


LAWRENCE G. WASDEN
Attorney General

RICHARD B. BURLEIGH, ISB No. 4032
Deputy Attorney General
State of Idaho
Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4219
Facsimile: (208) 334-4298
richard.burleigh@doi.idaho.gov

FILED 
JUN 24 2015
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:

STANDARD GUARANTY INSURANCE
COMPANY

Certificate of Authority No. 1594
NAIC ID No. 42986

Docket No. 18-3066-15

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On June 4, 2015, the Idaho Department of Insurance (Department) received from STANDARD GUARANTY INSURANCE COMPANY (STANDARD GUARANTY) a notification, dated June 1, 2015, of STANDARD GUARANTY's intent to block nonrenew all of its manufactured home insurance policies delivered or issued for delivery in Idaho beginning November 1, 2015. STANDARD GUARANTY represented to the Department that the contemplated block nonrenewal will affect approximately 2,516 policies covering Idaho insureds. STANDARD GUARANTY further represented that all affected policyholders will be offered a new policy through another Idaho-admitted insurer, American Reliable Insurance Company.

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 STANDARD GUARANTY is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its manufactured home insurance policies delivered or issued for delivery in Idaho beginning November 1, 2015, which, based on STANDARD GUARANTY's representation, will affect approximately 2,516 policies covering Idaho insureds. STANDARD GUARANTY 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 23 day of June, 2015.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
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 29th day of June, 2015, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

Standard Guaranty Insurance Company
Attn: Theresa Elijah, Regulatory Analyst
8655 E. Via De Ventura, Suite E200
Scottsdale, AZ 85258

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

Standard Guaranty Insurance Company
260 Interstate North Circle, SE
Atlanta, GA 30339-2110

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

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

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



Pamela Murray