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FILED *ryj*
FEB 11 2010
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	
)	Docket No. 18-2586-10
AMERICAN FARMERS & RANCHERS)	
MUTUAL INSURANCE COMPANY)	ORDER GRANTING
)	REQUEST FOR
Certificate of Authority No. 3608)	BLOCK NON-RENEWAL
NAIC No. 41475)	
_____)	

The Director of the Department of Insurance (“Department”) of the State of Idaho, having read and being fully apprised of the request of AMERICAN FARMERS & RANCHERS MUTUAL INSURANCE COMPANY (“Petitioner”) for permission to block non-renew all of its personal lines in Idaho, consisting of twenty-five (25) boat coverage policies, one thousand eighty-seven (1,087) dwelling coverage policies, five hundred four (504) farm owners policies, one thousand four hundred eighteen (1,418) homeowners policies, and one hundred twenty (120) mobile home coverage policies; the Petitioner has indicated that it will provide reasonable notice of not less than forty-five (45) days to policyholders affected by the non-renewals allowed by this order; and Petitioner, having made a request to the Director of the Department by letter dated December 16, 2009, and confirmed by letter from its counsel dated February 10, 2010, 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 personal lines in Idaho, consisting of twenty-five (25) boat coverage policies, one thousand eighty-seven (1,087) dwelling coverage policies, five hundred four (504) farm owners policies, one thousand four hundred eighteen (1,418) homeowners policies, and one hundred twenty (120) mobile home coverage policies, beginning no sooner than One Hundred Twenty (120) days from its December 16, 2009, request, which is April 15, 2010. The Petitioner is to provide reasonable notice to policyholders affected by the non-renewals allowed by this order in accordance with the policies, which Petitioner has indicated will be not less than forty-five (45) days. 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 of (a) the service date of this final order, (b) 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.

DATED and EFFECTIVE this 11th day of February 2010.



WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 11th day of February 2010, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Royce Meek, Chief Operating Officer
William J. Lohmeyer, Chief Insur. Exec.
American Farmers & Ranchers Mutual Ins. Co.
800 N. Harvey
P.O. Box 24000
Oklahoma City, OK 73124

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

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Teresa Jones
Assistant to the Director