



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
LANSING

ANITA G. FOX
DIRECTOR

February 2, 2023

Martha Levandowski, Administrative Director
CPAN
216 N. Chestnut St.
Lansing, MI 48933

Dear Ms. Levandowski:

I received your January 26, 2023 letter, and take this opportunity to respond to the concerns you raised regarding the number of new auto insurance companies and affiliates selling auto insurance products. The Department of Insurance and Financial Services (DIFS) has, and will continue to, serve as a resource for policymakers and is committed to ensuring that Michiganders have access to accurate information regarding the impacts of the new law in our state.

DIFS began publishing the "New Auto Insurance Companies/Programs in Michigan" list to provide complete information about the impact of the 2019 reforms on the auto insurance market in Michigan. In the interest of completeness and transparency, the list has included an explanation of steps insurers must complete before they can sell auto insurance policies and indicates which companies were previously authorized and submitted new filings for new products under PA 21 and 22 of 2019.

For your reference, please see the updated list (attached), which includes notations that were added in December 2022 to specify which companies had rates and forms approved by DIFS. As of January 23, 2023, 61 new companies and affiliates received authorization to enter Michigan's auto insurance market and 14 of those had approved rates and forms, with 12 of those offering personal auto insurance. We have consistently communicated that information accurately, both verbally and as noted above, in writing, and we will continue to do so.

Sincerely,

A handwritten signature in black ink that reads "Anita G. Fox".

Anita G. Fox
Director

Attachment: New Auto Insurance Companies/Programs in Michigan - 01/23/23



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New Auto Insurance Companies/Programs in Michigan

As of January 23, 2023, 61 new companies or affiliates have received authorization to enter Michigan’s auto insurance market since the enactment of PA 21 and 22 of 2019. It is important to note that after companies receive authorization to enter the market, they must file and receive approval on rates and forms before they can begin selling auto insurance policies.

Company Name	Line of Business
Rock Ridge Insurance Company	Personal Auto
Professional Solutions Insurance Company	Personal Auto
Arch Indemnity Insurance Company ²	Commercial Auto
Arch Property Casualty Insurance Company ²	Commercial Auto
Digital Edge Insurance Company	Personal Auto
Insurance Company of the South	Personal Auto
Westfield Champion Insurance Company	Personal Auto
Westfield Premier Insurance Company	Personal Auto
Westfield Superior Insurance Company	Personal Auto
Westfield Touchstone Insurance Company	Personal Auto
Mobilitas General Insurance Company	Personal Auto
Universal Fire & Casualty Insurance Company	Personal Auto
American Builders Insurance Company	Personal Auto
Liberty Mutual Personal Insurance Company* ²	Personal Auto
Liberty Mutual Insurance Company* ²	Personal Auto
Dairyland National Insurance Company	Personal Auto
Nationwide Affinity Insurance Company of America	Personal Auto
Citizens United Reciprocal Exchange (CURE) ²	Personal Auto
Incline Casualty Company	Personal Auto
Branch Insurance Exchange ²	Personal Auto
ProTucket Insurance Company	Personal Auto
Clearcover Insurance Company	Personal Auto
Everspan Insurance Company	Personal Auto
ACMI Auto Insurance Company	Personal Auto
ECMI Auto Insurance Company	Personal Auto
ESMI Auto Insurance Company	Personal Auto
Berkley Insurance Company* ²	Personal Auto
Allstate North American Insurance Company	Personal Auto
Sutton National Insurance Company	Personal Auto
Arch Indemnity Insurance Company	Personal Auto
National Builders Insurance Company*	Personal Auto
WCF National Insurance Company	Personal Auto

Chiron Insurance Company	Personal Auto
Lio Insurance Company	Personal Auto
ClearPath Mutual Insurance Company	Personal Auto
Vault Reciprocal Exchange* ²	Personal Auto
National General Insurance Company* ²	Personal Auto
FBAlliance Insurance Company	Personal Auto
HiRoad Assurance Company	Personal Auto
FBAlliance Insurance, Inc.	Personal Auto
Concert Insurance Company	Personal Auto
ARI Insurance Company	Personal Auto
Atlantic States Insurance Company* ²	Personal Auto
Government Employees Insurance Company* ²	Personal Auto
Accredited Surety and Casualty Company, Inc.*	Personal Auto
Everett Cash Mutual Insurance Co	Personal Auto
GEICO General Insurance Company* ²	Personal Auto
The Cincinnati Casualty Company* ²	Personal Auto
Truck Insurance Exchange* ²	Personal Auto
Rockford Mutual Insurance Company	TBD
Crum and Forster Insurance Company	TBD
State Farm Classic Insurance Company	TBD
Westfield Select Insurance Company	TBD
Intrepid Casualty Company	TBD
Transverse Insurance Company* ¹	TBD
Nationwide Insurance Company of Florida ¹	TBD
Obsidian Insurance Company* ¹	TBD
Trisura Insurance Company ¹	TBD
Mercury Casualty Company ¹	TBD
Forge Insurance Company	TBD
Riverport Insurance Company	Personal Auto

** Denotes previously authorized companies that submitted filings for new products under PA 21 and 22 of 2019.*

¹ Denotes companies that were added to this list following a review of newly authorized companies and affiliates.

² Denotes companies that have rates and forms that have been approved by DIFS.

Updated: Jan. 23, 2023