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**FILED**

SEP 09 2011

Department of Insurance  
State of Idaho

*mla*

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

**STATE OF IDAHO**

In the Matter of:

AMERICAN MODERN HOME  
INSURANCE COMPANY

Certificate of Authority No. 1092  
NAIC ID No. 23469

Docket No. 18-2707-11

**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 received by the Department on August 26, 2011 from AMERICAN MODERN HOME INSURANCE COMPANY (“AMERICAN MODERN”) seeking permission to block non-renew all of its recreational vehicle policies in Idaho, which change will affect one hundred three (103) policies effective January 1, 2012, which effective date complies with the one hundred twenty (120) day notice requirement to the Department set forth in Idaho Code § 41-1841(1); and AMERICAN MODERN having further represented that policies will only be non-renewed at the natural expiration of the then current policy term; and in view of the requirements of Idaho Code § 41-1841 and good cause appearing therefor;

NOW THEREFORE, IT IS HEREBY ORDERED that this ratifies and confirms that AMERICAN MODERN is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its recreational vehicles policies in Idaho, which change will affect one hundred three (103) policies, effective January 1, 2012, in accordance with the notice requirements of Idaho Code § 41-1841(1). AMERICAN MODERN shall provide reasonable notice to policyholders affected by the non-renewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies.

THIS ORDER is a final order of the Director, and is EFFECTIVE IMMEDIATELY.

### **NOTIFICATION OF RIGHTS**

This is a final order of the Idaho Department of Insurance. 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* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, 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 Idaho Code § 67-5273. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED this 8th day of September 2011.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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WILLIAM W. DEAL  
Director

**CERTIFICATE OF SERVICE**

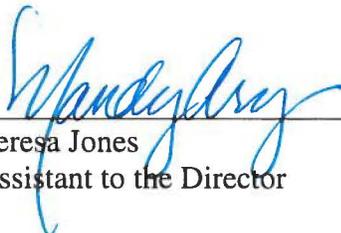
I HEREBY CERTIFY that, on this 9th day of September 2011, I caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

American Modern Home Insurance Company  
Attn: Kurt M. Kiessling  
Senior Corporate Counsel  
7000 Midland Blvd.  
Amelia, OH 45102-2607

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

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

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- via facsimile

*for:*   
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Teresa Jones  
Assistant to the Director