

FILED
DEC 17 2019
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

DEPOSITORS INSURANCE COMPANY,
Idaho Certificate of Authority No. 1753,
NAIC ID No. 42587;

NATIONWIDE INSURANCE COMPANY
OF AMERICA, Idaho Certificate of
Authority No. 383, NAIC ID No. 25453;

and

ALLIED PROPERTY AND CASUALTY
INSURANCE COMPANY, Idaho
Certificate of Authority No. 1847, NAIC ID
No. 42579.

Docket No. 18-3741-19

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about November 12, 2019, Nationwide Insurance Group (“Nationwide”), an insurer group that includes DEPOSITORS INSURANCE COMPANY, NATIONWIDE INSURANCE COMPANY OF AMERICA, and ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY (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 personal umbrella insurance policies delivered or issued for delivery in Idaho. Nationwide represented that, as of September 30, 2019, the contemplated block nonrenewal will

affect approximately three hundred ninety-two (392) policies covering Idaho insureds, allocated among the Companies as follows:

Number of Affected Policies by Company

Depositors Insurance Company	23
Nationwide Insurance Company of America	166
Allied Property and Casualty Insurance Company	203

Nationwide further represented that affected policies will be nonrenewed at their natural expiration, beginning April 23, 2020, and that most affected policyholders will be offered replacement coverage under a “One Product” personal umbrella policy issued by Nationwide Mutual Insurance Company.

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 personal umbrella insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, 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 April 23, 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 17 day of December, 2019.

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, 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 17th day of December, 2019, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Allied Property and Casualty Insurance Company
1100 Locust Street
Des Moines, IA 50391-1100

- first class mail
- certified mail
- hand delivery
- email

Nationwide Insurance Company of America
1 West Nationwide Blvd.
Columbus, OH 43215-2752

- first class mail
- certified mail
- hand delivery
- email

Depositors Insurance Company
1100 Locust Street
Des Moines, IA 50391-1100

- first class mail
- certified mail
- hand delivery
- email

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
- email



Pamela Murray