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FILED

JUN 2 7 2013 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:

TRUSTMARK LIFE INSURANCE COMPANY,

Certificate of Authority No. 32 NAIC ID No. 62863 Docket No. 18-2877-13

ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL AND FOR WITHDRAWAL FROM THE EMPLOYER-SPONSORED SMALL AND LARGE GROUP HEALTH BENEFIT PLAN MARKETS

On June 10, 2013, the State of Idaho, Department of Insurance (Department), received from TRUSTMARK LIFE INSURANCE COMPANY (TRUSTMARK) notice of TRUSTMARK's intent to implement a block non-renewal of all of its employer-sponsored group health benefit plans, excluding excepted benefit plans and ancillary coverage, delivered or issued for delivery in Idaho, pursuant to Idaho Code § 41-2223(1)(h), with respect to large group plans, and pursuant to Idaho Code § 41-4707(1)(h), with respect to small group plans. TRUSTMARK represented to the Department that such change would affect a total of twenty-four (24) group health benefit plans, covering a total of five hundred forty-eight (548) Idaho residents. TRUSTMARK represents to the Department that it will provide a minimum of one hundred eighty (180) days' written notice to each affected plan sponsor and to each affected Idaho plan participant or beneficiary of its intent to non-renew the affected policies.

TRUSTMARK further represents that it intends to withdraw from the employersponsored small and large group health benefit plan markets in Idaho and acknowledges that, pursuant to Idaho Code § 41-2223(2), with respect to large group plans, and pursuant to Idaho Code § 41-4707(2), with respect to small group plans, TRUSTMARK will be prohibited from offering and writing any new business in such markets in Idaho for five (5) years from June 10, 2013, the date of the Department's receipt of its notice, as referenced above.

The proposed block non-renewal complies with the notice requirements to the Department's Director as set forth in Idaho Code §§ 41-1841(1), 41-2223(1)(h)(i), and 41-4707(1)(h)(i).

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-1841, 41-2223, and 41-4707, and good cause appearing therefor;

NOW, THEREFORE, IT IS HEREBY ORDERED that TRUSTMARK is authorized, pursuant to Idaho Code §§ 41-1841, 41-2223(1)(h), and 41-4707(1)(h), to effectuate a block nonrenewal of all of its employer-sponsored large and small group health benefit plans, excluding excepted benefit plans and ancillary coverage, delivered or issued for delivery in Idaho, which change will affect a total of twenty-four (24) group health benefit plans covering a total of five hundred forty-eight (548) Idaho residents.

IT IS FURTHER ORDERED that TRUSTMARK provide written notice of not less than one hundred eighty (180) days to each plan sponsor and to each Idaho plan participant or beneficiary affected by the non-renewals authorized by this order, in accordance with the notice provisions included in the company's applicable insurance policies and in Idaho Code §§ 41-2223 and 41-4707, as applicable.

IT IS FURTHER ORDERED that TRUSTMARK is prohibited from offering and writing any new business in the employer-sponsored small and large group health benefit plan markets in Idaho prior to June 10, 2018, pursuant to Idaho Code § 41-2223(2), with respect to large groups, and pursuant to Idaho Code § 41-4707(2), with respect to small groups.

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY. DATED this day of June, 2013.

STATE OF IDAHO DEPARTMENT OF INSURAL in land Director

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.

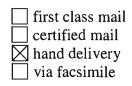
CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 2702 day of June, 2013, I caused a true and correct copy of the ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL AND FOR WITHDRAWAL FROM THE EMPLOYER-SPONSORED SMALL AND LARGE GROUP HEALTH BENEFIT PLAN MARKETS to be served upon the following by the designated means:

Trustmark Life Insurance Company Attn: Jeri K. Jacks, JD, Senior Compliance Analyst 400 Field Drive Lake Forest, IL 60045

A. René Martin Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, ID 83720-0043

first class mail
certified mail
hand delivery
🗌 via facsimile



Teresa Jones Assistant to the Director