State: Michigan **Filing Company:** GM National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MI PPA
Project Name/Number: /

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User Usage Agreement Attachments

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Rate-Rule Attachments (ex. Document Name Attachment Name)

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MI Rate Manual	MI05 Rate Manual - Redline.pdf
MI Rule Manual	MI05 Rule Manual.pdf
MI Rule Manual	MI05 Rule Manual - Redline.pdf

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

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Actuarial Support/Exhibits	MI05 Filing Support Exhibits.pdf
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Checklist Submission - Auto	P&C Filing Checklist v5.xlsx
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Policyholder Impact	*Exhibit 1 - Policyholder Impact Histograms.pdf*

Filing at a Glance

Company:	GM National Insurance Company
Product Name:	MI PPA
State:	Michigan
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	02/06/2026
SERFF Tr Num:	ONST-134811585
SERFF Status:	Closed-APPROVED
State Tr Num:	
State Status:	APPROVED
Co Tr Num:	MI05 RARU
Effective Date Requested (New):	05/07/2026
Effective Date Requested (Renewal):	06/20/2026
Author(s):	Lindsey Halsey, Stacey Marshall, Erin Brown, Pamela McQuaid, Porshalyn Miller
Reviewer(s):	Brianne Killingsworth (primary)
Disposition Date:	04/22/2026
Disposition Status:	APPROVED
Effective Date (New):	05/07/2026
Effective Date (Renewal):	06/20/2026

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 04/22/2026
State Status Changed: 04/22/2026
Created By: Erin Brown
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Erin Brown

Filing Description:

GM National Insurance Company is proposing an update to its Private Passenger Auto program which launched in Michigan on November 10, 2025. Please see the Explanatory Memorandum for additional details.

Company and Contact

Filing Contact Information

Lindsey Halsey, AVP, State Product Management
801 Cherry St.
Suite 3500
Fort Worth, TX 76102

lindsey.halsey@gmfinancial.com

817-302-7818 [Phone]

Filing Company Information

GM National Insurance Company
801 Cherry St.
Suite 3500
Fort Worth, TX 76102
(888) 495-4674 ext. [Phone]

CoCode: 42897
Group Code: 5046
Group Name: General Motors Grp
FEIN Number: 86-3943212

State of Domicile: Illinois
Company Type:
State ID Number:

State: Michigan **Filing Company:** GM National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MI PPA
Project Name/Number: /

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Is the filing for a home or personal auto program that includes a group program as defined in MCL 500.2105(3)? Please respond with: Yes, No or Not a Home or Personal Auto Filing: No

For Inland Marine - Pet Insurance filings, please advise if this product is offered to Individuals, Groups or both.: N/A - Not Inland Marine

Have you saved a copy of the MARKED (Except for New Forms) AND FINAL version of all forms, endorsements, notices, declaration pages, applications, etc. on the Form Schedule tab? Please respond with: Yes, No or Not a Form Filing: Not a Form Filing

If this is a form filing that relates to insurance for personal, family or household purposes, did you provide a readability score of 45 or greater for each form that contains policy provisions, exclusions, and/or amendments as required by MCL 500.2236(3)? Please respond with: Yes, No, Not a Form Filing or Not for Personal, Family or Household Purposes: Not a Form Filing

If this is a form filing and the company is adding or revising an endorsement that revises the base policy, has the company provided a copy of the base policy on the Supporting Documentation tab? Please respond with: Yes, No, Not a Form Filing, or Not a Form that Revises the base policy: Not a Form Filing

Have you saved a copy of the MARKED (Except for New Manuals) AND FINAL version of rate/rule manual pages on the Rate/Rule Schedule tab? NOTE: MARKED VERSIONS OF THE MANUAL SHOULD ONLY INCLUDE THE PAGES WITH CHANGES. Please respond with: Yes, No or Not a Rate/Rule Filing: Yes

Is a FULL unmarked version of your rate AND rule manual saved on the Supporting Documents Schedule tab? Please respond with: Yes, No, Not a Rate/Rule Filing: Yes

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Brianne Killingsworth	04/22/2026	04/22/2026

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
PENDING INSURER RESPONSE	Brianne Killingsworth	03/04/2026	03/04/2026
PENDING INSURER RESPONSE	Brianne Killingsworth	02/10/2026	02/10/2026

