

LAWRENCE G. WASDEN
Attorney General

JOHN C. KEENAN
Deputy Attorney General
Idaho Department of Insurance
700 W. State St.
PO Box 83720
Boise, Idaho 83720-0043
Telephone No. (208) 334-4283
Fax: (208) 334-4298
I.S.B. No. 3873

FILED

APR 29 2010

**Department of Insurance
State of Idaho**

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	Docket No. 18-2580-09
)	
AIG NATIONAL INSURANCE)	
COMPANY, INC., with change of)	STIPULATION
name as of April 1, 2010, to 21 ST)	
CENTURY NATIONAL)	
INSURANCE COMPANY,)	
)	
Certificate of Authority No. 2800)	
and NAIC No. 36587.)	
_____)	

The parties hereto, including the Idaho Department of Insurance and AIG National Insurance Company, Inc., and their respective counsel of record, do hereby agree and stipulate as follows:

1. That the Director of the Idaho Department of Insurance (hereinafter "Director") has the duty to enforce the provisions of Title 41, Idaho Code, and execute the duties imposed on the Director under Title 41, Idaho Code, and has jurisdiction over the matters stated herein regarding AIG National Insurance Company, Inc.

ORIGINAL

2. That, during all times relevant hereto, AIG National Insurance Company, Inc., is an insurance company holding Idaho certificate of authority No. 2800.

3. That AIG National Insurance Company, Inc., has submitted an endorsement for notifying the Idaho Department of Insurance (hereinafter "Department") of its intent to change its name to 21st Century National Insurance Company effective April 1, 2010.

4. That the Department accepts and approves the change of name from AIG National Insurance Company, Inc., to 21st Century National Insurance Company effective April 1, 2010.

5. That reference hereinafter in this stipulation to "21st Century Insurance" shall mean AIG National Insurance Company, Inc., that is changing its name to 21st Century National Insurance Company effective April 1, 2010.

6. That, as of September 18, 2009, and continuing through the undersigned date, 21st Century Insurance stopped writing any new business using certificate of authority No. 2800.

7. That, effective upon entry of the Final Order herein and commencing no later than April 15, 2010, 21st Century Insurance shall give notice in accordance with Idaho Code § 41-2508 to all 21st Century Insurance policyholders of its intent to non-renew policies at the end of the policyholder's current term.

8. That no policies held by 21st Century shall be cancelled mid-term.

9. That if, for any reason, 21st Century Insurance policies are cancelled mid-term, 21st Century shall reimburse premium on a *pro rata* basis.

10. That the form of notice of nonrenewal to policyholders shall be approved by the Department prior to use by 21st Century Insurance.

11. That 21st Century Insurance shall pay any and all outstanding applicable fees and taxes when due and payable regardless of the time or date of withdrawal of certificate of authority No. 2800.

12. That the 21st Century Insurance certificate of authority No. 2800 (NAIC No. 36587) shall continue in force until the last nonrenewal date of the outstanding policies. The 21st Century Insurance certificate of authority shall be null and void and effectively withdrawn by 21st Century Insurance on that date, but in any event no later than July 1, 2011.

13. That, on the date of effective withdrawal, 21st Century Insurance shall forthwith surrender its certificate of authority No. 2800 to the Idaho Department of Insurance.

14. That for a period of five (5) years after the withdrawal and surrender of the certificate of authority No. 2800, in the event 21st Century Insurance applies for a certificate of authority under Idaho law, the parties hereto stipulate and agree that the Department may consider said application on the outstanding issue of block nonrenewal of 21st Century insurance motor vehicle insurance policies and applicability of Idaho Code §§ 41-1841 and 41-2507 and deny the application on that basis.

15. Regarding the above-entitled matter only, Idaho Department of Insurance Docket No. 18-2580-09, the parties hereto stipulate and agree to waive their respective rights to hearing, request for reconsideration, petition for director review, or appeal to the district court of competent jurisdiction for judicial. As this stipulation settles a current dispute over certain questions and issues between the parties, the foregoing waiver is not applicable to any future issue(s) including but not limited to any question of law or fact that may arise under Title 41,

Idaho Code based on a new application for a certificate of authority filed with the Department on or after the date of surrender of the 21st Century Insurance certificate of authority No. 2800.

16. That neither 21st Century Insurance nor the Department waive or relinquish any cause of action or right to hearing, reconsideration, or judicial review with regard to any future action arising out of any future application, procedural or substantive right regarding the issues raised herein including, but not limited to, the block nonrenewal of the 21st Century Insurance policies and the applicability of Idaho §§ 41-1841 and 41-2507.

17. That the parties hereto agree as to the form of the Final Order submitted herein and agree that the Director may enter an appropriate order that is in accordance with this stipulation and in a form as required by law.

