

FILED

OCT 20 2022

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

MID-CENTURY INSURANCE
COMPANY, Certificate of Authority No.
317, NAIC ID No. 21687,

Docket No. 18-4172-22

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On September 22, 2022, the Idaho Department of Insurance (“Department”) received notice from Mid-Century Insurance Company (“Mid-Century”), an insurer within the Farmers Insurance Group, of its intent to discontinue offering and to block nonrenew its legacy commercial insurance policies for Commercial Auto, Property, General Liability, Inland Marine, Boiler and Machinery, Crime, Commercial Package Policies and Sentinel Policies delivered or issued for delivery in Idaho. Mid-Century represented its proposed block nonrenewal would affect approximately 26 policies, which will be nonrenewed when they naturally expire on or after January 23, 2023.

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 Mid-Century’s 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 Mid-Century is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial insurance policies for Commercial Auto, Property, General Liability, Inland Marine, Boiler and Machinery, Crime, Commercial Package Policies and Sentinel Policies delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning January 23, 2023. Mid-Century shall provide advance notice to policyholders affected by the nonrenewals authorized by this Order in accordance with Idaho law and the notice provisions in Mid-Century's applicable insurance policies.

This Order is a final order of the Director and is effective immediately.

DATED this 17th day of October, 2022.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



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, 3rd 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. Filing a petition for judicial review does not, by itself, stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 20th day of October, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following parties by the designated means:

Victoria McCarthy, CPCU, PMP MID-CENTURY INSURANCE CO. 6301 Owensmouth Avenue Woodland Hills, CA 91367	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <u>victoria_mccarthy@farmersinsurance.com</u>
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd Floor PO Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: <u>karl.klein@doi.idaho.gov</u>