Response Letters

Responded By	Created On	Date Submitted
Erin Brown	03/04/2026	03/04/2026
Erin Brown	02/10/2026	02/10/2026

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 04/22/2026
Effective Date (New): 05/07/2026
Effective Date (Renewal): 06/20/2026
Status: APPROVED

Comment: All rates, rules and forms in use in Michigan must comply with all applicable Michigan laws and regulations. In accordance with MCL 500.2236(5), upon written notice to the insurer, the Director may, on a case-by-case review, disapprove, withdraw approval, or prohibit the issuance, advertising, or delivery of a form to any person in this state if the form violates the Insurance Code, MCL 500.100, et seq. (Code), contains inconsistent, ambiguous, or misleading clauses, or contains exceptions and conditions that unreasonably or deceptively affect the risk purported to be assumed in the general coverage of the policy. If, upon subsequent review of any form given a disposition in this filing, the Director finds that the form violates the Code, the Director will withdraw approval in accordance with MCL 500.2236(6). The Director may withdraw approval of rates and rules in accordance with MCL 500.2114, MCL 500.2418, and/or MCL 500.2618. Nothing in the Director's review or disposition of this filing should be interpreted as precluding the company's compliance with applicable state or federal laws.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GM National Insurance Company	0.000%	0.100%	$2,879	2,104	$2,878,790	24.600%	-51.200%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	MI Rate Manual	Review Completed	Yes
Rate	MI Rule Manual	Review Completed	Yes
Supporting Document	Actuarial or Explanatory Memorandum	Review Completed	Yes
Supporting Document (revised)	Actuarial Support/Exhibits	Review Completed	Yes
Supporting Document	Checklist Submission - Auto	Review Completed	Yes
Supporting Document (revised)	Indicated & Selected Change	Review Completed	Yes
Supporting Document	PIP Rate Reduction Exhibit	Review Completed	Yes
Supporting Document (revised)	Policyholder Impact	Review Completed	Yes
Supporting Document	Impacts to Policyholders +/- 10%	Review Completed	Yes
Supporting Document	BI Option and Price Notice	Review Completed	Yes
Supporting Document	Policyholder Notices	Review Completed	Yes
Supporting Document	2111f(8) Savings Realized Memorandum	Review Completed	Yes

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	2111f(8) Savings Realized Exhibit	Review Completed	Yes
Supporting Document	Vehicle Symbol Additions and Changes	Review Completed	Yes
Supporting Document	Full Unmarked Manual	Review Completed	Yes
Supporting Document	Actuarial Support/Exhibits	Review Completed	Yes
Supporting Document	Indicated & Selected Change	Review Completed	Yes
Supporting Document	Indicated & Selected Change	Review Completed	Yes
Supporting Document	Policyholder Impact	Review Completed	Yes

State: Michigan **Filing Company:** GM National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MI PPA
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING INSURER RESPONSE
Objection Letter Date	03/04/2026
Submitted Date	03/04/2026
Respond By Date	03/11/2026

Dear Lindsey Halsey,

Introduction:

The filing has been reviewed and the following objection(s) require response:

Objection 1

- 2111f(8) Savings Realized Memorandum (Supporting Document)

Comments: Please provide the following attestation:

"I attest that the proposed rates reflect the companys current estimate of the savings realized pursuant to MCL 500.2111f(8) and that a change is not warranted at this time."

Objection 2

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please advise whether the company is basing your MACP calculation on anticipated future expenses.

Objection 3

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please demonstrate how the per vehicle charge included in this filing was determined. Please include the assessment and exposure information used to determine the per vehicle charge.

Objection 4

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please provide a copy of the MACP invoice that supports your per vehicle assessment.

Objection 5

- Indicated & Selected Change (Supporting Document)

Comments: In accordance with the filing requirements, the filing must include the Indicated & Selected Change exhibit to demonstrate the rate change by coverage with this filing. This exhibit should include a list of all policy coverages, the current premium by coverage, the indicated change by coverage and the selected change by coverage. This exhibit should include a subtotal without, MCCA impact and a total with the MCCA impact. The overall indicated and selected reported on the Rate/Rule Schedule should INCLUDE MCCA. If this filing is for multiple companies, the exhibit must be provided separately for each company and one with all companies combined. Please submit this exhibit on the Supporting Documentation tab.

