

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
MAR 17 2016 *KG*
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:

ACE AMERICAN INSURANCE
COMPANY

Certificate of Authority No. 814
NAIC ID No. 22667

Docket No. 18-3147-16

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about February 11, 2016, the Idaho Department of Insurance (Department) received from ACE AMERICAN INSURANCE COMPANY (ACE) a notification of ACE's intent to block nonrenew all of its individual dental professional liability insurance policies delivered or issued for delivery in Idaho. In its notification and in subsequent communication, ACE represented to the Department that it would discontinue writing such new business in Idaho on April 1, 2016, and would begin block nonrenewing existing policies at their natural expiration, beginning with policies expiring on or after June 18, 2016. ACE further represented to the Department that the contemplated block nonrenewal would affect approximately eight (8) policies covering Idaho insureds.

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 ACE is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its individual dental professional liability insurance policies delivered or issued for delivery in Idaho, which, based on ACE's representation, will affect approximately eight (8) policies covering Idaho insureds. ACE shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after June 18, 2016. ACE 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 17 day of March, 2016.

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 17 day of March, 2016, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

ACE American Insurance Company
436 Walnut Street
Philadelphia, PA 19106

- 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



Kelly Grady