

SERFF Tracking #:	ONST-135034805	State Tracking #:	Company Tracking #:	AR03 RATE
State:	Arkansas	Filing Company:	GM National Insurance Company	
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)			
Product Name:	AR PPA			
Project Name/Number:	/			

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Response 4

Comments:

Based on our 2025 IEE countrywide ratios for General Expense and Other Acquisition applied to the \$59,962 of Arkansas earned premium, our 2025 fixed expense was \$78,731 (131.3%). As an early stage startup our recent expenses do not represent our future expectations. We project long-term fixed expense to be about 13% of total earned premium.

Related Objection 4

Applies To:

- Filing Memorandum (Supporting Document)

Comments: We understand Arkansas data is not credible for this program, however, please provide fixed expense data.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Please let me know if you have any questions.

Sincerely,

Porshalyn Miller