

FILED
APR 11 2022
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. 18-4091-22

**ORDER SUSPENDING
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 Idaho Certificate of Authority No. 3570.

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.

Idaho Code § 41-327(3) provides that the Director may, 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.”

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-327(3), and good cause appearing therefor,

The Director hereby finds that WESTERN GENERAL is subject to delinquency proceedings within the meaning of Idaho Code § 41-327(3).

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-327(3), that Certificate of Authority No. 3570 issued to WESTERN GENERAL is SUSPENDED, 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 the requirements of 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 insurance business for WESTERN GENERAL in Idaho.

///

///

///

IT IS FURTHER ORDERED that WESTERN GENERAL shall promptly return Certificate of Authority No. 3570 to the Idaho Department of Insurance, as required by Idaho Code § 41-323(2).

DATED this 11 day of April 2022.

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 11th day of April, 2022, I caused a true and correct copy of the foregoing ORDER SUSPENDING CERTIFICATE OF AUTHORITY to be served upon the following by the designated means:

John L. Albanese WESTERN GENERAL INSURANCE COMPANY 5230 Las Virgenes Road, Suite 100 Calabasas, CA 91302	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email: jalbanese@westerngeneral.com pbrents@westerngeneral.com
Ricardo Lara, Insurance Commissioner CALIFORNIA DEPT. OF INSURANCE 300 Capitol Mall, 17 th Floor Sacramento, CA 95814	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input type="checkbox"/> email
Chad Anderson, President IDAHO GUARANTY ASSOCIATION WESTERN GUARANTY FUND SERVICES 1873 S. Bellaire St. #920 Denver, CO 80222-4386	<input type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email: canderson@wgfs.org
Karl Klein Lead Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE P.O. Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email: karl.klein@doi.idaho.gov


Pamela Murray