

FILED
SEP 13 2022 
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

HARTFORD INSURANCE COMPANY
OF THE MIDWEST, Certificate of
Authority No. 1585, NAIC ID No. 37478;

and

TRUMBULL INSURANCE COMPANY,
Certificate of Authority No. 2820, NAIC ID
No. 27120.

Docket No. 18-4157-22

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On August 9, 2022, the Idaho Department of Insurance (“Department”) received notice from Hartford Insurance Company of the Midwest (“Hartford”), of its intent to block nonrenew existing homeowner insurance policies delivered or issued for delivery in Idaho and transfer the policies to a Hartford affiliate, Trumbull Insurance Company (“Trumbull”). Hartford represented its proposed block nonrenewal and transfer to Trumbull would affect approximately 601 policies. Hartford also represented it would begin nonrenewing and transferring the affected policies when they naturally expire occurring on or after May 12, 2023, with no coverage interruption.

The Director of the Department (“Director”), having reviewed the foregoing and Idaho Code § 41-1841(1), and acting pursuant to Idaho Code § 41-210(2), finds that the proposed effective date of the contemplated block nonrenewal complies with the 120-day notice requirement

to the Director, as set forth in Idaho Code § 41-1841(1). Based on these findings, and good cause appearing,

NOW, THEREFORE, IT IS ORDERED that Hartford is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its homeowner insurance policies delivered or issued for delivery in Idaho and transfer the affected policies to Trumbull at the policies' natural expiration date beginning May 12, 2023. Hartford shall provide advance notice to policyholders affected by the nonrenewal and transfer authorized by this Order in accordance with Idaho law and with the notice provisions included in Hartford's applicable insurance policies.

This Order is a final order of the Director and is effective immediately.

DATED this 13th day of September, 2022.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

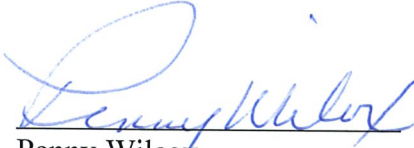
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion 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. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 14th day of September, 2022, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following parties by the designated means:

Shawn Huber HARTFORD INSURANCE COMPANY OF THE MIDWEST One Hartford Plaza Hartford, CT 06155-0000	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: shawn.huber@thehartford.com
TRUMBULL INSURANCE COMPANY One Hartford Plaza Hartford, CT 06155-0001	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input type="checkbox"/> Email:
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd Floor PO Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: karl.klein@doi.idaho.gov


Penny Wilcox