Objection 6

- Full Unmarked Manual (Supporting Document)

Comments: Please confirm that the use of gender and marital status are for informational purposes only and that the rates are neutral.

Objection 7

- Full Unmarked Manual (Supporting Document)

State: Michigan **Filing Company:** GM National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MI PPA
Project Name/Number: /

Comments: If the policy is cancelled, the minimum earned premium shall not be less than the pro rata premium for the expired time or $25, whichever is greater. MCL 500.2833(1)(h) and MCL 500.3020(1)(c)

Please amend for compliance with statute and submit marked and final versions for review.

Conclusion:

As a result of the noted Objection(s), this filing is incomplete. Upon DIFS' receipt of a full and complete response to the Objection(s), DIFS will continue to evaluate the filing. Please be aware that unresolved objections that are pending at the conclusion of the 90-day waiting period may result in disapproval of a filing and may necessitate the insurer submitting a new filing.

Sincerely,

Brianne Killingsworth

State: Michigan **Filing Company:** GM National Insurance Company
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: MI PPA
Project Name/Number: /

Objection Letter

Objection Letter Status	PENDING INSURER RESPONSE
Objection Letter Date	02/10/2026
Submitted Date	02/10/2026
Respond By Date	02/17/2026

Dear Lindsey Halsey,

Introduction:

The filing has been reviewed and the following objection(s) require response:

Objection 1

- Indicated & Selected Change (Supporting Document)

Comments: Companies must provide the Indicated & Selected Change exhibit with each rate filing to demonstrate the rate change by coverage with this filing. THE COMPANY MUST SUBMIT A SEPARATE EXHIBIT FOR EACH UNDERWRITING COMPANY INCLUDED IN THIS FILING.

Objection 2

- Policyholder Impact (Supporting Document)

Comments: Please resubmit the Policy Holder Impact to include the rate impact split by 5% increments that have minimum and maximum bands that are at least as great as the maximum % change and minimum % change reported on the Rate Schedule tab. (i.e. 0% - 5%, 5% - 10%, 10%-15%, etc.)

Conclusion:

As a result of the noted Objection(s), this filing is incomplete. Upon DIFS' receipt of a full and complete response to the Objection(s), DIFS will continue to evaluate the filing. Please be aware that unresolved objections that are pending at the conclusion of the 90-day waiting period may result in disapproval of a filing and may necessitate the insurer submitting a new filing.

Sincerely,

Brianne Killingsworth

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/04/2026
Submitted Date	03/04/2026

Dear Brianne Killingsworth,

Introduction:

Thank you for your review of this filing.

Response 1

Comments:

I attest that the proposed rates reflect the company's current estimate of the savings realized pursuant to MCL 500.2111f(8) and that a change is not warranted at this time.

- Lindsey Halsey, ACAS, AVP State Product Management

Related Objection 1

Applies To:

- 2111f(8) Savings Realized Memorandum (Supporting Document)

Comments: Please provide the following attestation:

"I attest that the proposed rates reflect the companys current estimate of the savings realized pursuant to MCL 500.2111f(8) and that a change is not warranted at this time."

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 2

Comments:

We have based our MACP calculation on anticipated future expenses. Please see newly provided Exhibit 2A.

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Related Objection 2

Applies To:

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please advise whether the company is basing your MACP calculation on anticipated future expenses.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Support/Exhibits
Comments:	Please see attached.
Attachment(s):	MI05 Filing Support Exhibits.pdf Exhibit 2A.pdf
Previous Version	
Satisfied - Item:	*Actuarial Support/Exhibits*
Comments:	*Please see attached.*
Attachment(s):	*MI05 Filing Support Exhibits.pdf*

Response 3

Comments:

Please see newly provided Exhibit 2A.

Related Objection 3

Applies To:

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please demonstrate how the per vehicle charge included in this filing was determined. Please include the assessment and exposure information used to determine the per vehicle charge.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Support/Exhibits
Comments:	Please see attached.
Attachment(s):	MI05 Filing Support Exhibits.pdf Exhibit 2A.pdf
Previous Version	
Satisfied - Item:	*Actuarial Support/Exhibits*
Comments:	*Please see attached.*
Attachment(s):	*MI05 Filing Support Exhibits.pdf*

Response 4

Comments:

We do not yet have an MACP invoice, please see newly provided Exhibit 2A that displays anticipated future expense.

