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**AUG 07 2013**  
Department of Insurance  
State of Idaho

*Attorneys for Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
OF THE STATE OF IDAHO**

In the Matter of:

CMFG LIFE INSURANCE COMPANY

Certificate of Authority No. 31  
NAIC ID No. 62626

Docket No. 18-2884-13

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

On June 13, 2013, the State of Idaho, Department of Insurance (Department), received from CMFG LIFE INSURANCE COMPANY (CMFG) a letter dated June 10, 2013, seeking permission to block non-renew its group term life, group short term disability, and group long term disability insurance policies delivered or issued for delivery in Idaho. Such non-renewal would affect thirteen (13) group policies covering approximately six hundred six (606) Idaho insureds. CMFG represented in such letter that it has made arrangements with a broker, licensed in Idaho, to assist with finding replacement coverage for affected group policyholders.

CMFG further represented to the Department that the affected policies will be non-renewed at their natural expiration, occurring no sooner than one hundred twenty (120) days after CMFG's notice to the Department, as described above.

The proposed effective date of the contemplated block non-renewal complies with the one hundred twenty (120) day notice requirement set forth in Idaho Code § 41-1841(1), so long as such nonrenewals occur on or after October 11, 2013.

The Director having reviewed the foregoing, the requirements of Idaho Code § 41-1841 appearing to have been met, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that CMFG is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of its group term life, group short term disability, and group long term disability insurance policies delivered or issued for delivery in Idaho beginning on October 11, 2013, which date is one hundred twenty (120) days after CMFG's notice to the Department requesting permission for such non-renewal, as described above. Based on CMFG's representation, such non-renewal will affect thirteen (13) group policies covering approximately six hundred six (606) Idaho insureds. CMFG shall provide reasonable notice to the groups and individual insureds 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.

DATED this 7<sup>th</sup> day of August, 2013.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

*For*  *Dep Director*  
WILLIAM W. DEAL  
Director

## NOTIFICATION OF RIGHTS

This is a final order of the Director. 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.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that, on this 7<sup>th</sup> day of August, 2013, I caused a true and correct copy of the foregoing ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL to be served upon the following by the designated means:

CMFG Life Insurance Company  
Attn: Kimberly Steggall  
2000 Heritage Way  
Waverly, IA 50677

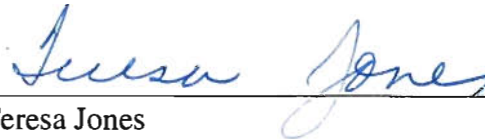
- first class mail
- certified mail
- hand delivery
- via facsimile

CMFG Life Insurance Company  
Attn: John Wallace  
5910 Mineral Point Road  
Madison, WI 53705

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

A. René Martin  
Deputy Attorney General  
Idaho Department of Insurance  
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P.O. Box 83720  
Boise, ID 83720-0043

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



Teresa Jones  
Assistant to the Director