

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:

MUTUALAID EXCHANGE,

Certificate of Authority No. 4425
NAIC No. 11878

Docket No. 18-4783-25

**ORDER SUSPENDING
CERTIFICATE OF AUTHORITY**

MUTUALAID EXCHANGE (the “Company”) is a Kansas-domiciled insurer licensed to transact property and casualty insurance, excluding managed care, in the state of Idaho under Certificate of Authority No. 1548.

On August 8, 2023, the District Court of Shawnee County, State of Kansas, Division 15 entered an *Order of Rehabilitation* placing the Company into rehabilitation and appointing the Commissioner of the Kansas Department of Insurance as statutory Rehabilitator. On August 22, 2023, the same court entered an *Order of Liquidation* declaring the Company insolvent.

Idaho Code § 41-327(3) states the Director of the Idaho Department of Insurance (“Director”) may, without advance notice or hearing, “immediately suspend the certificate of authority of any insurer as to which proceedings for receivership, conservatorship, rehabilitation, or other delinquency proceedings have been commenced in any state by the public insurance supervisory official of such state.”

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-327(3), hereby finds that MUTUALAID EXCHANGE is subject to delinquency proceedings within the meaning of Idaho Code § 41-327(3). Based on these findings and good cause appearing:

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-327(3), that Certificate of Authority No. 4425 issued to MUTUALAID EXCHANGE is SUSPENDED, effective immediately, for a period of one (1) year from the date of this order. The Director may terminate the suspension sooner if the cause for said suspension is corrected and MUTUALAID EXCHANGE is otherwise in compliance with Title 41, Idaho Code.

IT IS FURTHER ORDERED that MUTUALAID EXCHANGE will comply with Idaho Code § 41-329, including § 41-329(2), which states: “During the suspension period the insurer shall not solicit or write any new business in this state, but shall file its annual statement, pay fees, licenses, and taxes as required under this code, and may service its business already in force in this state, as if the certificate of authority had continued in force.”

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-330(1), that within four (4) days after notice of this suspension is provided, MUTUALAID EXCHANGE will notify, by any available means, every person authorized to write business in the state of Idaho by said insurance company, to immediately cease to write any further business for MUTUALAID EXCHANGE in Idaho.

IT IS FURTHER ORDERED that, within 60 days of the date of this order, MUTUALAID EXCHANGE will file with the Director a complete listing of its policies owned by or issued to residents of Idaho.

IT IS FURTHER ORDERED that such list will include the name and address of each policyholder and insured, policy type, face amount, and cash surrender value of the policy, as applicable.

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DATED this 15 day of November 2025.

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 fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (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 twenty-eight (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 twenty-one (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 19th day of November 2025, I caused a true and correct copy of the foregoing ORDER SUSPENDING OF CERTIFICATE OF AUTHORITY to be served on the following parties by the method(s) designated below:

MUTUALAID EXCHANGE Brenda Dutton, Market Conduct 9225 Indian Creek Parkway Ste 840 Overland Park, KS 66210	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email: bdutton@maxinsurance.com
KANSAS DEPARTMENT OF INSURANCE Commissioner Vicki Schmidt 1300 SW Arrowhead Road Topeka, KS 66604-4073	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input type="checkbox"/> email
IDAHO GUARANTY ASSOCIATION Chad Anderson, President Western Guaranty Fund Services	<input type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email canderson@wgfs.org



Jan Noriyuki
Paralegal