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JAN 30 2014  
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:

CENTRAL UNITED LIFE INSURANCE  
COMPANY,

Certificate of Authority No. 738  
NAIC ID No. 61883

Docket No: 18-2923-14

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

On or about December 17, 2013, the State of Idaho, Department of Insurance (Department), received from CENTRAL UNITED LIFE INSURANCE COMPANY (CULIC) a letter seeking permission to withdraw from the individual health insurance market in Idaho and to block non-renew its individual health insurance policies delivered or issued for delivery in Idaho, pursuant to Idaho Code § 41-5207(1)(f), effective no sooner than June 15, 2014, which date is one hundred eighty (180) days from the date of CULIC's letter to the Department.

CULIC represents to the Department that such change will affect one Idaho policyholder and that CULIC will provide a minimum of one hundred eighty (180) days' written notice to such policyholder of its intent to non-renew the subject policies.

CULIC 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 individual health insurance plan in Idaho for five (5) years from December 17, 2013, the date of CULIC's notice to the Department, as referenced above.

The proposed block non-renewal appears to comply with the notice requirements set forth in Idaho Code §§ 41-1841(1) and 41-5207(1)(f).

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

NOW THEREFORE, IT IS HEREBY ORDERED that CULIC 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 no sooner than June 15, 2014, which change will affect one Idaho policyholder. FURTHER, CULIC 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 both with the notice provisions included in the company's applicable insurance policies and with the requirements of Idaho Code § 41-5207.

IT IS HEREBY FURTHER ORDERED that CULIC is prohibited from offering and writing any new business in the individual health insurance market in Idaho prior to December 17, 2018, pursuant to Idaho Code § 41-5207(2).

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

DATED this 30<sup>th</sup> day of January, 2014.

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**

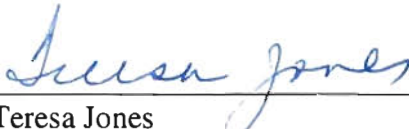
I HEREBY CERTIFY that, on this 30th day of January, 2014, I caused a true and correct copy of the ORDER GRANTING REQUEST FOR BLOCK NON-RENEWAL AND FOR WITHDRAWAL FROM THE INDIVIDUAL HEALTH INSURANCE MARKET to be served upon the following by the designated means:

Central United Life Insurance Company  
Attn: Cindy Hu  
2727 Allen Parkway  
Wortham Tower, Suite 5  
Houston, TX 77019

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

A. René Martin  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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

  
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Teresa Jones  
Assistant to the Director