

FILED  
NOV 22 2019  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

NATIONWIDE MUTUAL INSURANCE  
COMPANY, Idaho Certificate of Authority  
No. 538, NAIC ID No. 23787;

ALLIED PROPERTY AND CASUALTY  
INSURANCE COMPANY, Idaho  
Certificate of Authority No. 1847, NAIC ID  
No. 42579;

AMCO INSURANCE COMPANY, Idaho  
Certificate of Authority No. 694, NAIC ID  
No. 19100;

NATIONWIDE INSURANCE COMPANY  
OF AMERICA, Idaho Certificate of  
Authority No. 383, NAIC ID No. 25453;

and

DEPOSITORS INSURANCE COMPANY,  
Idaho Certificate of Authority No. 1753,  
NAIC ID No. 42587.

Docket No. 18-3730-19

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about August 27, 2019, Nationwide Insurance Group (“Nationwide”), an insurer group that includes NATIONWIDE MUTUAL INSURANCE COMPANY, ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY, AMCO INSURANCE COMPANY, NATIONWIDE INSURANCE COMPANY OF AMERICA, and DEPOSITORS INSURANCE

COMPANY (collectively, “the Companies”), provided to the Idaho Department of Insurance (“Department”) written notification of the Companies’ intent to discontinue offering dwelling fire policies identified as Dwelling Property 1 – Basic Form, Dwelling Property 2 – Broad Form, and Dwelling Property 3 – Special Form, and to block nonrenew all such in-force policies delivered or issued for delivery in Idaho. Nationwide represented that, as of October 26, 2019, the contemplated block nonrenewal will affect approximately one thousand two hundred forty (1,240) policies covering Idaho insureds, allocated among the Companies as follows:

Number of Affected Policies by Company

Nationwide Mutual Insurance Company	160
Allied Property and Casualty Insurance Company	536
AMCO Insurance Company	258
Nationwide Insurance Company of America	214
Depositors Insurance Company	72

Nationwide further represented that affected policies will be nonrenewed at their natural expiration, beginning April 23, 2020, and that most affected policyholders will be offered replacement coverage under a “One Product DP-3” policy issued by Nationwide Mutual Insurance Company.

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 the Companies are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of their dwelling fire policies identified as Dwelling Property 1 – Basic Form, Dwelling Property 2 – Broad Form, and Dwelling Property 3 – Special Form insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately one thousand two hundred forty (1,240) policies covering Idaho insureds. The Companies shall begin nonrenewing affected policies at each policy’s natural expiration date occurring on or after April 23, 2020. The Companies 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 the Companies’ applicable insurance policies.

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

DATED this 21 day of November, 2019.

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, 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 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 22<sup>nd</sup> day of November, 2019, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Nationwide Mutual Insurance Company  
One West Nationwide Blvd.  
Columbus, OH 43215-2220

- first class mail
- certified mail
- hand delivery
- email

Allied Property and Casualty Insurance Company  
1100 Locust Street  
Des Moines, IA 50391-1100

- first class mail
- certified mail
- hand delivery
- email

AMCO Insurance Company  
1100 Locust Street  
Des Moines, IA 50391-1100

- first class mail
- certified mail
- hand delivery
- email

Nationwide Insurance Company of America  
1 West Nationwide Blvd.  
Columbus, OH 43215-2752

- first class mail
- certified mail
- hand delivery
- email

Depositors Insurance Company  
1100 Locust Street  
Des Moines, IA 50391-1100

- first class mail
- certified mail
- hand delivery
- email

Edith L. Pacillo  
Lead Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

- first class mail
- certified mail
- hand delivery
- email

  
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Pamela Murray