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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:

WESTERN UNITED LIFE ASSURANCE
COMPANY

Certificate of Authority No. 3987
NAIC ID No. 85189

Docket No. 18-3385-17

**ORDER AUTHORIZING
WITHDRAWAL FROM MEDICARE
SUPPLEMENT MARKET**

On or about October 27, 2017, the Idaho Department of Insurance (“Department”) received from WESTERN UNITED LIFE ASSURANCE COMPANY (“WESTERN”) notice of its intent to withdraw from the Medicare Supplement market in Idaho, effective January 1, 2018, by discontinuing the availability of its Medicare Supplement plans, which are identified as policy forms: WUMSIAID, WUMSICID, WUMSIGID, and WUMSINID.

WESTERN acknowledged that its withdrawal of Medicare Supplement policies from sale in Idaho will prohibit WESTERN from filing for approval in Idaho a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plans as the discontinued forms for a period of five (5) years from the date of WESTERN’s notice to the

Department, pursuant to the requirements of IDAPA 18.01.54.030.04.b. WESTERN further acknowledged to the Department that the Medicare Supplement policies WESTERN seeks to discontinue are guaranteed renewable, and thus WESTERN will be obligated to renew coverage to all existing policyholders.

WESTERN's notice of intent to withdraw from the Medicare Supplement market in Idaho appears to comply with the notice requirements to the Department's Director ("Director") as set forth in IDAPA 18.01.54.030.04.a.

The Director, having reviewed the foregoing and the requirements of IDAPA 18.01.54.030.04, and good cause appearing therefor,

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to IDAPA 18.01.54.030.04.a, that WESTERN is authorized to withdraw from the Medicare Supplement market in Idaho, effective January 1, 2018.

IT IS HEREBY FURTHER ORDERED, pursuant to IDAPA 18.01.54.030.04.b, that WESTERN shall not file with the Department a new policy form or certificate form of the same type for the same standard Medicare Supplement benefit plans as the discontinued forms prior to October 27, 2022.

DATED this 20 day of November, 2017.

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 21st day of November, 2017, I caused a true and correct copy of the foregoing ORDER AUTHORIZING WITHDRAWAL FROM MEDICARE SUPPLEMENT MARKET to be served upon the following by the designated means:

Western United Life Assurance Company
P.O. Box 2290
Spokane, WA 99210-2217

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

Western United Life Assurance Company
Marc Puzzo, President
10777 Northwest Freeway, Suite 600
Houston, TX 77092

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

Judy L. Geier
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
- via email



Pamela Murray