FILED

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Department of Insurance State of Idaho

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

In the Matter of:

Docket No. 18-4171-22

FARMERS INSURANCE EXCHANGE, Certificate of Authority No. 555, NAIC ID No. 21652 ORDER AUTHORIZING BLOCK NONRENEWAL

On September 22, 2022, the Idaho Department of Insurance ("Department") received notice from Farmers Insurance Exchange ("Farmers"), an insurer within the Farmers Insurance Group, of its intent to discontinue offering and to block nonrenew its commercial insurance policies for Commercial Auto, Property, General Liability, Inland Marine, Boiler and Machinery, Crime, Commercial Package Policies and Sentinel Policies delivered or issued for delivery in Idaho. Farmers represented its proposed block nonrenewal would affect approximately 72 policies, which will be nonrenewed when they naturally expire on or after January 23, 2023.

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 Farmers' 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,

## **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. Filing a petition for judicial review does not, by itself, stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this do day of October, 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:

Victoria McCarthy, CPCU, PMP FARMERS INSURANCE EXCHANGE 6301 Owensmouth Avenue Woodland Hills, CA 91367	<ul> <li>☑ First Class Mail</li> <li>☐ Certified Mail</li> <li>☐ Hand Delivery</li> <li>☐ Facsimile</li> <li>☑ Email: victoria_mccarthy@farmersinsurance.com</li> </ul>
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	<ul> <li>□ First Class Mail</li> <li>□ Certified Mail</li> <li>□ Hand Delivery</li> <li>□ Facsimile</li> <li>⋈ Email: karl.klein@doi.idaho.gov</li> </ul>

Penny Wilcox