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FILED *TJ*
FEB 21 2012
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

BALBOA INSURANCE COMPANY

Certificate of Authority No. 239
NAIC ID No. 24813

Docket No. 18-2737-12

**ORDER GRANTING REQUEST FOR
BLOCK NON-RENEWAL**

On January 31, 2012, the State of Idaho, Department of Insurance (Department), received from BALBOA INSURANCE COMPANY (BALBOA) a letter dated January 30, 2012, seeking permission to block non-renew all of its homeowners, renters, dwelling fire, and mortgage payment protection policies in Idaho, which change, as of the date of BALBOA's letter, would affect three hundred fifty (350) homeowners policies, thirty (30) renters policies, thirty-seven (37) dwelling fire policies, and seventy-four (74) mortgage payment protection policies. BALBOA represented in such letter that no new business will be written effective June 1, 2012, and that the affected policies will be non-renewed at the policy anniversary date beginning with policies having renewal effective dates of June 1, 2012.

The proposed effective date of the contemplated block non-renewal complies with the one hundred twenty (120) day notice requirement set forth in Idaho Code § 41-1841(1).

The Director having reviewed the foregoing, the notice requirements of Idaho Code § 41-1841 having been met, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that BALBOA is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its homeowners, renters, dwelling fire, and mortgage payment protection policies in Idaho, beginning June 1, 2012, at the policy anniversary date, which change, as represented by BALBOA, will affect three hundred fifty (350) homeowners policies, thirty (30) renters policies, thirty-seven (37) dwelling fire policies, and seventy-four (74) mortgage payment protection policies. BALBOA shall provide reasonable notice to policyholders affected by the non-renewals authorized by this order, in accordance with the notice provisions included in the company's applicable insurance policies.

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

NOTIFICATION OF RIGHTS

This is a final order of the Director. 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 20th day of February, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 21st day of February, 2012, I caused a true and correct copy of the foregoing ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL to be served upon the following by the designated means:

Balboa Insurance Company
Attn: Carl Leo, Vice President, Consumer Market
3349 Michelson Drive, Suite 200
Irvine, CA 92612

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

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

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☐ certified mail
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☐ via facsimile



Teresa Jones
Assistant to the Director