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**NOV 30 2018** *AM*  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

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

**STATE OF IDAHO**

In the Matter of:

METROPOLITAN PROPERTY AND  
CASUALTY INSURANCE COMPANY

Certificate of Authority No. 1022  
NAIC ID No. 26298

Docket No. 18-3589-18

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about September 25, 2018, METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY (“METROPOLITAN”) provided written notification to the Idaho Department of Insurance (“Department”) of METROPOLITAN’s intent to discontinue offering and to block nonrenew all of its mobile home insurance policies delivered or issued for delivery in Idaho. METROPOLITAN represented that it will begin nonrenewing affected policies at each policy’s natural expiration date occurring on or after January 23, 2019, and that the contemplated block nonrenewal will affect approximately two hundred twenty-nine (229) Idaho policies.

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 METROPOLITAN is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its mobile home insurance policies delivered or issued for delivery in Idaho, which, based on METROPOLITAN's representation, will affect approximately two hundred twenty-nine (229) policies covering Idaho insureds. METROPOLITAN shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after January 23, 2019. METROPOLITAN 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 29 day of November, 2018.

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 30<sup>th</sup> day of November, 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:

Metropolitan Property and Casualty Insurance Company  
Mary Zackarian, State Filing Specialist  
700 Quaker Lane  
Warwick, RI 02886-6669

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

Judy L. Geier  
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700 W. State Street, 3<sup>rd</sup> Floor  
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Boise, ID 83720-0043

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

  
Pamela Murray