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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:

METROPOLITAN LIFE INSURANCE
COMPANY

Certificate of Authority No. 126
NAIC ID No. 65978

Docket No. 18-3378-17

**ORDER ALLOWING EXEMPTION
FROM FILING**

On or about September 15, 2017, the Idaho Department of Insurance (“Department”) received from METROPOLITAN LIFE INSURANCE COMPANY (“METLIFE”) a request for an exemption, pursuant to Idaho Code § 41-1812(3), from filing copies of certain policy forms and certificates with the Department. METLIFE represented to the Department that the policy and certificate forms at issue are related to group term life and accidental death and dismemberment coverage issued to the Los Angeles City Employees Association (“LACEA”), an out-of-state employer group with approximately 38,159 active members as of October 2016, and that, subsequent to issuance of the policy, approximately twelve (12) LACEA employee members retired and relocated to Idaho. METLIFE seeks exemption from filing forms with the Department

for the purpose of issuing certificates to the retired LACEA members residing in Idaho. METLIFE represented to the Department that no marketing to or enrollment of Idaho residents will occur and that issuance of certificates will be limited to the closed class of retirees.

The Director of the Idaho Department of Insurance (“Director”), having reviewed METLIFE’s request for exemption and the requirements of Idaho Code § 41-1812, hereby finds that compliance with the requirements of Idaho Code § 41-1812 is not necessary for the protection of Idaho residents with respect to the LACEA group plan.

NOW, THEREFORE, IT IS HEREBY ORDERED that, pursuant to Idaho Code § 41-1812(3), METLIFE is exempt from the filing requirements of Idaho Code § 41-1812 with respect to the LACEA group plan described herein.

IT IS FURTHER ORDERED that this exemption from filing applies only to the LACEA group plan described herein, which may provide coverage to a small number of Idaho residents. For purposes of this order, “a small number of Idaho residents” means less than twenty-five percent (25%) of LACEA members covered by the group plan. This exemption is based on information provided by METLIFE in support of its request for exemption. Any changes or inaccuracies in that information may result in immediate revocation or rescission of this order.

IT IS FURTHER ORDERED that METLIFE shall advise the Department in writing within fourteen (14) days if the number of Idaho residents covered by the LACEA group plan exceeds twenty-five percent (25%) of total LACEA members covered under the plan.

IT IS FURTHER ORDERED that this order will remain in effect for so long as, in the Director’s sole discretion, the filing and approval of forms for the LACEA group plan affected by this order is not necessary for the protection of Idaho residents. In the event the Director determines that the exemption is no longer justified, METLIFE will be provided with notice and a reasonable

time to come into compliance with Idaho Code § 41-1812.

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

DATED this 22 day of November, 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 29th day of November, 2017, I caused a true and correct copy of the foregoing ORDER ALLOWING EXEMPTION FROM FILING to be served upon the following by the designated means:

Metropolitan Life Insurance Company
Bryce Kirschbaum, Group Benefits Contracts
200 Park Avenue
New York, NY 10166

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

Judy L. Geier
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- via facsimile
- via email



Pamela Murray