

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE STATE OF IDAHO

In the Matter of:

MID-CENTURY INSURANCE COMPANY, Certificate of Authority No. 317, NAIC ID No. 21687, Docket No. 18-4160-22

ORDER AUTHORIZING BLOCK NONRENEWAL

On August 26, 2022, the Idaho Department of Insurance ("Department") received notice from Mid-Century Insurance Company ("Mid-Century"), one of the insurers comprising the Farmers Insurance Group, of its intent to discontinue offering and to block nonrenew its commercial insurance policies for trucking exposures delivered or issued for delivery in Idaho. Mid-Century represented its proposed block nonrenewal would affect approximately seven policies, which will be nonrenewed when they naturally expire on or after December 24, 2022.

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 Mid-Century's 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,

NOW, THEREFORE, IT IS ORDERED that Mid-Century is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial insurance policies for trucking

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exposures delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning December 24, 2022. Mid-Century shall provide advance notice to policyholders affected by the nonrenewals authorized by this Order in accordance with Idaho law and the notice provisions in Mid-Century's applicable insurance policies.

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

DATED this day of September, 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, 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 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 <u>13</u> day of September, 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	
MID-CENTURY INSURANCE CO.	☐ Certified Mail
6301 Owensmouth Avenue	☐ Hand Delivery
Woodland Hills, CA 91367	☐ Facsimile
	⊠ Email:
	victoria_mccarthy@farmersinsurance.com
Karl T. Klein	☐ First Class Mail
Deputy Attorney General	☐ Certified Mail
IDAHO DEPARTMENT OF INSURANCE	☐ Hand Delivery
700 W. State St., 3 rd Floor	☐ Facsimile
PO Box 83720	⊠ Email: karl.klein@doi.idaho.gov
Boise, ID 83720-0043	<u>(g/#</u>

Penny Wilcox