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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. 18-2574-09
AMERICAN NATIONAL INSURANCE)	
COMPANY)	
)	ORDER GRANTING
Certificate of Authority No. 8)	REQUEST FOR
NAIC No. 60739)	BLOCK NON-RENEWAL
_____)	

The Director of the Department of Insurance (“Department”) of the State of Idaho, having read and being fully apprised of the AMERICAN NATIONAL INSURANCE COMPANY (“Petitioner”) request for permission to block non-renew all of its medical expense policies in Idaho; and Petitioner, having made its request to the Director of the Department by letter dated October 23, 2009, and in light of Idaho Code § 41-1841 and good cause appearing therefor;

IT IS HEREBY ORDERED that this ratifies and confirms that the Petitioner is allowed, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of its medical expense policies in Idaho (consisting of a total of one (1) policy) beginning no sooner than One Hundred Twenty (120) days from its October 23, 2009 request, which is February 20, 2010. The Petitioner is to provide reasonable notice to policyholders affected by the non-renewals allowed

by this order in accordance with the policies. The policy at issue is not a health benefit plan and the carrier is not in the market offering individual health benefit plans subject to chapter 52, title 41, Idaho Code, so § 41-5207 providing the five (5) year ban on reentering the market is inapplicable. This order is a final order and is effective immediately.

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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Section 67-5246(4), Idaho Code.

Pursuant to Sections 67-5270 and 67-5272, Idaho Code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition 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.

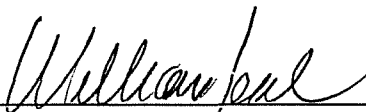
An appeal must be filed within twenty-eight (28) days (a) of the service date of this final order, (b) of an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Section 67-5273, Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

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DATED and EFFECTIVE this 25th day of November 2009.



WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 25th day of November 2009, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Michael S. Moriarty
American National Insurance Company
One Moody Plaza
Galveston, TX 77550-7999

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

Thomas A. Donovan
Deputy Attorney General
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Teresa Jones
Assistant to the Director