

**DONEGAL INSURANCE GROUP
ATLANTIC STATES INSURANCE COMPANY-MICHIGAN
HOMEOWNERS
FILING SUPPORT**

Section A
Exhibit 1

2026

| Average of DTM | DT Rank 1 | DT Rank 2 | DT Rank 3 |
|----------------|-----------|-----------|-----------|
| 1.18 | 1.63 | 1.36 | 1.14 |

| Average of DTM | |
|----------------|------------------------------|
| 1.18 | 1/1.18=.84 Indication |

DTM - Distance to Median. This is the rate differential between the ASIC rate in the comparative rate to the median DTM of all companies in the comp rater.

This indicates our rate is 18% higher than average, 63% higher than the lowest rate, 36% higher than the 2nd best rate and 14% higher than the 3rd best rate.

This demonstrates our uncompetitiveness in MI auto currently.

Michigan Hit Rate Data

| Product | Is Rater | 202501 | 202502 | 202503 | 202504 | 202505 | 202506 | 202507 | 202508 | 202509 | 202510 | 202511 | 202512 | 202601 | 202602 | 202603 |
|---------|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Home | Home Goal | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% | 1.5% |
| Home | Home Total | 1.8% | 1.6% | 2.2% | 1.2% | 0.8% | 0.9% | 0.9% | 0.8% | 0.8% | 0.5% | 0.9% | 0.9% | 0.5% | 0.7% | 0.4% |

Additionally, our hit ratios in the state are around 1.0%, half a point below our goal.