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Pro

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

QBE INSURANCE CORPORATION
Certificate of Authority No. 1612
NAIC ID No. 39217

and

PRAETORIAN INSURANCE COMPANY
Certificate of Authority No. 1505
NAIC ID No. 37257

Docket No. 18-4127-22

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On May 31, 2022, the Idaho Department of Insurance ("Department") received notice from QBE Insurance Corporation ("QBE") of its intent to discontinue offering and block nonrenew in force homeowner policies written by terminated producers delivered or issued for delivery in Idaho. After further clarification, QBE represented its proposed block nonrenewal would affect approximately 194 policies in Idaho, and that the affected policies will be nonrenewed over their natural expiration dates occurring on or after August 29, 2022. QBE also added a second carrier, *Praetorian Insurance Company* ("Praetorian") and additional terminated producers to the request. QBE and Praetorian represented to the Department that they would provide reasonable assistance to affected producers so that policy holders experience a smooth transition.

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 complies 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 QBE and Praetorian are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its in force homeowner policies written by terminated producers delivered or issued for delivery in Idaho, at the policies' natural expiration date beginning on or after August 29, 2022. QBE and Praetorian shall provide advance notice to policyholders affected by the nonrenewals authorized by this Order in accordance with Idaho law and the notice provisions in QBE and Praetorian's applicable insurance policies.

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

DATED this 20th day of July, 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 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, 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 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 21st day of July, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following parties by the designated means:

Brittany Batts LOCKE LORD, LLC 2200 Ross Avenue, Suite 2800 Dallas, TX 75201	<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: brittany.batts@lockelord.com
PRAETORIAN INSURANCE COMPANY 600 N. 2 nd Street, Suite 401 Harrisburg, PA 17101-1071	<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:
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd Floor PO 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
<i>Courtesy Copies:</i> IDAHO DEPARTMENT OF INSURANCE Shannon Hohl Bureau Chief- Market Oversight Weston Trexler Deputy Director Eric Fletcher Bureau Chief – Company Activities Randy Pipal Bureau Chief- Consumer Services	<input checked="" type="checkbox"/> Email: shannon.hohl@doi.idaho.gov weston.trexler@doi.idaho.gov eric.fletcher@doi.idaho.gov randy.pipal@doi.idaho.gov


Penny Wilcox