

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
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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:

THE CHARTER OAK FIRE INSURANCE
COMPANY

Certificate of Authority No. 252
NAIC ID No. 25615

Docket No. 18-3196-16

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about August 30, 2016, the Idaho Department of Insurance (“Department”) received notification from TRAVELERS GROUP, an insurer group that includes THE CHARTER OAK FIRE INSURANCE COMPANY (“CHARTER OAK”), of CHARTER OAK’s intent to block nonrenew all insurance policies written in its Entertainment Program and In Home Companion Care Program delivered or issued for delivery in Idaho. TRAVELERS GROUP represented that the contemplated block nonrenewal will affect approximately eleven (11) Entertainment Program policies and one (1) In Home Companion Care Program policy covering Idaho insureds. TRAVELERS GROUP further represented that all affected policies will

be nonrenewed at their natural expiration, beginning January 1, 2017, for Entertainment Program policies, and beginning March 1, 2017, for In Home Companion Care policies.

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 CHARTER OAK is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its Entertainment Program and In Home Companion Care Program insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect the number of policies as set forth hereinabove. CHARTER OAK shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after January 1, 2017, for Entertainment Program policies, and occurring on or after March 1, 2017, for In Home Companion Care Program policies. CHARTER OAK 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 20th day of September, 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 20 day of September, 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:

The Charter Oak Fire Insurance Company
One Tower Square
Hartford, CT 06183

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

Travelers Group
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

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
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- hand delivery
- via facsimile



Kelly Grady