

LAWRENCE G. WASDEN
Attorney General

JUDY L. GEIER – ISB No. 6559
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4204
Facsimile: (208) 334-4298
judy.geier@doi.idaho.gov

FILED
DEC 27 2016
Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

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

In the Matter of:

MADISON NATIONAL LIFE
INSURANCE COMPANY, INC.

Certificate of Authority No. 1754
NAIC ID No. 65781

Docket No. 18-3248-16

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about November 9, 2016, the Idaho Department of Insurance (“Department”) received notification from MADISON NATIONAL LIFE INSURANCE COMPANY, INC. (“MADISON”), a Wisconsin-domiciled insurer, of MADISON’s intent to discontinue marketing its group dental policy form identified as MNL ADEN-POL ID 0905, effective March 1, 2017, and to block nonrenew coverage for active insureds under such in force policies delivered or issued for delivery in Idaho. MADISON represented that the contemplated block nonrenewal will affect approximately one (1) group policy covering approximately three hundred seventy-four (374) Idaho insureds, including dependents, and that coverage for the affected insureds will be nonrenewed at the insured’s annual renewal date, beginning May 1, 2017. MADISON further

represented that it will provide each affected insured with ninety (90) days' advance notice of the nonrenewal and will offer each insured the option to obtain replacement coverage under MADISON individual dental policy form IDEN POL ID 0414.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),

THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that MADISON is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of coverage under its group dental policy form identified as MNL ADEN-POL ID 0905 delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately one (1) group policy covering approximately three hundred seventy-four (374) Idaho insureds, including dependents. MADISON shall begin nonrenewing coverage for affected insureds at each insured's annual renewal date occurring on or after May 1, 2017. MADISON shall provide ninety (90) days' advance notice to individual insureds affected by the nonrenewals authorized by this order in addition to any other notice provisions included in the company's applicable insurance policies.

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

DATED this 27 day of December, 2016.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


DEAN L. CAMERON, Director

NOTIFICATION OF RIGHTS

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

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a petition for reconsideration; or (c) the failure within twenty-one (21) days to grant or deny a petition 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.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 27th day of December, 2016, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Madison National Life Insurance Company, Inc.
1241 John Q. Hammons Drive
Madison, WI 53717-1929

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

Judy L. Geier
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

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


Pamela Murray