GM National Insurance Company
Private Passenger Auto
Michigan
Exhibit 1A - Average Policyholder Impacts by Coverage

Coverage	Current WP	Indicated*	Selected	Impact with MCCA	Impact without MCCA
BI	$310,143	N/A	0.0%	0.0%	0.0%
PD	$16,431	N/A	0.0%	0.0%	0.0%
CL	$1,023,709	N/A	0.0%	0.0%	0.0%
CP	$475,969	N/A	0.0%	0.0%	0.0%
PIP Med	$451,737	N/A	-24.7%	-24.7%	-28.4%
PPI	$33,175	N/A	0.0%	0.0%	0.0%
PIP EAC	$939	N/A	0.0%	0.0%	0.0%
PIP WL	$67,453	N/A	0.0%	0.0%	0.0%
PIP Non-Me	$7,219	N/A	0.0%	0.0%	0.0%
UM/UIMBI	$82,261	N/A	0.0%	0.0%	0.0%
LPDL	$5,091	N/A	0.0%	0.0%	0.0%
MACP**		N/A	#DIV/0!	#DIV/0!	#DIV/0!
Overall	**$2,474,127**	N/A	0.1%	0.1%	0.1%

*No indication provided. As a new company, we don't have credible loss data.
**MACP is newly introduced, so denominator is $0

Overall average policyholder impact isolating addition of MACP premium:	3.8%
Overall average policyholder impact isolating changes to Total Resident Count table:	-3.7%