

FILED
FEB 03 2021
Department of Insurance
State of Idaho

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. 18-3891-21

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about January 25, 2021, METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY ("METROPOLITAN"), notified the Idaho Department of Insurance ("Department") of METROPOLITAN's intent to discontinue offering and to block nonrenew all of its businessowner insurance policies delivered or issued for delivery in Idaho. METROPOLITAN represented that the contemplated block nonrenewal will affect approximately sixty-two (62) policies covering Idaho insureds, and that the affected policies will be nonrenewed at each policy's expiration date occurring on or after September 1, 2021.

METROPOLITAN requested waiver of the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1), representing that, if granted, METROPOLITAN would begin nonrenewing affected policies on or after May 1, 2021.

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 September 1, 2021, 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 businessowner insurance policies delivered or issued for delivery in Idaho, which, based on METROPOLITAN's representation, will affect approximately sixty-two (62) policies covering Idaho insureds. METROPOLITAN shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after September 1, 2021. 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.

IT IS FURTHER ORDERED that METROPOLITAN's request for waiver of the notice requirement set forth in Idaho Code § 41-1841(1) is DENIED.

This Order is a final order of the Director and is effective immediately.

DATED this 3rd day of February, 2021.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law. See Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion 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. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 3rd day of February, 2021, 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
700 Quaker Lane
P.O. Box 350
Warwick, RI 02887
pgavin@metlife.com

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

Edith L. Pacillo
Lead Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

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


Pamela Murray