



AMERICAN NATIONAL

AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY

Service Center | Mail to: P.O. Box 22091, Albany, NY 12201-2034 Ship to: 344 Route 9W, Glenmont, NY 12077

April 24, 2026

Via SERFF

Kansas Department of Insurance
1300 SW Arrowhead Rd
Topeka, KS 66604

Re: American National Property And Casualty Company (NAIC 28401)
Specialty Renters Line Withdrawal
K.S.A. §40-2,123

Dear Kansas Department of Insurance:

American National Property And Casualty Company (the “Company”) intends to cease offering Specialty Renters insurance in the State of Kansas. The Company therefore provides this notice of their intent to withdraw and nonrenew all active Specialty Renters insurance policies pursuant to K.S.A. §40-2,123. This action is being taken as part of an ongoing country-wide effort to refocus the Company and its affiliates on growing our farm, ranch, and targeted commercial insurance business.

The Specialty Renters program is designed for tenants of approved apartment communities and is not underwritten. The independent general agent writing the Specialty Renters program has identified another carrier to write this program. Specialty Renters insureds can secure replacement coverage by phone or on-line and we have included this information in both the general notice and in the formal notice of nonrenewal. As of April 10, 2026, the Company has approximately 431 in-force Specialty Renters policies. In 2025, the Company recorded total direct written premium from Specialty Renters insurance policies of approximately \$150,847. It is our intention to nonrenew all existing policies, beginning with policies expiring on or around September 2, 2026, and ending with policies expiring on or around August 31, 2027. A general notice will be mailed to each policyholder informing them of this decision, followed by a separate formal notice of nonrenewal mailed at least 30 days prior to the expiration of the policy term. Sample copies of these notices are enclosed for your reference.