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ISB No. 4377

FILED



MAY 04 2010

**Department of Insurance
State of Idaho**

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

ROCKY MOUNTAIN FIRE &
CASUALTY COMPANY,

Certificate of Authority No. 364
NAIC ID No. 22128

Docket No. 18-2615-10

**ORDER GRANTING REQUEST FOR
BLOCK NON-RENEWAL**

The Director of the Idaho Department of Insurance (“Department”), having read and being fully apprised of the request of ROCKY MOUNTAIN FIRE & CASUALTY COMPANY (“Petitioner”) for permission to block non-renew and discontinue the offering of earthquake coverage in its homeowners and dwelling fire product lines, which change will result in the nonrenewal of earthquake coverage in two (2) existing homeowners policies in Idaho and the discontinuance of offering such earthquake coverage in the future, but not the nonrenewal or discontinuance of any homeowners or dwelling fire policies themselves; and Petitioner having

provided notice to the Director of the Department by letter dated April 26, 2010, and, in light of Idaho Code § 41-1841, 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 earthquake coverage in its homeowners and dwelling fire product lines in Idaho, which action will affect two (2) homeowners or dwelling fire policies, beginning no sooner than One Hundred Twenty (120) days from its April 26, 2010, request, which is August 24, 2010. The Petitioner is to provide reasonable notice to policyholders affected by the non-renewals allowed by this order in accordance with the policies. 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 4th day of May 2010.



WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

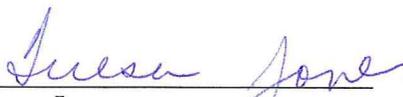
I HEREBY CERTIFY that I have on this 4th day of May 2010, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

David Berkompas
Deborah Smith Carlson
Rocky Mountain Fire & Casualty Company
200 Cedar Street
Seattle, WA 98121-1223

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

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- certified mail
- hand delivery
- via facsimile



Teresa Jones
Assistant to the Director