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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:

ALLSTATE INSURANCE COMPANY

Certificate of Authority No. 214 NAIC ID No. 19232 Docket No. 18-2699-11

### ORDER GRANTING REQUEST FOR BLOCK NONRENEWAL OF COMMERCIAL POLICIES

The Director of the Idaho Department of Insurance ("Department"), having read and being fully apprised of the request of ALLSTATE INSURANCE COMPANY ("Petitioner") for permission to block nonrenew all of its commercial policies in Idaho, which change will affect three hundred thirty-eight (338) policies; and Petitioner having provided notice to the Director of the Department by letter dated July 22, 2011 and having informed the Director that commercial property policyholders with a renewal date beginning on February 25, 2012 will be non-renewed and subsequently offered a new ISO coverage forms; and, in light of Idaho Code § 41-1841, good cause appearing therefor;

IT IS HEREBY ORDERED that this ratifies and confirms that the Petitioner is allowed, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its commercial policies in Idaho, which change will affect three hundred thirty-eight (338) policies, beginning no sooner than One Hundred Twenty (120) days from its July 22, 2011, request, which is November 19, 2011. The Petitioner is to provide reasonable notice to policyholders affected by the nonrenewals allowed by this order in accordance with the policies. This order is a final order and is effective immediately.

#### 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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* section 67-5246(4), Idaho Code.

Pursuant to sections 67-5270 and 67-5272, Idaho Code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- 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.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21)

days to grant or deny a petition for reconsideration, whichever is later. See section 67-5273,

Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or

enforcement of the order under appeal.

DATED and EFFECTIVE this 12 day of September, 2011.

WILLIAM W. DEAL, pirector Idaho Department of Insurance

### **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that I have, on this  $\cancel{M}$  day of September, 2011, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Allstate Insurance Company Attn: Kelly S. Urban, Senior State Filings Analyst 2775 Sanders Road, Suite A5 Northbrook, IL 60062

Richard B. Burleigh Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3<sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043

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Teresa Jones Assistant to the Director