

**MICHIGAN  
ATLANTIC STATES INSURANCE COMPANY  
HOMEOWNERS  
FILING MEMORANDUM  
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Donegal Insurance Group is proposing to revise the Atlantic States Insurance Company Homeowners Program in the state of Michigan. In order to improve our competitiveness within the state we are proposing to decrease base rates. This program was introduced in 2023 and we have written very little business to date.

**Base Rates**

We are proposing a flat base rate decrease of 15.0% to Form HO3/HO5. The overall change is -13.0%. Please refer to Section B.

**Equipment Breakdown**

We are proposing an increase to Equipment Breakdown premiums. The overall change is +0.1%. Please refer Donegal HO EB Filing Support 10.23.2025.

We request that these changes be effective for new business and renewal on or after July 15, 2026.