

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF

WESTERN NATIONAL MUTUAL  
INSURANCE COMPANY  
NAIC CODE NUMBER: 15377  
IOWA COMPANY CODE NUMBER: 0926

ORDER

DISAPPROVING FILING INVOLVING  
PREMIUM RATE CHANGE

Now comes the Iowa Insurance Division ("Division"), pursuant to the provisions of the Iowa Casualty Insurance Act – Iowa Code Chapter 515F (2011) and finds as follows:

1. The Commissioner of Insurance, Susan E. Voss, pursuant to Iowa Code § 505.8 (2011), administers the Iowa Casualty Insurance Act – Iowa Code Chapter 515F (2011).
2. Western National Mutual Insurance Company is the entity with a last known mailing address of 5350 West 78<sup>th</sup> Street, Edina, MN 55439.
3. Western National Mutual Insurance Company is a licensed insurance company in the State of Iowa.
4. On October 7, 2011, the Division received through the System for Electronic Rate and Form Filing ("SERFF") a filing from Western National Mutual Insurance Company that contained rate revisions for its Iowa Homeowners Business. The effective dates for the rate revisions were January 1, 2012 for new applicants and January 1, 2012 for renewals.
5. On November 23, 2011, the Division notified Western National Mutual Insurance Company via SERFF that the filing was disapproved pursuant to § 515F.25. See attached exhibit.

6. The filing submitted by Western National Mutual Insurance Company contained information in support of the proposed rates that was to not be open to public inspection, and that would not be in compliance with Iowa Code section 515F.5(1)(d), "A filing and any supporting information shall be open to public inspection after the filing becomes effective."

7. Iowa Code § 515F.24 (2011) and § 515F.25 (2011) authorize the Division to disapprove a filing in a competitive market if it fails to meet the requirements of Iowa Code § 515F.4 and § 515F.5.

8. Western National Mutual Insurance Company has made a filing that is not in compliance with the requirements of Iowa Code section 515F.5(1)(d).

9. Western National Mutual Insurance Company SERFF filing dated October 7, 2011 is hereby disapproved. The rates proposed to be effective January 1, 2012 for new applicants and the rates proposed to be effective January 1, 2012 for renewals shall not be implemented and are prohibited from becoming effective pursuant to Iowa Code sections 515F.25(2) & (3) (2011).

### **ORDER**

NOW, THEREFORE, IT IS HEREBY ORDERED pursuant to the authority granted by Iowa Code §§ 515F.24 and 515F.25 (2011) that the proposed rate change dated October 7, 2011 made by Western National Mutual Insurance Company is disapproved. The rates proposed to be effective January 1, 2012 for new applicants and the rates proposed to be effective January 1, 2012 for renewals shall not be implemented and

are prohibited from becoming effective pursuant to Iowa Code § 515F.25(2) & (3) (2011).

### NOTICE

NOTICE is hereby given that Western National Mutual Insurance Company may request a hearing upon this matter by transmitting such request in writing to Susan E. Voss, Insurance Commissioner, 330 Maple Street, Des Moines, Iowa 50319. Such request must be postmarked within thirty (30) days of the date of this Order. A hearing upon this matter will be set within fifteen (15) days of the receipt of such request. Said hearing will be held in accordance with Iowa Code Chapter 17A (2011).

Entered this 28th day of December, 2011

SUSAN E. VOSS  
Commissioner of Insurance

  
SUSAN E. VOSS  
Commissioner of Insurance

Copy to:

Patrick Hyland, ACAS, MAAA, Actuary  
Western National Mutual Insurance Company  
5350 W. 78<sup>th</sup> St.  
Edina, MN 55439

Certified Mail / Return Receipt Requested  
And via SERFF

SERFF Tracking Number: WNTM-127683431 State: Iowa  
Filing Company: Western National Mutual Insurance Company State Tracking Number:  
Company Tracking Number: IAHO1104  
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations  
Product Name: Homeowners  
Project Name/Number: Rate Revision/2064

## Disposition

Disposition Date: 11/28/2011

Effective Date (New):

Effective Date (Renewal):

Status: Disapproved

Comment: The filing has been disapproved for lack of compliance with Iowa Code 515F.5(1)(d), "... A filing and any supporting information shall be open to public inspection after the filing becomes effective."

The filing may not become effective.

You may request a hearing on the disapproval within thirty days.

Rate data does NOT apply to filing.