Texas Department of Insurance
Property and Casualty Rate Filing Exhibits
Rate Filing Template (2025 Edition)

Company: GM National Ins Co
LOB: Pers. Auto

Exhibit D - Historical Experience

Texas (Annual Statement Statutory Page 14)

(1) Calendar Year	(2) Direct Premiums Written	(3) Direct Premiums Earned	(4) Direct Losses and DCCE Paid	(5) Direct Losses and DCCE Incurred	(6) Incurred Loss and DCCE Ratio
2021					0.0%
2022					0.0%
2023	$445,735	$79,725	$69,385	$176,413	221.3%
2024	$11,874,120	$8,339,644	$51,111,057	$7,467,310	89.5%
2025	$27,853,760	$23,055,133	$18,525,361	$23,359,138	101.3%

Countrywide (IEE, Part III)

(7) Calendar Year	(8) Direct Premiums Written	(9) Direct Premiums Earned	(10) Direct Losses and DCCE Paid	(11) Direct Losses and DCCE Incurred	(12) Incurred Loss and DCCE Ratio
2021					0.0%
2022					0.0%
2023	$803,404	$201,405	$77,660	$297,652	147.8%
2024	$19,696,929	$13,231,348	$8,125,400	$11,990,377	90.6%
2025	$58,998,908	$45,498,116	$34,824,970	$45,844,342	100.8%

(1) From General Information: Based on Latest Experience Year Date
(6) = (5) / (3)
(7) From General Information: Based on Latest Experience Year Date
(12) = (11) / (9)

All other items are company provided.