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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:

JOHN ALDEN LIFE INSURANCE
COMPANY

Certificate of Authority No. 1036
NAIC ID No. 65080

Docket No. 18-3061-15

**ORDER AUTHORIZING BLOCK
NON-RENEWAL AND
WITHDRAWAL FROM THE
INDIVIDUAL AND SMALL
EMPLOYER GROUP HEALTH
INSURANCE MARKETS**

On or about June 4, 2015, the Idaho Department of Insurance (Department) received notification from Assurant, Inc., of the intent of JOHN ALDEN LIFE INSURANCE COMPANY (JALIC), a wholly-owned subsidiary of Assurant, Inc., to withdraw from the individual and small employer group health insurance markets in Idaho by discontinuing the offering of new policies and by block non-renewing its existing individual and small employer group health insurance policies delivered or issued for delivery in Idaho, pursuant to Idaho Code §§ 41-4707(1)(h) and 41-5207(1)(f), effective with non-renewals beginning December 31, 2015.

JALIC, through its parent, Assurant, Inc., represents to the Department that JALIC's non-renewal will affect approximately twenty-one (21) Idaho residents insured under individual health policies and approximately one hundred thirty (130) Idaho residents covered under small employer group health policies. JALIC further represents that it will provide a minimum of one hundred eighty (180) days' written notice to affected policyholders and small employers of its intent to non-renew the subject policies.

JALIC acknowledges that, pursuant to Idaho Code §§ 41-4707(2) and 41-5207(2), JALIC will be prohibited from offering and writing any new individual or small employer group health plans in Idaho for five (5) years from June 4, 2015, the date of JALIC'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), 41-4707(1)(h), and 41-5207(1)(f).

The Director, having reviewed the foregoing and the requirements of Idaho Code §§ 41-1841(1), 41-4707(1)(h), and 41-5207(1)(f), and good cause appearing therefor,

NOW THEREFORE, IT IS HEREBY ORDERED that JALIC is authorized, pursuant to Idaho Code §§ 41-1841(1), 41-4707(1)(h), and 41-5207(1)(f), to effectuate a block non-renewal of all of its individual and small employer group health insurance policies in Idaho, effective with non-renewals beginning December 31, 2015, which change will affect the approximate numbers of Idaho policyholders and insureds as set forth above.

IT IS FURTHER ORDERED that JALIC shall provide written notice of not less than one hundred eighty (180) days to any Idaho policyholder or small employer 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 §§ 41-4707 and 41-5207.

IT IS FURTHER ORDERED that JALIC is prohibited from offering and writing any new business in the individual or small employer group health insurance market in Idaho prior to June 4, 2019, pursuant to Idaho Code §§ 41-4707(2) and 41-5207(2).

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

DATED this 11th day of June, 2015.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



THOMAS A. DONOVAN
Acting 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 11th day of June, 2015, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NON-RENEWAL AND WITHDRAWAL FROM THE INDIVIDUAL AND SMALL EMPLOYER GROUP HEALTH INSURANCE MARKETS to be served upon the following by the designated means:

John Alden Life Insurance Company
501 West Michigan Street
Milwaukee, WI 53203

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

Assurant, Inc.
501 West Michigan Street
P.O. Box 3050
Milwaukee, WI 53201-3050

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

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
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- certified mail
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- via facsimile
- via email



Pamela Murray