

FILED  
NOV 10 2021  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

NATIONWIDE MUTUAL INSURANCE  
COMPANY

Certificate of Authority No. 538  
NAIC ID No. 23787

Docket No. 18-4009-21

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about November 2, 2021, the Idaho Department of Insurance (“Department”) received notice from Nationwide Mutual Insurance Company (“Nationwide”) of its intent to discontinue offering and to block nonrenew its standalone commercial crime policies delivered or issued for delivery in Idaho. Nationwide represented that the proposed block nonrenewal would affect approximately 12 policies, which will be nonrenewed at their natural expiration date occurring on or after July 1, 2022.

The Director of the Department (“Director”), having reviewed the foregoing and Idaho Code § 41-1841(1), and acting pursuant to Idaho Code § 41-210(2), finds that the proposed effective date of the contemplated block nonrenewal complies with the 120-day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1). Based on these findings, and good cause appearing,

NOW, THEREFORE, IT IS ORDERED that Nationwide is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its standalone commercial crime policies delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning July 1, 2022. Nationwide shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with Idaho law and with the notice provisions included in Nationwide's applicable insurance policies.

This Order is a final order of the Director and is effective immediately.

DATED this 10<sup>th</sup> day of November, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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DEAN L. CAMERON  
Director

### **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review 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.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 10<sup>th</sup> day of November, 2021, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Nationwide Mutual Insurance Company  
One West Nationwide Blvd.  
Columbus, OH 43215

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

Karl T. Klein  
Lead Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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

  
Pamela Murray