



7000 Midland Boulevard  
Amelia, OH 45102-2646

[AMIG.COM](http://AMIG.COM)

SENT VIA SERFF

July 22, 2025

Andrew R. Stolfi, Commissioner  
Department of Consumer and Business Services  
350 Winter Street NE  
P.O. Box 14480  
Salem, OR 97309-0405

RE: O.R.S. § 731.482 Requirements for canceling insurance line or class of business by  
commercial liability insurer

American Modern Home Insurance Company NAIC# 23469

Dear Commissioner Stolfi:

American Modern Home Insurance Company (“AMH”), in accordance with O.R.S. § 731.482, is notifying you of its intent to discontinue writing its Recreational Vehicle Rental Program (the “Program”).

After a careful review, the Company decided to discontinue this Program for a number of reasons. As background, this Program has been active for about 30 years. The driver behind the Program’s start was an agent with extensive knowledge of the recreational vehicle rental market, who developed a computer system for use in underwriting and administering the Program. The underwriting and administration of the Program is performed by the agent. However, the agency involved was recently purchased by another agency, and the individual with the most knowledge of this niche market has retired. In addition, the Program is tailored for recreational vehicle dealers, and the recent introduction of the peer-to-peer rental market has negatively impacted the Program, which was already challenging from a profitability standpoint. A complete product overhaul would be needed to make the Program viable, and there is not a business case to support this.

The Program provides insurance for dealers, such as RV dealers and/or motorcycle dealers, who rent recreational vehicles to consumers. There are 46 policies in the Program in Oregon. Written Premium as of year-end 2024 was \$182,737. AMH plans to stop writing new business on December 1, 2025, and non-renew policies whose policy term ends on December 1, 2025 and thereafter. All policyholders will be provided at least sixty days notice of non-renewal. AMH only plans to send a nonrenewal notice to affected policyholders.



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There should be little impact on the Oregon insurance market as a result of this withdrawal, since only 46 policies are at issue. AMH has not arranged for another insurer to take over this book of business due to the small number of policies involved, and there appears to be ample availability of this type of insurance, especially in the peer-to-peer market.

If you have any questions or require additional information, please do not hesitate to contact me at your convenience.

Best Regards,

A handwritten signature in black ink that reads "Steve Mackie". The signature is written in a cursive, slightly slanted style.

Steve Mackie  
Chief Compliance & Ethics Officer  
American Modern Home Insurance Company  
513-947-5394  
[smackie@munichre.com](mailto:smackie@munichre.com)