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FILED
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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:

EMPLOYERS MUTUAL CASUALTY
COMPANY

Certificate of Authority No. 501
NAIC ID No. 21415

Docket No. 18-3605-19

**ORDER REGARDING BLOCK
NONRENEWAL**

WHEREAS, on or about October 30, 2018, EMC Insurance Companies, an insurance group that includes Iowa-domiciled insurer EMPLOYERS MUTUAL CASUALTY COMPANY (“EMPLOYERS MUTUAL”), provided to the Idaho Department of Insurance (“Department”) notification of EMPLOYERS MUTUAL’s intent to block nonrenew its homeowners, dwelling and personal umbrella insurance policies delivered or issued for delivery in Idaho;

WHEREAS, EMPLOYERS MUTUAL represented to the Department that, as of December 14, 2018, the contemplated block nonrenewal will affect approximately five hundred seven (507) homeowners policies; twenty-five (25) dwelling policies; and thirty-two (32) personal umbrella policies covering Idaho insureds. EMPLOYERS MUTUAL further represented that the affected policies will be nonrenewed at each policy’s renewal date, beginning April 4, 2019;

WHEREAS, pursuant to Idaho Code § 41-210, the Director of the Department (“Director”) is empowered and charged with enforcement of the provisions of the Idaho Insurance Code, title 41, Idaho Code, et seq.;

WHEREAS, the Director has reviewed the foregoing and the requirements of Idaho Code § 41-1841;

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).

THE DIRECTOR FURTHER FINDS that, pursuant to Idaho Code § 41-1841(2), the contemplated block nonrenewal is deemed approved by operation of law, without the Director’s affirmative approval, as more than sixty (60) days have elapsed.

NOW THEREFORE, IT IS HEREBY ORDERED that, pursuant to the statutorily-deemed approval, EMPLOYERS MUTUAL shall begin nonrenewing the affected policies at each policy’s renewal date occurring on or after April 4, 2019, in accordance with representations made by the company to the Department.

IT IS FURTHER ORDERED that EMPLOYERS MUTUAL shall provide advance notice to policyholders affected by such nonrenewals 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 18 day of January, 2019.

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 18th day of January, 2019, I caused a true and correct copy of the foregoing ORDER REGARDING BLOCK NONRENEWAL to be served upon the following by the designated means:

EMC Insurance Companies
Doug Van Zanten, Sr. Corporate Legal Counsel
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Doug.S.VanZanten@EMCIns.com

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

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- first class mail
- certified mail
- hand delivery
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Pamela Murray