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Department of Insurance
State of Idaho

Attorneys for Department of Insurance

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

In the Matter of:

GRANGE INSURANCE ASSOCIATION

Certificate of Authority No. 513
NAIC ID No. 22101

Docket No. 18-2868-13

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

On April 10, 2013, the State of Idaho, Department of Insurance (Department), received from GRANGE INSURANCE ASSOCIATION (GIA) a letter dated April 8, 2013, seeking permission to block non-renew its stand-alone inland marine insurance policies issued to Idaho insureds. Such non-renewal would affect approximately thirteen (13) Idaho inland marine policies. GIA represented in such letter that affected policyholders who also have a homeowner's insurance policy will be encouraged to insure property currently covered by the affected inland marine policies under their homeowner's insurance policies.

GIA further represented in its letter to the Department, described above, that GIA intends to begin non-renewing the affected policies beginning September 1, 2013.

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 GIA is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its stand-alone inland marine insurance policies issued to Idaho insureds beginning September 1, 2013. Such non-renewal will affect approximately thirteen (13) Idaho policies. GIA 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 23rd day of April, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE


I HEREBY CERTIFY that, on this 24th day of April, 2013, 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:

Grange Insurance Association
Attn: David Berkompas, State Filings Analyst
200 Cedar Street
Seattle, WA 98121

☒ 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