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**JAN 14 2014**  
Department of Insurance  
State of Idaho

*Attorneys for the Department of Insurance*

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

In the Matter of:

STERLING INVESTORS LIFE  
INSURANCE COMPANY

Certificate of Authority No. 1525  
NAIC ID No. 89184

Docket No. 18-2918-14

**ORDER AUTHORIZING  
WITHDRAWAL FROM MEDICARE  
SUPPLEMENT MARKET**

On December 23, 2013, the State of Idaho, Department of Insurance (Department), received from Insurance Administrative Solutions (IAS), an insurance administrator authorized to submit filings to insurance regulators on behalf of STERLING INVESTORS LIFE INSURANCE COMPANY (STERLING), STERLING's request to withdraw from the Medicare supplement market in Idaho, effective February 1, 2014. Such request indicates that STERLING wishes to withdraw from sale in Idaho its Idaho Medicare supplement plans, which plans are identified as policy forms SIMSAI2010ID, SIMSBI2010ID, SIMSCI2010ID, SIMSDI2010ID, SIMSFI2010ID, SIMSRI2010ID, SIMSGI2010ID, SIMSMI2010ID, and SIMSNI2010ID. IAS

acknowledged in such notice that STERLING's withdrawal of such plans for sale in Idaho will prohibit STERLING from filing for approval in Idaho a new policy form or certificate form of the same type for the same standard Medicare supplement benefit plans as the discontinued forms for a period of five (5) years from the date of IAS's notice to the Department, pursuant to the requirements of IDAPA 18.01.54.030.04.b.

IAS provided to the Department a notarized statement signed on December 17, 2013, by Eric Johansson, as Vice President of Administration for STERLING, certifying that STERLING will continue to service its existing in-force Medicare supplement policies in Idaho, which IAS represented consists of three (3) modernized 2010 policies, as well as an active closed block of 1990 standardized policies.

IAS's notice of STERLING's intent to withdraw from the Medicare supplement market in Idaho appears to comply with the notice requirements to the Department's Director (Director) as set forth in IDAPA 18.01.54.030.04.a.

The Director, having reviewed the foregoing and the requirements of IDAPA 18.01.54.030.04, and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to IDAPA 18.01.54.030.04.a, that STERLING is authorized to withdraw from the Medicare supplement market in Idaho, effective February 1, 2014.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.030.04.b, that STERLING shall not file with the Department a new policy form or certificate form of the same type for the same standard Medicare supplement benefit plans as the discontinued forms prior to December 23, 2018.

**IT IS SO ORDERED.**

DATED this 14<sup>th</sup> day of January, 2014.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
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WILLIAM W. DEAL  
Director

**NOTIFICATION OF RIGHTS**

This Order constitutes 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 Director 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 may appeal it by filing a petition for judicial review in the district court of the county in which: (1) the hearing was held; or (2) the final agency action was taken; or (3) the aggrieved party resides or operates its principal place of business in Idaho; or (4) the real property or personal property that was the subject of the agency decision is located. An appeal must be filed within twenty-eight (28) days of: (a) the service date of this final order; or (b) an order denying a 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 a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 14 day of January, 2014, I caused a true and correct copy of the foregoing ORDER AUTHORIZING WITHDRAWAL FROM MEDICARE SUPPLEMENT MARKET to be served upon the following by the designated means:

Sterling Investors Life Insurance Company  
16801 Addison Road, Suite 400  
Addison, TX 75001-5693

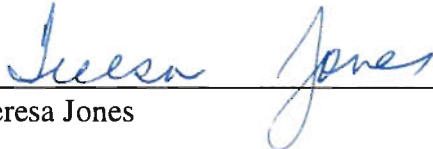
- first class mail
- certified mail
- hand delivery
- via facsimile
- via email

Insurance Administrative Solutions, LLC  
Attn: Karen Nowlan, Compliance Analyst  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, FL 33773-1503

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

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- via email

  
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Teresa Jones