LAWRENCE G. WASDEN Attorney General

BRANDON KARPEN, ISB No. 7956 Deputy Attorney General State of Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Telephone: (208) 334-4204 Facsimile: (208) 334-4298 brandon.karpen@doi.idaho.gov

FILED

JUL 0 8 2014 Department of Insurance State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

OF THE STATE OF IDAHO

In the Matter of:

MUTUAL OF ENUMCLAW INSURANCE COMPANY Docket No. 18-2946-14

ORDER AUTHORIZING BLOCK NON-RENEWAL

Certificate of Authority No. 507 NAIC ID No. 14761

On June 20, 2014, the State of Idaho, Department of Insurance (Department), received from MUTUAL OF ENUMCLAW INSURANCE COMPANY a notification of MUTUAL OF ENUMCLAW's intent to block non-renew its church program policies delivered or issued for delivery in Idaho, including its Emerald Series Church Program as well as church programs written on commercial package or monoline policies. MUTUAL OF ENUMCLAW represented in its notification that such non-renewal would affect approximately one hundred fifty-seven (157) policies covering Idaho insureds. MUTUAL OF ENUMCLAW further represented that it intends to begin the non-renewals with those policies expiring November 1, 2014. The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),

THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block non-renewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that MUTUAL OF ENUMCLAW is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of its church program policies delivered or issued for delivery in Idaho, including its Emerald Series Church Program as well as church programs written on commercial package or monoline policies, beginning no sooner than November 1, 2014, which, based on MUTUAL OF ENUMCLAW's representation, will affect approximately one hundred fifty-seven (157) policies covering Idaho insureds. MUTUAL OF ENUMCLAW 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. DATED this ______ day of July, 2014.

> STATE OF IDAHO DEPARTMENT OF INSURANCE

lian eal

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:

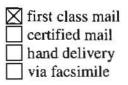
- i. A hearing was held,
- ii. The final agency action was taken,
- The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

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 <u>Still</u> day of July, 2014, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NON-RENEWAL to be served upon the following by the designated means:

Mutual of Enumclaw Insurance Company 1460 Wells Street Enumclaw, WA 98022



Brandon Karpen 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