



7000 Midland Boulevard
Amelia, OH 45102-2646

AMIG.COM

11/17/2025

RE: American Modern Home Insurance Company

Commercial Physical Damage

NAIC: 23469

FEIN: 31-0715697

Company Filing Number: CPD-NJ-2025OCT16-01

Dear Reviewer,

American Modern Home Insurance Company is submitting for your review revisions to our Commercial Physical Damage program. Please refer to the Explanatory Memorandum under the Supporting Documentation tab for further details.

To the best of my knowledge and belief, this filing is in compliance with the statutes and regulations of your state.

Regards,
Angie Bender
Regulatory Filing Analyst

American Modern Home Insurance Company is implementing a new policy administration, billing system, and a front end agent portal for the Commercial Physical Damage program. The new Guidewire system is available for testing now. The launch and effective dates on or after October 15, 2026 for new business and February 15, 2027 for renewal business. This will allow us time to test the new systems, and front end agent portal. Because we are implementing this change in a new system the launch dates might be delayed. We will continue to use the currently filed and approved IL 12 01 (11/85) Policy Change form from our current policy processing system until the launch.

All form changes are listed below:

Removed:

- IL 12 01 (11/85) Policy Changes

New

- Policy Changes CPD-CW-C-0001 (08/25)