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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

STATE OF IDAHO

In the Matter of:

THE TRAVELERS INDEMNITY
COMPANY, Certificate of Authority No. 390,
NAIC ID No. 25658;

THE TRAVELERS INDEMNITY
COMPANY OF CONNECTICUT, Certificate
of Authority No. 754, NAIC ID No. 25682;

TRAVELERS PROPERTY CASUALTY
COMPANY OF AMERICA, Certificate of
Authority No. 1015, NAIC ID No. 25674;

THE TRAVELERS INDEMNITY
COMPANY OF AMERICA,
Certificate of Authority No. 823, NAIC ID
No. 25666;

THE PHOENIX INSURANCE COMPANY,
Certificate of Authority No. 260, NAIC ID
No. 25623;

and

Docket No. 18-3207-16

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

THE CHARTER OAK FIRE INSURANCE
COMPANY, Certificate of Authority No. 252,
NAIC ID No. 25615;

On or about September 21, 2016, the Idaho Department of Insurance (“Department”) received notification from TRAVELERS GROUP, an insurer group that includes THE TRAVELERS INDEMNITY COMPANY, THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA, THE TRAVELERS INDEMNITY COMPANY OF AMERICA, THE PHOENIX INSURANCE COMPANY, and THE CHARTER OAK FIRE INSURANCE COMPANY (collectively, “the Companies”), of the Companies’ intent to block nonrenew all insurance policies written in their Charity First Program and delivered or issued for delivery in Idaho. TRAVELERS GROUP represented that the contemplated block nonrenewal will affect approximately fourteen (14) policies covering Idaho insureds, allocated among the Companies as follows:

<u>Company</u>	<u># of Affected Policies</u>
The Travelers Indemnity Company	6
The Travelers Indemnity Company of Connecticut	2
Travelers Property Casualty Company of America	2
The Travelers Indemnity Company of America	1
The Phoenix Insurance Company	1
The Charter Oak Fire Insurance Company	2

TRAVELERS GROUP further represented that the affected policies will be nonrenewed at their natural expiration, beginning February 1, 2017.

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 the Companies are authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of their Charity First Program insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately fourteen (14) policies covering Idaho insureds as set forth hereinabove. The Companies shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after February 1, 2017. The Companies 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 7 day of October, 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 11 day of October, 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:

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

The Travelers Indemnity Company
One Tower Square
Hartford, CT 06183

- first class mail
- certified mail
- hand delivery

The Travelers Indemnity Company of Connecticut
One Tower Square
Hartford, CT 06183

- first class mail
- certified mail
- hand delivery

Travelers Property Casualty Company of America
One Tower Square
Hartford, CT 06183

- first class mail
- certified mail
- hand delivery

The Travelers Indemnity Company of America
One Tower Square
Hartford, CT 06183

- first class mail
- certified mail
- hand delivery

The Phoenix Insurance Company
One Tower Square
Hartford, CT 06183

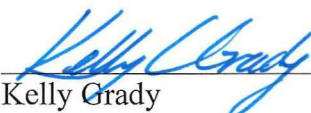
- first class mail
- certified mail
- hand delivery

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

- first class mail
- certified mail
- hand delivery

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