Related Objection 4

Applies To:

- Actuarial Support/Exhibits (Supporting Document)

Comments: Please provide a copy of the MACP invoice that supports your per vehicle assessment.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Actuarial Support/Exhibits
Comments:	Please see attached.
Attachment(s):	MI05 Filing Support Exhibits.pdf Exhibit 2A.pdf
Previous Version	
Satisfied - Item:	*Actuarial Support/Exhibits*
Comments:	*Please see attached.*
Attachment(s):	*MI05 Filing Support Exhibits.pdf*

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Response 5

Comments:

Please see revised Exhibit 1A.

Related Objection 5

Applies To:

- Indicated & Selected Change (Supporting Document)

Comments: In accordance with the filing requirements, the filing must include the Indicated & Selected Change exhibit to demonstrate the rate change by coverage with this filing. This exhibit should include a list of all policy coverages, the current premium by coverage, the indicated change by coverage and the selected change by coverage. This exhibit should include a subtotal without, MCCA impact and a total with the MCCA impact. The overall indicated and selected reported on the Rate/Rule Schedule should INCLUDE MCCA. If this filing is for multiple companies, the exhibit must be provided separately for each company and one with all companies combined. Please submit this exhibit on the Supporting Documentation tab.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Indicated & Selected Change
Comments:	Please see attached.
Attachment(s):	Exhibit 1A v2.pdf
Previous Version	
Satisfied - Item:	*Indicated & Selected Change*
Comments:	*Please see attached.*
Attachment(s):	*Exhibit 1A.pdf*
Previous Version	
Bypassed - Item:	*Indicated & Selected Change*
Bypass Reason:	*N/A*
Attachment(s):	

Response 6

Comments:

GMNC confirms that Gender and Marital Status are not used for rating purposes.

Related Objection 6

Applies To:

- Full Unmarked Manual (Supporting Document)

Comments: Please confirm that the use of gender and marital status are for informational purposes only and that the rates are neutral.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 7

Comments:

We respectfully ask for this objection to be reconsidered. As discussed in our initial filing (ONST-134586837), we do not believe that those statutes for the $25 minimum pro rata premium apply to us as we are only selling automobile insurance. MCL 500.2833(1)(h) appears to apply only to Fire insurance policies. MCL 500.3020(1)(c) states "That the minimum earned premium on any policy canceled pursuant to this subsection, other than automobile insurance as defined in section 2102(2)(a) and (b), shall not be less than the pro rata premium for the expired time or $25.00, whichever is greater". The referenced statutes would never be triggered for our private passenger automobile program.

Related Objection 7

Applies To:

- Full Unmarked Manual (Supporting Document)

Comments: If the policy is cancelled, the minimum earned premium shall not be less than the pro rata premium for the expired time or $25, whichever is greater. MCL 500.2833(1)(h) and MCL 500.3020(1)(c)

Please amend for compliance with statute and submit marked and final versions for review.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Conclusion:

Please let us know if you have any questions.

Sincerely,

Erin Brown

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/10/2026
Submitted Date	02/10/2026

Dear Brianne Killingsworth,

Introduction:

Thank you for your review of this filing.

Response 1

Comments:

We have provided a new exhibit, Exhibit 1A, that includes the requested information. As a new company in MI, we don't have credible loss data to provide an overall indication or by-coverage.

Related Objection 1

Applies To:

- Indicated & Selected Change (Supporting Document)

Comments: Companies must provide the Indicated & Selected Change exhibit with each rate filing to demonstrate the rate change by coverage with this filing. THE COMPANY MUST SUBMIT A SEPARATE EXHIBIT FOR EACH UNDERWRITING COMPANY INCLUDED IN THIS FILING.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Indicated & Selected Change
Comments:	Please see attached.
Attachment(s):	Exhibit 1A.pdf
Previous Version	
Bypassed - Item:	*Indicated & Selected Change*
Bypass Reason:	*N/A*
Attachment(s):	

SERFF Tracking #:	ONST-134811585	**State Tracking #:**		**Company Tracking #:**	MI05 RARU

State:	Michigan	**Filing Company:**	GM National Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	MI PPA		
Project Name/Number:	/		

Response 2

Comments:

We have updated Exhibit 1 with the requested bandings.

