

LAWRENCE G. WASDEN
ATTORNEY GENERAL

THOMAS A. DONOVAN
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4204
Facsimile: (208) 334-4298
I. S. B. No. 4377

FILED

JUL 29 2008

**Department of Insurance
State of Idaho**

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	
)	Docket No. 18-2475-08
BRISTOL WEST INSURANCE COMPANY)	
)	STIPULATION
Certificate of Authority No. 863)	AND ORDER
NAIC No. 19658)	
_____)	

COME NOW the Department of Insurance, State of Idaho (Department), by and through its counsel, Thomas A. Donovan, Deputy Attorney General, and Bristol West Insurance Company (BRISTOL WEST) by and through its undersigned officer and hereby stipulate and agree as follows:

1. BRISTOL WEST is an Ohio domiciled insurer licensed for property and casualty insurance holding Idaho certificate of authority no. 863, and therefore is subject to the Idaho Insurance Code and applicable rules promulgated thereunder as well as to the jurisdiction of the Director.

2. On December 13, 2007 BRISTOL WEST filed its Select 2.5 Private Passenger Auto Product (Select 2.5) policy with the Rates and Forms section of the Department.

3. On December 19, 2007 the Department submitted an objection letter to BRISTOL WEST concerning the Select 2.5 filing via System for Electronic Rate and Form Filing (SERFF). That objection letter cited three concerns with the Select 2.5 filing asking BRISTOL WEST to respond by January 2, 2008.

4. On January 4, 2008 the Department, via SERFF, disapproved the Select 2.5 filing due to lack of response to the objection letter previously sent to BRISTOL WEST.

5. BRISTOL WEST submitted a letter to the Department dated June 10, 2008 answering the questions asked in the December 19, 2007 objection letter.

6. BRISTOL WEST representatives met with Department staff and the Director on June 12, 2008. In that meeting, BRISTOL WEST voluntarily disclosed to the Department that the company had issued One Thousand Sixty Six (1,066) Select 2.5 policies since January 4, 2008 and had not realized that such policy filing had been disapproved by the Department as of that date.


7. BRISTOL WEST agrees that its actions set forth in paragraph 6 violate Idaho Code § 41-1812.

8. BRISTOL WEST agrees and stipulates to pay an administrative penalty in the amount of Five Thousand Three Hundred Thirty Dollars (\$5,330.00).

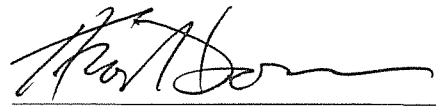
9. The parties agree that this stipulation is a reasonable resolution, and BRISTOL WEST and the Department waive their rights to a hearing in this matter and to seek reconsideration and judicial review of the attached order or any substantially similar order.

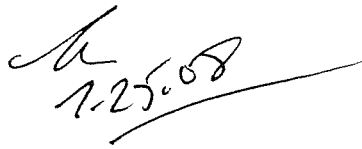
DATED this 24 day of July 2008.

BRISTOL WEST INSURANCE COMPANY


by: Audrey E. Sylvan
its: SVP - Product Mgmt.

DEPARTMENT OF INSURANCE
STATE OF IDAHO

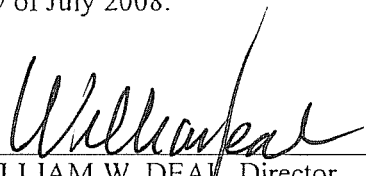

by: Thomas A. Donovan
Deputy Attorney General, its counsel


7-25-08

ORDER

Based on the foregoing and good cause appearing therefor, the Stipulation is hereby adopted and accepted in full, and the Director finds that Bristol West Insurance Company violated Idaho Code § 41-1812 by issuing policies that had been disapproved, and it is ordered that Bristol West Insurance Company pay an administrative penalty of Five Thousand Three Hundred Thirty Dollars (\$5,330).

DATED and EFFECTIVE this 29TH day of July 2008.


WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 24th day of July 2008, caused a true and correct copy of the foregoing order to be served upon the following by designated means:

Brion Cummings
Vice President / Senior Product Manager
Bristol West Insurance Company
Rockside Center III
5990 West Creek Road
Independence, OH 44131

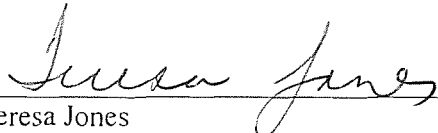
- first class mail
- certified mail
- hand delivery
- via facsimile

Kris Pacey
Idaho State Executive Director
Farmers Insurance Company
6225 Meeker, Suite 250
Boise, ID 83713

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

Thomas A. Donovan
Deputy Attorney General
Idaho Department of Insurance
700 West State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

- first class mail
- certified mail
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- via facsimile



Teresa Jones
Assistant to the Director