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FILED

SEP 19 2011

Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

UNITED BENEFIT LIFE INSURANCE  
COMPANY,

Certificate of Authority No. 1611  
NAIC No. 65269.

Docket No. 18-2191-11

**ORDER OF REINSTATEMENT OF  
CERTIFICATE OF AUTHORITY**

WHEREAS, the Certificate of Authority issued to UNITED BENEFIT LIFE INSURANCE COMPANY ("UNITED BENEFIT"), an Ohio-domiciled company licensed for life and disability insurance in the state of Idaho, has been suspended by the Idaho Department of Insurance by orders dated January 13, 2003; November 29, 2004; October 19, 2005; November 27, 2006; January 24, 2008; January 5, 2009; December 16, 2009; and November 8, 2010, pursuant to Idaho Code § 41-326(1)(b), for failure to meet the surplus requirement set forth at Idaho Code § 41-313; and

WHEREAS, upon review of UNITED BENEFIT's statutory financial statement for June 30, 2011, wherein UNITED BENEFIT reported capital of One Million Five Hundred Thousand

Dollars (\$1,500,000) and surplus of One Million Six Hundred Twenty-six Thousand Three Hundred Ninety Dollars (\$1,626,390), it appears that the requirements set forth in Idaho Code § 41-313 have now been met;

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-329(1), that Certificate of Authority No. 1611 issued to UNITED BENEFIT LIFE INSURANCE COMPANY is REINSTATED.

THIS ORDER is a final order of the Director, and is EFFECTIVE IMMEDIATELY.

### **NOTIFICATION OF RIGHTS**

This is a final order of the Idaho Department of Insurance. 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* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, 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:

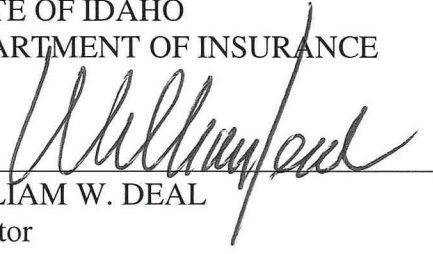
- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is located.

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* Idaho Code § 67-5273. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED this 19<sup>th</sup> day of September 2011.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
\_\_\_\_\_  
WILLIAM W. DEAL  
Director

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 19th day of September 2011, I caused a true and correct copy of the foregoing ORDER OF REINSTATEMENT OF CERTIFICATE OF AUTHORITY to be served upon the following by the designated means:

United Benefit Life Insurance Co.  
11200 Lakeline Blvd.  
Austin, TX 78717-5964

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

Ohio Department of Insurance  
Mary Taylor, Director  
50 West Town Street, Suite 300  
Columbus, OH 43215


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

Candie Kinch  
Idaho Life & Health Guaranty Assn.  
3355 N. Five Mile Road #210  
Boise, ID 83713  
[ckinch@idlifega.org](mailto:ckinch@idlifega.org)

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

A. René Martin  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State St., 3<sup>rd</sup> Floor  
Boise, ID 83720-0043

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

  
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Teresa Jones  
Assistant to the Director