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FEB 2 1 2012

Department of Insurance State of Idaho

## BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

## STATE OF IDAHO

In the Matter of:

AMERICAN FAMILY HOME INSURANCE COMPANY

Certificate of Authority No. 1566 NAIC ID No. 23450 Docket No. 18-2736-12

ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL

On February 3, 2012, the State of Idaho, Department of Insurance (Department), received from AMERICAN FAMILY HOME INSURANCE COMPANY (AMERICAN FAMILY) a letter dated January 31, 2012, seeking permission to block non-renew all of its manufactured home policies in Idaho, which change would affect eighty-six (86) policies. AMERICAN FAMILY represented in such letter that its manufactured home policies currently in effect in Idaho will be non-renewed beginning June 15, 2012, at the natural expiration of the policy term.

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 having been met, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that AMERICAN FAMILY is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its manufactured home policies in Idaho beginning June 15, 2012, at the natural expiration of the policy term, which change will affect eighty-six (86) policies. AMERICAN FAMILY 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 **2014** day of February, 2012.

STATE OF IDAHO

DEPARTMENT OF INSURANCE

WILLIAM W. DEAI

Director

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this Alst day of February, 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 Family Home Insurance Company Attn: Kurt M. Kiessling Senior Corporate Counsel

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first class mail

certified mail

hand delivery

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hand delivery

] via facsimile

Teresa Jones

Assistant to the Director