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FEB 22 2012

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:

NAVIGATORS INSURANCE
COMPANY

Certificate of Authority No. 1991
NAIC ID No. 42307

Docket No. 18-2738-12

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

On January 26, 2012, the State of Idaho, Department of Insurance (Department), received from NAVIGATORS INSURANCE COMPANY (NAVIGATORS) a letter dated January 25, 2012, seeking permission to block non-renew all of its commercial general liability policies for small artisan contractors in Idaho, which change would affect approximately one hundred forty-five (145) policies. NAVIGATORS represented in such letter its intention to begin issuing notices of non-renewal to affected policyholders one hundred twenty (120) days from the date of the above-referenced letter to the Department, which date is May 24, 2012. NAVIGATORS further indicated that the affected policies will be non-renewed at the natural expiration of the policy term.

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 requirements of Idaho Code § 41-1841 having been met, and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that NAVIGATORS is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block non-renewal of all of its commercial general liability policies for small artisan contractors in Idaho at the natural expiration of the policy term, which change will affect approximately one hundred forty-five (145) policies, and may begin issuing notices of such non-renewal no sooner than May 24, 2012. NAVIGATORS 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 22ND day of February, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 22nd 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:

Navigators Insurance Company
6 International Drive
Rye Brook, NY 10573

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

Navigators Insurance Company
Attn: Angela M. Fanelli, Associate Counsel
The Navigators Group, Inc.
1375 East Woodfield Rd.
Schaumburg, IL 60173

- ☒ 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

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



Teresa Jones
Assistant to the Director