

FILED
MAR 05 2020
Department of Insurance
State of Idaho

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

In the Matter of:

FIREMAN'S FUND INSURANCE
COMPANY, Certificate of Authority No.
303, NAIC ID No. 21873;

THE AMERICAN INSURANCE
COMPANY, Certificate of Authority No.
222, NAIC ID No. 21857;

NATIONAL SURETY CORPORATION,
Certificate of Authority No. 977, NAIC ID
No. 21881;

AMERICAN AUTOMOBILE
INSURANCE COMPANY, Certificate of
Authority No. 215, NAIC ID No. 21849;

ASSOCIATED INDEMNITY
CORPORATION, Certificate of Authority
No. 235, NAIC ID No. 21865.

Docket No. 18-3776-20

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about February 27, 2020, Allianz Insurance Group ("Allianz"), an insurer group that includes FIREMAN'S FUND INSURANCE COMPANY, THE AMERICAN INSURANCE COMPANY, NATIONAL SURETY CORPORATION, AMERICAN AUTOMOBILE INSURANCE COMPANY, and ASSOCIATED INDEMNITY CORPORATION (collectively,

“the Companies”), provided to the Idaho Department of Insurance (“Department”) written notification of the Companies’ intent to discontinue offering and to block nonrenew all agribusiness commercial insurance policies delivered or issued for delivery in Idaho, which includes farmowners, commercial auto, commercial property, commercial general liability, and commercial excess/umbrella lines of business. Allianz represented that, as of the date of its written notification, the contemplated block nonrenewal will affect approximately three hundred ninety-two (392) policies covering Idaho insureds, and that most affected policyholders will be offered replacement coverage with Chubb or its affiliates. Allianz acknowledged that the affected policies will be nonrenewed at each policy’s expiration date occurring on or after June 26, 2020, which is one hundred twenty (120) days from Allianz’s written notification.

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 the Companies are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of their agribusiness commercial insurance policies delivered or issued for delivery in Idaho, which, based on Allianz’s representation, will affect approximately three hundred ninety-two (392) policies covering Idaho insureds. The Companies shall begin nonrenewing affected policies at each policy’s natural expiration date occurring on or after June 26, 2020. The Companies shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with Idaho law and with the notice provisions included in the Companies’ applicable insurance policies.

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

DATED this 4 day of March, 2020.

STATE OF IDAHO
DEPARTMENT OF INSURANCE

A handwritten signature in blue 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 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, 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 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 5th day of March, 2020, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Allianz Insurance Group
225 W. Washington Street, Ste. 1800
Chicago, IL 60606
emily.vlasich@agcs.allianz.com

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

Fireman's Fund Insurance Company
1465 N. McDowell Blvd., Ste. 100
Petaluma, CA 94954-6516

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

The American Insurance Company
225 W. Washington Street, Ste. 1900
Chicago, IL 60606-3562

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

National Surety Corporation
225 W. Washington Street, Ste. 1800
Chicago, IL 60606-3458

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

American Automobile Insurance Company
225 W. Washington Street, Ste. 1800
Chicago, IL 60606-3458

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

Associated Indemnity Corporation
1465 N. McDowell Blvd., Ste. 100
Petaluma, CA 94954-6516

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

Edith L. Pacillo
Lead 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


Pamela Murray