

FILED

MAR 07 2025

Department of Insurance  
State of Idaho

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

**STATE OF IDAHO**

In the Matter of:

WESTERN GENERAL INSURANCE  
COMPANY,

Certificate of Authority No. 3570  
NAIC No. 27502

Docket No. 18-4666-25

**ORDER CONTINUING SUSPENSION  
OF CERTIFICATE OF AUTHORITY**

WESTERN GENERAL INSURANCE COMPANY (“Western General”) is a California-domiciled insurer licensed to transact property and casualty insurance, excluding workers’ compensation, in the state of Idaho under Certificate of Authority No. 3570. By orders entered April 11, 2022, February 27, 2023, and November 14, 2024, the Director of the Idaho Department of Insurance (“Director”) suspended Western General’s Idaho Certificate of Authority. With this Order, the Director continues the suspension as discussed below.

On August 5, 2021, Western General was placed under a Liquidation Order with a Finding of Insolvency by the Superior Court of the state of California, County of Los Angeles, Central District, Case No. 21STCP01655, based upon the ex parte application and supporting papers of Ricardo Lara, in his capacity as Insurance Commissioner of the State of California.

On April 11, 2022, the Director suspended Western General’s Idaho Certificate of Authority under Idaho Code § 41-327(3), which empowers the Director to, without advance notice or hearing, “immediately suspend the certificate of authority of any insurer as to which proceedings

for receivership, conservatorship, rehabilitation, or other delinquency proceedings have been commenced in any state by the public insurance supervisory official of such state.” Pursuant to Idaho Code § 41-329, the Director ordered that the suspension would last for one (1) year from the date of the order.

On July 26, 2023, the California Department of Finance reported that, as of December 31, 2022, Western General possessed no surplus. *See* California Department of Finance, Conservation & Liquidation Office, “Western General Insurance Company Estate For the Period November 1, 2022, through December 31, 2022,” available at [https://www.caclo.org/perl/index.pl?document\\_id=69a9190ac297e0e545396841ff5627a2](https://www.caclo.org/perl/index.pl?document_id=69a9190ac297e0e545396841ff5627a2) (accessed January 17, 2024).

Idaho Code § 41-326(1)(b) states the Director shall refuse to continue, or shall suspend or revoke, a foreign insurer’s Idaho certificate of authority if the insurer “no longer meets the requirements for the authority, on account of deficiency of assets or otherwise.” Idaho Code § 41-326(2) also empowers the Director to take such action without a hearing in cases of insolvency or impairment of required capital or surplus. Under Idaho Code § 41-313(1), a mutual insurer like Western General must possess at least one million dollars (\$1,000,000) in unimpaired basic surplus and additional surplus to qualify for and maintain authority to transact insurance in Idaho. Western General no longer satisfies this requirement.

Based on these findings that Western General is subject to delinquency proceedings within the meaning of Idaho Code § 41-327(3) and does not meet the surplus requirements in Idaho Code § 41-313(1), and good cause appearing;

NOW, THEREFORE, IT IS ORDERED, pursuant to Idaho Code §§ 41-326(1)(b) and 41-327(3), that Certificate of Authority No. 3570 issued to Western General is 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 Western General is otherwise in compliance with title 41, Idaho Code.

IT IS FURTHER ORDERED that Western General shall comply with Idaho Code § 41-329, including § 41-329(2), which states: "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 force."

IT IS FURTHER ORDERED, pursuant to Idaho Code § 41-330(1), that, within four (4) days after notice of this suspension is provided, Western 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 business for Western General in Idaho.

IT IS FURTHER ORDERED that, within 60 days of the date of this order, Western General file with the Director a complete listing of its policies owned by or issued to residents of Idaho. Such list shall include the name and address of each policyholder and insured, policy type, face amount, and cash surrender value of the policy, as applicable.

DATED this 7<sup>th</sup> day of March, 2025.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
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 fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (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, 3<sup>rd</sup> 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:

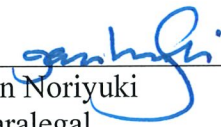
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (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 twenty-one (21) days to grant or deny a motion 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. Idaho Code § 67-5274.

### CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 7<sup>th</sup> day of March, 2025, I caused a true and correct copy of the foregoing ORDER CONTINUING SUSPENSION OF CERTIFICATE OF AUTHORITY to be served on the following parties by the method(s) designated below:

|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Western General Insurance Co.<br>John L. Albanese<br>5230 Las Virgenes Road, Suite 100<br>Calabasas, CA 91302 | <input checked="" type="checkbox"/> first class mail<br><input type="checkbox"/> certified mail<br><input type="checkbox"/> hand delivery<br><input type="checkbox"/> facsimile<br><input checked="" type="checkbox"/> email: <a href="mailto:jalbanese@westerngeneral.com">jalbanese@westerngeneral.com</a><br><a href="mailto:pbrents@westerngeneral.com">pbrents@westerngeneral.com</a> |
| Idaho Guaranty Association<br>Chad Anderson, President<br>Western Guaranty Fund Services                      | <input type="checkbox"/> first class mail<br><input type="checkbox"/> certified mail<br><input type="checkbox"/> hand delivery<br><input type="checkbox"/> facsimile<br><input checked="" type="checkbox"/> email: <a href="mailto:canderson@wgfs.org">canderson@wgfs.org</a>                                                                                                              |

  
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Jan Noriyuki  
Paralegal