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938  
**FILED**

**MAY 29 2014**

Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
OF THE STATE OF IDAHO**

In the Matter of:

LINCOLN GENERAL INSURANCE  
COMPANY

Certificate of Authority No. 2545  
NAIC ID No. 33855

Docket No. 18-2567-14

**ORDER CONTINUING SUSPENSION  
OF CERTIFICATE OF AUTHORITY**

Idaho Certificate of Authority No. 2545 issued to LINCOLN GENERAL INSURANCE COMPANY (LINCOLN GENERAL), a Pennsylvania-domiciled insurer licensed to transact property insurance; casualty insurance, excluding workers' compensation; marine and transportation insurance; and surety insurance in the state of Idaho under said certificate of authority, was suspended by the Director of the Idaho Department of Insurance (Director) by orders dated November 10, 2009; November 3, 2010; September 19, 2011; August 1, 2012; and July 3, 2013.

As of March 31, 2014, LINCOLN GENERAL reported capital of four million two hundred thousand dollars (\$4,200,000) and surplus of negative two million six hundred forty-

three thousand one hundred seventeen dollars (-\$2,643,117), as reflected in its statutory financial statement of that date.

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-313(1) and 41-326(1)(b), and good cause appearing therefor,

THE DIRECTOR HEREBY FINDS that LINCOLN GENERAL does not meet the requirements for maintaining surplus set forth at Idaho Code § 41-313(1), and thus fails to meet the requirements for holding a certificate of authority in the state of Idaho.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-326(1)(b), that Certificate of Authority No. 2545 issued to LINCOLN GENERAL be CONTINUED IN SUSPENSION, effective immediately, for a period of one (1) year from the date of this order. The Director may terminate the suspension sooner if the cause for said suspension is corrected and LINCOLN GENERAL is otherwise in compliance with title 41, Idaho Code.

IT IS FURTHER ORDERED that LINCOLN GENERAL comply with the requirements of Idaho Code § 41-329, including § 41-329(2), which provides: "During the suspension period the insurer shall not solicit or write any new business in this state, but shall file its annual statement, pay fees, licenses, and taxes as required under this code, and may service its business already in force in this state, as if the certificate of authority had continued in full force."

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-330(1), that, within four (4) days after notice of this suspension is provided, LINCOLN GENERAL shall notify, by any available means, every person authorized to write business in the state of Idaho by said insurance company, to immediately cease to write any further insurance business for LINCOLN GENERAL in Idaho, unless LINCOLN GENERAL has already taken such action pursuant to prior order of suspension by the Director.

DATED this 29<sup>th</sup> day of May, 2014.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

*For*  WILLIAM W. DEAL  
Director

**NOTIFICATION OF RIGHTS**

This Order constitutes 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 Director 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a 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 a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 29th day of May, 2014, I caused a true and correct copy of the foregoing ORDER CONTINUING SUSPENSION OF CERTIFICATE OF AUTHORITY to be served upon the following by the designated means:

Lincoln General Insurance Company  
3501 Concord Road  
York, PA 17402-0136

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

Pennsylvania Insurance Department  
Michael F. Consedine, Commissioner  
1326 Strawberry Square, 13<sup>th</sup> Floor  
Harrisburg, PA 17120

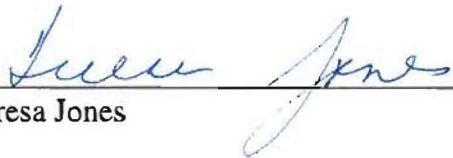
☒ first class mail  
☐ certified mail  
☐ hand delivery  
☐ email

Idaho Guaranty Association  
Western Guaranty Fund Services  
Attn: Dave Edwards  
[dedwards@wgfs.org](mailto:dedwards@wgfs.org)

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

Richard B. Burleigh  
Deputy Attorney General  
Idaho Department of Insurance  
P.O. Box 83720  
Boise, ID 83720-0043

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

  
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Teresa Jones