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FILED

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Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

NORTHLAND INSURANCE COMPANY

Certificate of Authority No. 337
NAIC ID No. 24015

Docket No. 18-2990-14

**ORDER AUTHORIZING
BLOCK NONRENEWAL**

On October 17, 2014, the Idaho Department of Insurance (Department) received from NORTHLAND INSURANCE COMPANY (NORTHLAND) a notification its intent to block nonrenew all of its business auto insurance policies delivered or issued for delivery in Idaho beginning March 1, 2015. NORTHLAND represented to the Department that, as of October 21, 2014, the nonrenewal would affect approximately eight (8) policies covering Idaho insureds. NORTHLAND further represented that the policies will be nonrenewed at their natural expiration date, the earliest of which is May 9, 2015, and that NORTHLAND will provide advance notice of the nonrenewals to affected policyholders in compliance with legal and policy provisions.

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 NORTHLAND is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its business auto insurance policies delivered or issued for delivery in Idaho beginning no sooner than March 1, 2015, which, based on NORTHLAND's representation, will affect approximately eight (8) policies covering Idaho insureds. NORTHLAND shall provide advance 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 12TH day of November, 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 13th day of November, 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:

Northland Insurance Company
Attn: Daniel R. Moline, Executive Counsel
385 Washington Street
Mail Code SB03N
St. Paul, MN 55102

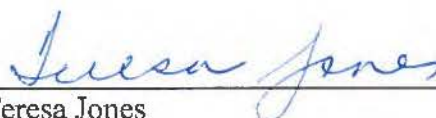
- first class mail
- certified mail
- hand delivery
- via facsimile

Northland Insurance Company
One Tower Square
Hartford, CT 06183

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

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- via facsimile



Teresa Jones
Assistant to the Director