

**FILED** *AL*  
**OCT 07 2021**  
Department of Insurance  
State of Idaho

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

**STATE OF IDAHO**

In the Matter of:

FARMERS INSURANCE EXCHANGE

Certificate of Authority No. 555

NAIC ID No. 21652

Docket No. 18-3980-21

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about September 20, 2021, the Idaho Department of Insurance (“Department”) received notice of the intent of Farmers Insurance Exchange (the “Company”), one of the insurers comprising the Farmers Insurance Group (“Farmers”), to discontinue offering and to block nonrenew its commercial auto and commercial multi-peril policies covering child daycare risks. Farmers represented that the proposed block nonrenewal will affect one commercial auto policy and three commercial multi-peril policies, which will be nonrenewed at their natural expiration date occurring no sooner than 120 days from Farmers’ notice to the Department.

The Director of the Department (“Director”), having reviewed the foregoing and Idaho Code § 41-1841(1), and acting pursuant to Idaho Code § 41-210(2), finds that the proposed effective date of the contemplated block nonrenewal complies with the 120-day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1). Based on these findings, and good cause appearing,

NOW, THEREFORE, IT IS ORDERED that the Company is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial auto and commercial multi-peril policies covering child daycare risks, delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning no sooner than January 18, 2022. The Company shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with Idaho law and 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 October, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Dean Cameron", written over a horizontal line.

DEAN L. CAMERON  
Director

## NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review 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.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 7<sup>th</sup> day of October, 2021, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Farmers Insurance Exchange  
6301 Owensmouth Avenue  
Woodland Hills, CA 91367  
victoria\_mccarthy@farmersinsurance.com

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

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

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

  
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Pamela Murray