

FILED   
APR 11 2022  
Department of Insurance  
State of Idaho

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

In the Matter of:

HM LIFE INSURANCE COMPANY,

Certificate of Authority No. 1448  
NAIC ID No. 93440

Docket No. 18-4090-22

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On April 1, 2022, the Idaho Department of Insurance (“Department”) received notice from HM LIFE INSURANCE COMPANY (“HM LIFE”) of its intent to discontinue offering and to block nonrenew its stand-alone group vision policies delivered or issued for delivery in Idaho. HM LIFE represented its proposed block nonrenewal would affect approximately 1 commercial member with 3 policies in Idaho, and that the affected policies will be nonrenewed over their natural expiration dates **on or after July 30, 2022**, with each policyholder receiving at least 60 days’ notice of nonrenewal.

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 HM LIFE is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its stand-alone vision plan policies delivered or issued in Idaho, **beginning no sooner than July 30, 2022**, which is 120 days after HM LIFE'S notice to the Director. HM LIFE shall provide advance notice to policyholders affected by the nonrenewals authorized by this Order in accordance with Idaho law and the notice provisions in HM LIFE'S applicable insurance policies.

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

DATED this 11<sup>th</sup> day of April, 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, 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 11<sup>th</sup> day of April, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following parties by the designated means:

Megan Kochenderfer  
Senior Regulatory Affairs Analyst  
HM LIFE INSURANCE COMPANY  
PO Box 535061  
Pittsburgh, PA 15253-5061

- ☒ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☒ Email: [megan.kochenderfer@highmark.com](mailto:megan.kochenderfer@highmark.com)

Karl T. Klein  
Deputy Attorney General  
IDAHO DEPARTMENT OF INSURANCE  
700 W. State St., 3<sup>rd</sup> Floor  
PO Box 83720  
Boise, ID 83720-0043

- ☐ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☒ Email: [karl.klein@doi.idaho.gov](mailto:karl.klein@doi.idaho.gov)

  
Pamela Murray