTB |
| 261635407001 | LTC |
| 261635407002 | LTD |
| 261635407003 | LTE |
| 261635407004 | LTF |
| 261635408001 | LTG |
| 261635408002 | LTH |
| 261635409001 | LTI |
| 261635409002 | LTJ |
| 261635409003 | LTK |
| 261635409004 | LTL |
| 261635410001 | LTM |
| 261635410002 | LTN |
| 261635410003 | LTO |
| 261635411001 | LTP |
| 261635411002 | LTQ |
| 261635411003 | LTR |
| 261635411004 | LTS |
| 261635411005 | LTT |
| 261635412001 | LTU |
| 261635412002 | LTV |
| 261635412003 | LTW |
| 261635412004 | LTX |
| 261635413001 | LTY |
| 261635413002 | LTZ |
| 261635413003 | LUA |
| 261635414001 | LUB |
| 261635414002 | LUC |
| 261635012001 | LUD |
| 261635415001 | LUE |
| 261635415002 | LUF |
| 261635415003 | LUG |
| 261635415004 | LUH |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635417001 | LUI |
| 261635417002 | LUJ |
| 261635418001 | LUK |
| 261635418002 | LUL |
| 261635431001 | LUM |
| 261635431002 | LUN |
| 261635432001 | LUO |
| 261635432002 | LUP |
| 261635432003 | LUQ |
| 261635442001 | LUR |
| 261635443001 | LUS |
| 261635443003 | LUT |
| 261251725002 | LUU |
| 261251730001 | LUV |
| 261251730002 | LUW |
| 261251730003 | LUX |
| 261251730004 | LUY |
| 261251730005 | LUZ |
| 261251731001 | LVA |
| 261251731002 | LVB |
| 261251732001 | LVC |
| 261251732002 | LVD |
| 261251732003 | LVE |
| 261251733001 | LVF |
| 261251733002 | LVG |
| 261251734001 | LVH |
| 261251734002 | LVI |
| 261251734003 | LVJ |
| 261251734004 | LVK |
| 261251734005 | LVL |
| 261251734006 | LVM |
| 261251735001 | LVN |
| 261251735002 | LVO |
| 261251736001 | LVP |
| 261635302002 | LVQ |
| 261635302003 | LVR |
| 261635302004 | LVS |
| 261635361001 | LVT |
| 261635361002 | LVU |
| 261635361003 | LVV |
| 261635361004 | LVW |
| 261635362002 | LVX |
| 261635383002 | LVY |
| 261635384003 | LVZ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635384004 | LWA |
| 261635385001 | LWB |
| 261635385002 | LWC |
| 261635385003 | LWD |
| 261635385004 | LWE |
| 261635385005 | LWF |
| 261635385006 | LWG |
| 261635385007 | LWH |
| 261635387003 | LWI |
| 261635390001 | LWJ |
| 261635428001 | LWK |
| 261635428002 | LWL |
| 261635428003 | LWM |
| 261635430001 | LWN |
| 261635434001 | LWO |
| 261635435001 | LWP |
| 261635435002 | LWQ |
| 261635436001 | LWR |
| 261635436002 | LWS |
| 261635436003 | LWT |
| 261635437001 | LWU |
| 261635437002 | LWV |
| 261635437003 | LWW |
| 261635438001 | LWX |
| 261635438002 | LWY |
| 261635439001 | LWZ |
| 261635439002 | LXA |
| 261635440001 | LXB |
| 261635440002 | LXC |
| 261635441001 | LXD |
| 261635441002 | LXE |
| 261635441003 | LXF |
| 261635442002 | LXG |
| 261635442003 | LXH |
| 261635443002 | LXI |
| 261635007002 | LXJ |
| 261635007003 | LXK |
| 261635007004 | LXL |
| 261635008001 | LXM |
| 261635008002 | LXN |
| 261635009001 | LXO |
| 261635009002 | LXP |
| 261635009003 | LXQ |
| 261635009004 | LXR |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635010001 | LXS |
| 261635010002 | LXT |
| 261635010003 | LXU |
| 261635011001 | LXV |
| 261635011002 | LXW |
| 261635011004 | LXX |
| 261635011005 | LXY |
| 261635459002 | LXZ |
| 261635012002 | LYA |
| 261635013001 | LYB |
| 261635013002 | LYC |
| 261635013003 | LYD |
| 261635013004 | LYE |
| 261635013005 | LYF |
| 261635014001 | LYG |
| 261635014002 | LYH |
| 261635014003 | LYI |
| 261635014004 | LYJ |
| 261635015001 | LYK |
| 261635015002 | LYL |
| 261635015005 | LYM |
| 261635016001 | LYN |
| 261635017001 | LYO |
| 261635017002 | LYP |
| 261635018001 | LYQ |
| 261635018002 | LYR |
| 261635018003 | LYS |
| 261635018004 | LYT |
| 261635019001 | LYU |
| 261635019002 | LYV |
| 261635019003 | LYW |
| 261635019004 | LYX |
| 261635020001 | LYY |
| 261635020002 | LYZ |
| 261635513002 | LZA |
| 261635513003 | LZB |
| 261635513004 | LZC |
| 261635514001 | LZD |
| 261635514002 | LZE |
| 261635514003 | LZF |
| 261635514004 | LZG |
| 261635515001 | LZH |
| 261635515002 | LZI |
| 261635516001 | LZJ |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635516002 | LZK |
| 261635516003 | LZL |
| 261635172002 | LZM |
| 261635207001 | LZN |
| 261635207002 | LZO |
| 261635208001 | LZP |
| 261635351002 | LZQ |
| 261635352001 | LZR |
| 261635352002 | LZS |
| 261635352003 | LZT |
| 261635352004 | LZU |
| 261635353001 | LZV |
| 261635353002 | LZW |
| 261635353003 | LZX |
| 261635353004 | LZY |
| 261635353005 | LZZ |
| 261635372001 | MAA |
| 261635372002 | MAB |
| 261635373002 | MAC |
| 261635373003 | MAD |
| 261635373004 | MAE |
| 261635378001 | MAF |
| 261635378002 | MAG |
| 261635378003 | MAH |
| 261635451001 | MAI |
| 261635451002 | MAJ |
| 261635451003 | MAK |
| 261635452001 | MAL |
| 261635452002 | MAM |
| 261635452003 | MAN |
| 261635452004 | MAO |
| 261635350002 | MAP |
| 261635350003 | MAQ |
| 261635354001 | MAR |
| 261635354002 | MAS |
| 261635355001 | MAT |
| 261635355002 | MAU |
| 261635355003 | MAV |
| 261635356001 | MAW |
| 261635356002 | MAX |
| 261635453001 | MAY |
| 261635453002 | MAZ |
| 261635453003 | MBA |
| 261635454001 | MBB |

Exhibit 28

**State of Michigan**
**The Citizens Insurance Company of the Midwest**
**Private Passenger Automobile**
**Territory Definitions**

| Census Block Group | Territory |
|---|---|
| 261635455001 | MBC |
| 261635455002 | MBD |
| 261635455003 | MBE |
| 261635455004 | MBF |
| 261635455005 | MBG |
| 261635455006 | MBH |
| 261635456001 | MBI |
| 261635456002 | MBJ |
| 261635456003 | MBK |
| 261635456004 | MBL |
| 261635456005 | MBM |
| 261635457001 | MBN |
| 261635457002 | MBO |
| 261635458001 | MBP |
| 261635458002 | MBQ |
| 261635458003 | MBR |
| 261635458004 | MBS |
| 261635458005 | MBT |
| 261635459001 | MBU |