18. IT IS SO AGREED.

Dated this 28 day of April, 2010.

AIG NATIONAL INSURANCE
COMPANY, INC., to be known as
21st CENTURY NATIONAL INSURANCE
COMPANY

By Denise E. Ruggiero TM

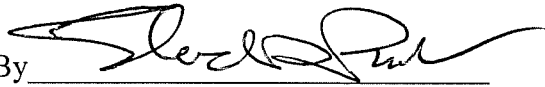
Its Vice-President, Farmus Insurance Group

Stipulation and Final Order approved as to form.


By Julie Mix McPeak
Julie Mix McPeak, Esq., Attorney for

AIG National Insurance Company, Inc., and
21st Century National Insurance Company

IDAHO DEPARTMENT OF INSURANCE

By 
Shad Priest, Deputy Director

Stipulation and Final Order approved as to form.

By 
John C. Keenan, Esq.,
Deputy Attorney General

ORIGINAL

LAWRENCE G. WASDEN
Attorney General

JOHN C. KEENAN
Deputy Attorney General
Idaho Department of Insurance
700 W. State St.
PO Box 83720
Boise, Idaho 83720-0043
Telephone No. (208) 334-4283
Fax: (208) 334-4298
I.S.B. No. 3873

Attorneys for Idaho Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	Docket No. 18-2580-09
)	
AIG NATIONAL INSURANCE)	
COMPANY, INC., with change of)	FINDINGS,
name as of April 1, 2010, to 21 ST)	CONCLUSIONS, AND
CENTURY NATIONAL)	FINAL ORDER
INSURANCE COMPANY)	
)	
Certificate of Authority No. 2800)	
and NAIC No. 36587.)	
_____)	

The Director of the Idaho Department of Insurance (hereinafter "Director"), having reviewed the Stipulation executed by all the parties hereto and on file herein and, in consideration of the premises, does hereby enter his Findings, Conclusions, and Final Order, as follows:

1. That the Director has jurisdiction over this matter pursuant to Title 41, Idaho Code.

2. That the Director finds and concludes that the matters set forth in the Stipulation signed by the parties hereto are a reasonable and just solution to the dispute between the parties and adopts said stipulation and incorporates it herein by reference as though fully set forth.

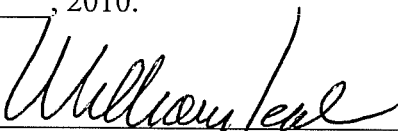
THEREFORE, IT IS HEREBY ORDERED that Idaho Department of Insurance certificate of authority No. 2800 issued to AIG National Insurance Company, Inc. (known as 21st Century National Insurance Company effective April 1, 2010), shall be withdrawn, and said Company shall not act as an insurer in the State of Idaho, nor shall its agents, attorneys, subscribers, or representatives directly or indirectly transact insurance in the State of Idaho, effective on the date of the nonrenewal of the last private passenger automobile policy as agreed in the Stipulation mentioned hereinabove; in any event not later than July 1, 2011;

IT IS FURTHER ORDERED that, upon the effective date of the withdrawal of certificate of authority No. 2800, AIG National Insurance Company, Inc. shall immediately surrender said certificate of authority No. 2800 to the Idaho Department of Insurance; and,

IT IS FURTHER ORDERED that any application for a certificate of authority filed by AIG National Insurance Company, Inc., with the State of Idaho prior to July 1, 2016 will be considered and reviewed by the Idaho Department of Insurance with consideration given to the terms of the Stipulation incorporated herein; and thereafter, if AIG National Insurance Company, Inc., files an application with the Idaho Department of Insurance for a certificate of authority, said application shall be considered without prejudice.

IT IS SO ORDERED.

DATED THIS 29th day of April, 2010.



WILLIAM W. DEAL, Director
Idaho Department of Insurance

CERTIFICATE OF SERVICE

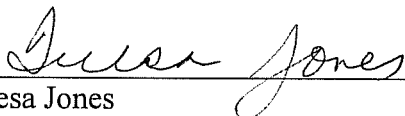
I, the undersigned, did cause the foregoing FINDINGS, CONCLUSIONS, AND FINAL ORDER to be served upon the following persons at the address as indicated and in the manner described:

Julie Mix McPeak, Esq.
Burr Forman
700 Two American Center
3102 West End Avenue
Nashville, TN 37203

 X certified mail
 first class mail
 hand delivery

John C. Keenan, Esq.
Deputy Attorney General
700 West State Street, 3rd Floor
Boise, Idaho 83720

 certified mail
 first class mail
 X hand delivery



Teresa Jones
Assistant to the Director

mailed on 4/29/10