



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

Shannon Hohl
Market Oversight Bureau Chief
Idaho Department of Insurance
700 West State Street, 3rd Floor
Boise, ID 83720-0043

Re: American National Property And Casualty Company (NAIC 28401)
Specialty Renters Line Withdrawal
Idaho Code §41-1841

Dear Shannon Hohl:

American National Property And Casualty Company (the “Company”) intends to cease offering Specialty Renters insurance in the State of Idaho. The Company therefore provides this notice of its intent to withdraw and nonrenew all of its active Specialty Renters insurance policies, pursuant to Idaho Code §41-1841. This action is being taken as part of a country-wide effort to refocus the Company on growing its 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 91 in-force Specialty Renters insurance policies. In 2025, the Company recorded direct written premium from Specialty Renters insurance policies of approximately \$27,341. It is our intention to nonrenew all existing policies, beginning with policies expiring on or around November 1, 2026, and ending with policies expiring on or around October 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.