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JAN 11 2012

Department of Insurance
State of Idaho

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

AMERICAN MODERN HOME
INSURANCE COMPANY

Certificate of Authority No. 1092
NAIC ID No. 23469

Docket No. 18-2733-12

**ORDER GRANTING REQUEST FOR
BLOCK NON-RENEWAL**

On December 15, 2011, the State of Idaho, Department of Insurance (Department), received from AMERICAN MODERN HOME INSURANCE COMPANY (AMERICAN MODERN) a letter seeking permission to block non-renew all of its commercial watercraft policies in Idaho, which change would affect ten (10) policies. AMERICAN MODERN represented in such letter that its commercial watercraft policies currently in effect in Idaho will be non-renewed at the natural expiration of the current policy term, the earliest of which is May 13, 2012.

The proposed effective date of the contemplated block non-renewal complies with the one hundred twenty (120) day notice requirement set forth in Idaho Code § 41-1841(1).

The Director having reviewed the foregoing, the requirements of Idaho Code § 41-1841, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that AMERICAN MODERN is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its commercial watercraft policies in Idaho, which change will affect ten (10) policies, at the natural expiration of the current policy term, the earliest of which is May 13, 2012, and shall in no event be sooner than April 13, 2012. AMERICAN MODERN shall provide reasonable notice to policyholders affected by the non-renewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies.

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

NOTIFICATION OF RIGHTS

This is a final order of the Director. 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* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, 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 Idaho Code § 67-5273.* The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED this 11TH day of January 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 11th day of January 2012, I caused a true and correct copy of the foregoing ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL to be served upon the following by the designated means:

American Modern Home Insurance Company
Attn: Kurt M. Kiessling
Senior Corporate Counsel
7000 Midland Blvd.
Amelia, OH 45102-2607

☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

A. René Martin
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
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☐ first class mail
☐ certified mail
☒ hand delivery
☐ via facsimile



Teresa Jones
Assistant to the Director