

SUBMITTED VIA SERFF



June 12, 2026

Honorable Anita G. Fox, Director
Michigan Department of Insurance and Financial Services
530 W. Allegan Street, 7th Floor
Lansing, MI 48933

American Family Connect
Property and Casualty
Insurance Company
American Family Connect
Insurance Company
3500 Packerland Drive
De Pere, WI 54115-9070
connectbyamfam.com

**RE: American Family Connect Property and Casualty Insurance Company
Informational Filing - Notice to Continue to Suspend New Business – Private
Passenger Automobile
NAIC NO: 29068**

Dear Ms. Fox:

Pursuant to MCL 500.2126, American Family Connect Property and Casualty Insurance Company (AFCPC) hereby provides notice to the Commissioner that AFCPC intends to continue to suspend the writing of new business for Private Passenger Automobile insurance effective as of September 1, 2026. This suspension will remain in effect until September 1, 2027.

AFCPC has struggled with profitability and volatility in Michigan with its Private Passenger Automobile insurance line for several years. Focused efforts to improve profitability and minimize volatility have not achieved the desired goals.

Through April 30, 2026, there were 4,815 AFCPC Private Passenger Automobile policies in force with direct written premium of \$13,492,186.

For Michigan Private Passenger Automobile insurance in 2025, AFCPC experienced a loss ratio of 58.3% and a combined ratio of 74.1%. See Attachment 2 for performance metrics for all years since 2013.

The business purpose behind the decision to continue to suspend the writing of new business in the State of Michigan is AFCPC's inability to operate the business in a profitable fashion. Since AFCPC is a very small writer, with less than a 0.11% market share in the state, we do not feel the continued suspension of new business will adversely affect the maintenance of a competitive market.

There is no impact to existing policyholders from the continued suspension of new business. We will continue servicing our policyholders and handling their claims.