

FILED  
JUL 29 2021  
Department of Insurance  
State of Idaho

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

In the Matter of:

HARTFORD UNDERWRITERS  
INSURANCE COMPANY, Certificate of  
Authority No. 1832, NAIC ID No. 30104;

HARTFORD CASUALTY INSURANCE  
COMPANY, Certificate of Authority No.  
1699, NAIC ID No. 29424;

and

SENTINEL INSURANCE COMPANY  
LTD., Certificate of Authority No. 3520,  
NAIC ID No. 11000.

Docket No. 18-3939-21

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about July 9, 2021, the Idaho Department of Insurance (“Department”) received from the Hartford Insurance Group (the “Hartford”) a letter constituting notice of the intent of HARTFORD UNDERWRITERS INSURANCE COMPANY, HARTFORD CASUALTY INSURANCE COMPANY, and SENTINEL INSURANCE COMPANY LTD. (collectively, the “Companies”) to block nonrenew their homeowners insurance policies delivered or issued for delivery in Idaho. The Hartford represented the proposed block nonrenewal would affect approximately 227 Idaho policies and those policies would be transferred to the Companies’ affiliate, Hartford Accident and Indemnity Company. The Hartford also represented the

Companies would begin nonrenewing and transferring affected policies when they naturally expire on or after September 29, 2021, with no coverage interruption.

The Director of the Department ("Director"), having reviewed the foregoing and Idaho Code § 41-1841(1), and acting pursuant to Idaho Code § 41-210(2), finds that the proposed effective date of the contemplated block nonrenewal **does not** comply with the 120-day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1). Based on these findings, and good cause appearing,

NOW, THEREFORE, IT IS ORDERED that the Companies are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of their homeowners insurance policies delivered or issued for delivery in Idaho, **beginning no sooner than November 6, 2021**, which is 120 days after the Companies' notice to the Director. 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 28 day of July, 2021.

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 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, 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 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. 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 29<sup>th</sup> day of July, 2021, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

The Hartford Insurance Group  
Marissa Kouimannis, Pricing Analyst  
ATTN: T-6 Ariba Processing  
1 Hartford Plaza  
Hartford, CT 06155

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

Hartford Underwriters Insurance Company  
1 Hartford Plaza  
Hartford, CT 06155

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

Hartford Casualty Insurance Company  
1 Hartford Plaza  
Hartford, CT 06155


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

Sentinel Insurance Company Ltd.  
1 Hartford Plaza  
Hartford, CT 06155

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

Karl T. Klein  
Lead Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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

  
Pamela Murray