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OCT 31 2018  
Department of Insurance  
State of Idaho  
ADJ

*Attorneys for the Department of Insurance*

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

In the Matter of:

ELECTRIC INSURANCE COMPANY

Certificate of Authority No. 1066  
NAIC ID No. 21261

Docket No. 18-3553-18

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about May 17, 2018, ELECTRIC INSURANCE COMPANY (“ELECTRIC”) provided written notification to the Idaho Department of Insurance (“Department”) of ELECTRIC’s intent to discontinue offering and to block nonrenew all of its homeowners, dwelling fire, and yacht insurance policies delivered or issued for delivery in Idaho. ELECTRIC clarified, in a subsequent notice to the Department, that it will begin nonrenewing affected policies on each policy’s expiration date, beginning November 1, 2018. ELECTRIC represented that the contemplated block nonrenewal will affect approximately thirty-two (32) homeowners policies and one (1) dwelling fire policy, and that, as of the date of its notice to the Department, ELECTRIC does not have any in-force yacht policies delivered or issued for delivery in Idaho.

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 ELECTRIC is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its homeowners, dwelling fire, and yacht insurance policies delivered or issued for delivery in Idaho, which, based on ELECTRIC's representation, will affect approximately thirty-two (32) homeowners policies and one (1) dwelling fire policy covering Idaho insureds. ELECTRIC shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after November 1, 2018. ELECTRIC 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 30 day of October, 2018.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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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 31<sup>st</sup> day of October, 2018, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Electric Insurance Company  
Michael Franzese, Senior State Filing Specialist  
75 Sam Fonzo Drive  
Beverly, MA 01915

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

Judy L. Geier  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
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- via email

  
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Pamela Murray