

GMNC Rate Table	Supporting Exhibit
Unverifiable MVR	Exhibit 20
Not at Fault Accident Count	Exhibit 21
Affinity	Exhibit 52
Electronic Funds Transfer	Exhibit 47
Early Shopper's Discount	Exhibit 25
Deductible Waiver	See Telematics Rating Layer

Unverifiable MVR: See Exhibit 20 for a comparison of competitor factors and GMNC selected factors.

Not at Fault Accident Count: See Exhibit 21 for a comparison of competitor factors and GMNC selected factors. Also, Exhibit 1 (Policy Not at Fault Accident Count) demonstrates that GMNC achieves rate segmentation parity with key competitors. We only consider new business Not at Fault Accident for rating.

Affinity:

GMNC is offering an affinity discount for policyholders who qualify for one or more GM relationships. GM relationships consist of criteria including but not limited to OnStar® subscriber, GM Rewards member, GM, GM Financial or GM Dealer employee, and multiple GM vehicles insured in the household. GMNC expects approximately 50% of policyholders to have at least one GM relationship. The discount starts at 2% for one relationship and offers an additional 1% discount for each additional relationship. The discount offered is conservatively small based on the number of policyholders expected to qualify. See Exhibit 52 for a comparison of competitor factors and GMNC selected factors.

GMNC's support for offering this discount is based on the following:

- Integrated marketing outreach: These GM relationships afford GMNC the opportunity to offer customers a quote through pre-existing customer engagement channels and therefore save expenses that would otherwise be spent driving awareness or consideration.
- Increased customer loyalty:
 - Retention data collected from GMNC's agency business (OnStar Insurance Services, Inc) shows that OnStar subscribers and households with multiple GM vehicles insured retain their auto insurance policies at a higher-than-average rate. Customers with higher retention are more profitable on average.
 - GM Rewards is a program offered to consumers which allows them to earn points for various paid activities related to their GM vehicles, such as purchasing a new vehicle or equipment, completing maintenance or repairs, other non-vehicle related promotional activities, or using My GM Rewards® MasterCard®. Members can redeem these points for rewards, such as discounts on certain GM vehicles, products, and services. The program is designed to reward loyal GM customers and provide incentives to continue using GM products and services. GM Rewards members spend more money on GM products than non-members and are more likely to stay longer with GM and its affiliated brands.
- Reduced indemnity costs: