

FILED

DEC 22 2022

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

AMERICAN RELIABLE INSURANCE
COMPANY,
Certificate of Authority No. 230,
NAIC ID No. 19615.

Docket No. 18-4180-22

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On October 3, 2022, American Reliable Insurance Company (“American Reliable”), notified the Director of the Idaho Department of Insurance (“Director”) that American Reliable intended to discontinue offering and to block nonrenew its log home policies in Idaho. American Reliable represented its proposed block nonrenewal would affect approximately 39 policies, which will be nonrenewed when they naturally expire on or after January 31, 2023.

American Reliable’s intended action is governed by Idaho Code § 41-1841, which states:

1) Any insurer intending to implement block cancellations or block nonrenewals . . . shall provide the [Director of the Idaho Department of Insurance] written notice of such intentions no later than [120] days prior to such intended action. Such notice shall fully set forth reasons for such action and shall include additional information that the director may deem appropriate. . . . (2) At the end of [60] days the intended insurer action shall be deemed approved”

The Director, having reviewed the record and acting pursuant to Idaho Code § 41-210(2), finds that American Reliable provided the Director with written notice of its intentions at least 120 days before the intended action is to occur, and that the notice fully set forth reasons for the action,

along with any additional information that the Director may have required. The Director also finds that more than 60 days have run since American Reliable provided its notice to the Director.

Based on these findings,

NOW, THEREFORE, IT IS ORDERED that American Reliable's intended action is deemed approved by operation of Idaho Code § 41-1841(2). American Reliable may effectuate a block nonrenewal of its log home policies delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning January 31, 2023. American Reliable shall notify policyholders affected by the nonrenewals in accordance with Idaho law and the notice provisions in American Reliable's applicable insurance policies.

This Order is a final order of the Director and is effective immediately.

DATED this 21 day of December, 2022.

STATE OF IDAHO
DEPARTMENT OF INSURANCE

A handwritten signature in black ink, appearing to read "Dean L. Cameron", is written over a horizontal line.

DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

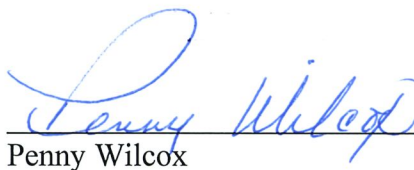
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. Filing a petition for judicial review does not, by itself, stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 22nd day of December, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following parties by the designated means:

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| AMERICAN RELIABLE INSURANCE COMPANY Corinne M. Cookson PO Box 6002 Scottsdale, AZ 85261 | <input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: ccookson@gbli.com |
| Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd Floor PO Box 83720 Boise, ID 83720-0043 | <input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: karl.klein@doi.idaho.gov |


Penny Wilcox