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Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

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

In the Matter of:

AMERICAN BANKERS INSURANCE
COMPANY OF FLORIDA

Certificate of Authority No. 567
NAIC ID No. 10111

Docket No. 18-3271-17

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about December 30, 2016, the Idaho Department of Insurance (“Department”) received notification from American Reliable Insurance Company, program administrator for certain policies issued by AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA (“AMERICAN BANKERS”), a Florida-domiciled insurer, of AMERICAN BANKERS’ intent to block nonrenew all of its commercial farmowners, stable liability, and farm umbrella insurance policies delivered or issued for delivery in Idaho. AMERICAN BANKERS represented to the Department, by letter dated January 27, 2017, that the contemplated block nonrenewal will affect approximately five (5) commercial farmowners policies, fifty (50) stable liability policies, and three (3) farm umbrella policies covering Idaho insureds. AMERICAN BANKERS further represented that the affected policies will be nonrenewed at each policy’s annual renewal date, beginning

May 1, 2017, and that affected policyholders will be provided with sixty (60) days' advance notice of the nonrenewal and will be offered the option to obtain replacement coverage with American Reliable Insurance Company.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),

THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that AMERICAN BANKERS is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial farmowners, stable liability, and farm umbrella insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately fifty-eight (58) policies covering Idaho insureds as set forth hereinabove. AMERICAN BANKERS shall begin nonrenewing the affected policies at each policy's annual renewal date occurring on or after May 1, 2017. AMERICAN BANKERS shall provide sixty (60) days' advance notice to policyholders affected by the nonrenewals authorized by this order in addition to any other 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 2 day of February, 2017.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This Order constitutes 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 Director 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a 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 a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 9th day of February, 2017, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

American Bankers Insurance Company of Florida
Jacqueline Aguilar, Vice President
State Filings Department
11222 Quail Roost Drive
Miami, FL 33157-6596

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

American Reliable Insurance Company
Wendy Wilson, Regulatory Compliance Analyst
8655 E. Via De Ventura
Scottsdale, AZ 85258

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

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- certified mail
- hand delivery
- via facsimile



Pamela Murray