Related Objection 2

Applies To:

- Policyholder Impact (Supporting Document)

Comments: Please resubmit the Policy Holder Impact to include the rate impact split by 5% increments that have minimum and maximum bands that are at least as great as the maximum % change and minimum % change reported on the Rate Schedule tab. (i.e. 0% - 5%, 5% - 10%, 10%-15%, etc.)

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Impact
Comments:	Please see attached.
Attachment(s):	Exhibit 1.pdf
Previous Version	
Satisfied - Item:	*Policyholder Impact*
Comments:	*Please see attached.*
Attachment(s):	*Exhibit 1 - Policyholder Impact Histograms.pdf*

Conclusion:

Please let us know if you have any questions.

Sincerely,

Erin Brown

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	11/10/2025
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	ONST-134762986

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GM National Insurance Company	0.000%	0.100%	$2,879	2,104	$2,878,790	24.600%	-51.200%

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Review Completed 04/22/2026	MI Rate Manual	P18, B06	Replacement	ONST-134586837	MI05 Rate Manual.pdf MI05 Rate Manual - Redline.pdf
2	Review Completed 04/22/2026	MI Rule Manual	Table of Contents, B06	Replacement	ONST-134762986	MI05 Rule Manual.pdf MI05 Rule Manual - Redline.pdf

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	Actuarial or Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	MI05 RARU Explanatory Memo.pdf
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Actuarial Support/Exhibits
Comments:	Please see attached.
Attachment(s):	MI05 Filing Support Exhibits.pdf Exhibit 2A.pdf
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Checklist Submission - Auto
Comments:	Please see attached.
Attachment(s):	P&C Filing Checklist v5.xlsx
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Indicated & Selected Change
Comments:	Please see attached.
Attachment(s):	Exhibit 1A v2.pdf
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	PIP Rate Reduction Exhibit
Comments:	Please see attached.
Attachment(s):	PIP Rate Reduction Exhibit v6.pdf PIP Rate Reduction Exhibit v6.xlsx
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Policyholder Impact
Comments:	Please see attached.
Attachment(s):	Exhibit 1.pdf

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Impacts to Policyholders +/- 10%
Comments:	There are 186 policies with impacts <-10%. All of these policies have Excluded Resident Relatives = Total Resident Count. There are 31 policies with impacts >10% are policies where the increase is driven by the additional premium collected for the MACP assessment.
Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	BI Option and Price Notice
Comments:	Our BI Option and Price Notices (MI PCF170 and MI PCF179) have not changed since they were filed and approved in our forms filing ONST-134434763.
Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Policyholder Notices
Comments:	Our Policyholder Notices have not changed since they were filed and approved in our forms filing ONST-134434763.
Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Bypassed - Item:	2111f(8) Savings Realized Memorandum
Bypass Reason:	N/A - No program existed prior to July 2, 2021.
Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Bypassed - Item:	2111f(8) Savings Realized Exhibit
Bypass Reason:	N/A - No program existed prior to July 2, 2021.
Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Bypassed - Item:	Vehicle Symbol Additions and Changes
Bypass Reason:	N/A - we do not use symbols.

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Attachment(s):	
Item Status:	Review Completed
Status Date:	04/22/2026

Satisfied - Item:	Full Unmarked Manual
Comments:	Please see attached.
Attachment(s):	MI05 Rule Manual - Full.pdf MI Territory Factor.pdf MI05 Rate Manual - Full.pdf
Item Status:	Review Completed
Status Date:	04/22/2026

SERFF Tracking #:	*ONST-134811585*	***State Tracking #:***		***Company Tracking #:***	*MI05 RARU*

State:	*Michigan*	***Filing Company:***	*GM National Insurance Company*
TOI/Sub-TOI:	*19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)*		
Product Name:	*MI PPA*		
Project Name/Number:	*/*		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/10/2026	Review Completed 04/22/2026	Supporting Document	Indicated & Selected Change	03/04/2026	Exhibit 1A.pdf (Superceded)
01/22/2026	Review Completed 04/22/2026	Supporting Document	Actuarial Support/Exhibits	03/04/2026	MI05 Filing Support Exhibits.pdf
01/22/2026	Review Completed 04/22/2026	Supporting Document	Indicated & Selected Change	02/10/2026	
01/22/2026	Review Completed 04/22/2026	Supporting Document	Policyholder Impact	02/10/2026	Exhibit 1 - Policyholder Impact Histograms.pdf (Superceded)