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FILED 
NOV 05 2013
Department of Insurance
State of Idaho

Attorneys for Department of Insurance

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

In the Matter of:

CELTIC INSURANCE COMPANY,

Certificate of Authority No. 117
NAIC ID No. 80799

Docket No. 18-2896-13

**ORDER GRANTING REQUEST FOR
BLOCK NON-RENEWAL AND FOR
WITHDRAWAL FROM THE
INDIVIDUAL HEALTH INSURANCE
MARKET IN IDAHO**

On or about September 23, 2013, the State of Idaho, Department of Insurance (Department), received from CELTIC INSURANCE COMPANY (CELTIC) a letter seeking permission to withdraw from the individual health insurance market in Idaho and to block non-renew all of its individual health insurance policies delivered or issued for delivery in Idaho, pursuant to Idaho Code § 41-5207(1)(f), effective September 30, 2014. CELTIC represented to the Department in such letter that such changes would affect only one policy insuring one Idaho resident.

CELTIC represents to the Department that it will provide a minimum of one hundred eighty (180) days' written notice to any affected Idaho policyholders of its intent to non-renew the subject policies.

CELTIC further represents that it intends to withdraw from the individual health insurance market in Idaho and acknowledges that, pursuant to Idaho Code § 41-5207(2), it will be prohibited from offering and writing any new such business in such market in Idaho for five (5) years from September 23, 2013, the date of CELTIC's notice to the Department, as referenced above.

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-1841 and 41-5207, and good cause appearing therefor;

THE DIRECTOR HEREBY FINDS that the proposed block non-renewal complies with the notice requirements set forth in Idaho Code §§ 41-1841(1) and 41-5207(1)(f).

NOW THEREFORE, IT IS HEREBY ORDERED that CELTIC is authorized, pursuant to Idaho Code §§ 41-1841 and 41-5207(1)(f), to effectuate a block non-renewal of all of its individual health insurance policies in Idaho, effective September 30, 2014, which change will affect one Idaho resident. FURTHER, CELTIC shall provide written notice of not less than one hundred eighty (180) days to any Idaho policyholders that may be affected by the non-renewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies and in Idaho Code § 41-5207.

IT IS HEREBY FURTHER ORDERED that CELTIC is prohibited from offering and writing any new business in the individual health insurance market in Idaho prior to September 23, 2018, pursuant to Idaho Code § 41-5207(2).

THIS ORDER is a final order of the Director and is EFFECTIVE IMMEDIATELY.

DATED this 4th day of November, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

NOTIFICATION OF RIGHTS

This is a final order of the Director. 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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition 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.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-

5273. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 5th day of November, 2013, I caused a true and correct copy of the ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL AND FOR WITHDRAWAL FROM THE INDIVIDUAL HEALTH INSURANCE MARKET to be served upon the following by the designated means:

Celtic Insurance Company
Compliance and Regulatory Affairs
Attn: Daniel Martinez, Regional Manager
Willis Tower
233 South Wacker Drive, Suite 700
Chicago, IL 60606-6393

- first class mail
- certified mail
- hand delivery
- via facsimile

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- certified mail
- hand delivery
- via facsimile



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