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Department of Insurance State of Idaho

## BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE STATE OF IDAHO

In the Matter of:

CUMIS INSURANCE SOCIETY, INC.

Certificate of Authority No. 613 NAIC ID No. 10847 Docket No. 18-2603-10

ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL

The Director of the Department of Insurance ("Department") of the State of Idaho, having read and being fully apprised of the request of CUMIS INSURANCE SOCIETY, INC. ("Petitioner"), for permission to block non-renew all of lender protection lines in Idaho, consisting of four (4) policies; the Petitioner having indicated that it will provide reasonable notice of not less than forty-five (45) days to policyholders affected by the non-renewals allowed by this order; and Petitioner, having made a request to the Director of the Department by letter dated February 12, 2010, and in light of Idaho Code § 41-1841 and, good cause appearing therefor;

IT IS HEREBY ORDERED that this ratifies and confirms that the Petitioner is allowed, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of its lender protection policies in Idaho, consisting of four (4) policies, beginning no sooner than One Hundred Twenty (120) days from its February 12, 2010, request, which is June 12, 2010. The Petitioner is to provide reasonable notice to policyholders affected by the non-renewals allowed by this order in accordance with the policies, which Petitioner has indicated will be not less than forty-five (45) days. This order is a final order and is effective immediately.

## **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Section 67-5246(4), Idaho Code.

Pursuant to Sections 67-5270 and 67-5272, Idaho Code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See Section 67-5273,

Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED and EFFECTIVE this 27 ND day of March 2010.

WILLIAM W. DEAL, Director Idaho Department of Insurance

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that I have on this Aday of March 2010, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Brenda L. Simpson Rates & Forms Compliance Analyst CUMIS Insurance Society, Inc. P.O. Box 1084 Madison, WI 53701-1084	
Christopher B. Morgan CUMIS Insurance Society, Inc. 5910 Mineral Point Road Madison, WI 53705	<ul><li>☐ first class mail</li><li>☐ certified mail</li><li>☐ hand delivery</li><li>☐ via facsimile</li></ul>
Thomas A. Donovan Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 <sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043	☐ first class mail☐ certified mail☐ hand delivery☐ via facsimile

Teresa Jones

Assistant to the Director