

FILED
MAR 25 2022
Department of Insurance
State of Idaho PM

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

AMERICAN MODERN HOME
INSURANCE COMPANY,

Certificate of Authority No. 1092
NAIC ID No. 23469

Docket No. 18-4082-22

**ORDER AUTHORIZING BLOCK
NONRENEWALS**

On March 8, 2022, the Idaho Department of Insurance (“Department”) received notice from American Modern Home Insurance Company (“American Modern”) of its intent to discontinue offering and to block nonrenew its *Landlord 10+ Dwelling Program* policies and *Commercial Monoline Property Insurance Program* policies that have been delivered or issued for delivery in Idaho. American Modern represented that its proposed block nonrenewals would affect approximately 12 *Landlord 10+ Dwelling Program* policies and one *Commercial Monoline Property Insurance* policy, which will be nonrenewed at their natural expiration dates 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 nonrenewals comply 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 American Modern is authorized, pursuant to Idaho Code § 41-1841, to effectuate block nonrenewal of its *Landlord 10+ Dwelling Program* policies and its *Commercial Monoline Property Insurance Program* policies delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning July 1, 2022. American Modern 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 American Modern's applicable insurance policies.

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

DATED this 25th day of March, 2022.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



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, 3rd 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 25th day of March, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWALS to be served upon the following parties by the designated means:

Jeffrey A. Dinnen
Corporate Counsel
AMERICAN MODERN HOME
INSURANCE COMPANY
7000 Midland Blvd.
Amelia, OH 45102-2607

- ☒ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☐ Email: dlaw@amig.com

Karl T. Klein
Deputy Attorney General
IDAHO DEPARTMENT OF INSURANCE
700 W. State Street, 3rd Floor
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- ☐ First Class Mail
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Pamela Murray