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FILED

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**Department of Insurance
State of Idaho**

Attorneys for the Department of Insurance

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

In the Matter of:

AGCS MARINE INSURANCE COMPANY

Certificate of Authority No. 1508
NAIC ID No. 22837

Docket No. 18-3152-16

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about February 1, 2016, the Idaho Department of Insurance (Department) received from AGCS MARINE INSURANCE COMPANY (AGCS MARINE) a notification of AGCS MARINE's intent to block nonrenew all of its pet insurance policies delivered or issued for delivery in Idaho beginning June 1, 2016. AGCS MARINE represented that the contemplated block nonrenewal would affect approximately three hundred eighty-six (386) Idaho policies and that the affected policies would be nonrenewed at their natural expiration dates.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),

THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that AGCS MARINE is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its pet insurance policies delivered or issued for delivery in Idaho, which, based on AGCS MARINE's representation, will affect approximately three hundred eighty-six (386) policies covering Idaho insureds. AGCS MARINE shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after June 1, 2016. AGCS MARINE shall provide advance notice to policyholders affected by the nonrenewals 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.

DATED this 7 day of April, 2016.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
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 7 day of April, 2016, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

AGCS Marine Insurance Company
David Zeigler, AVP/Associate General Counsel
225 W. Washington Street, Ste. 1800
Chicago, IL 60606

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

Richard B. Burleigh
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Idaho Department of Insurance
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☐ via facsimile



Kelly Grady