



Explanatory Memorandum

CURE is submitting this filing to revise the rates in its Private Passenger Auto program in the state of Michigan.

We are proposing the following changes:

- Increase Bodily Injury and UM/UIM Bodily Injury base rates by +25.0%
- Increase Property Protection Insurance base rates by +15.0%
- Increase Personal Injury Protection base rates by +25.0%
- Increase Comprehensive and Rental Reimbursement base rates by +5.0%

The overall impact of this filing is +14.8%. Support for the base rate increases can be found in the attached rate indication.

The change is requested to be proposed effective on September 12th, 2025 for New Business and October 17th, 2025 for Renewal Business.