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**FILED**  
**JUL 15 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:

**GREAT NORTHWEST INSURANCE  
COMPANY**

Certificate of Authority No. 3751  
NAIC ID No. 26654

Docket No. 18-2953-14

**ORDER AUTHORIZING  
BLOCK NONRENEWAL**

On June 9, 2014, the State of Idaho, Department of Insurance (Department), received from GREAT NORTHWEST INSURANCE COMPANY (GNIC) a notification of its intent to block non-renew its business owners insurance policies delivered or issued for delivery in Idaho. GNIC represented in its notification that such nonrenewal would affect approximately one hundred twenty-one (121) policies covering Idaho insureds. GNIC further represented that the policies will be non-renewed at their expiration date, beginning with those policies expiring October 14, 2014, and that GNIC will provide a minimum of forty-five (45) days' notice to affected policyholders.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),


THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that GNIC is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its business owners insurance policies delivered or issued for delivery in Idaho, beginning no sooner than October 14, 2014, which, based on GNIC's representation, will affect approximately one hundred twenty-one (121) policies covering Idaho insureds. GNIC shall provide a minimum of forty-five (45) days' notice to policyholders affected by the nonrenewals authorized by this order in accordance with the notice provisions included in the company's applicable insurance policies.

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

DATED this 15<sup>th</sup> day of July, 2014.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
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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 15<sup>th</sup> day of July, 2014, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Great Northwest Insurance Company  
Attn: Sandra J. Berrisford  
332 Minnesota Street, Suite W1800  
St. Paul, MN 55151

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

Brandon Karpen  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
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Teresa Jones  
Assistant to the Director