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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:

UNIGARD INSURANCE COMPANY

Certificate of Authority No. 424
NAIC ID No. 25747

Docket No. 18-3609-19

**ORDER REGARDING BLOCK
NONRENEWAL**

WHEREAS, on or about October 5, 2018, QBE North America, an insurance group that includes Wisconsin-domiciled insurer UNIGARD INSURANCE COMPANY (“UNIGARD”), provided to the Idaho Department of Insurance (“Department”) notification of UNIGARD’s intent to block nonrenew the following policy types delivered or issued for delivery in Idaho: personal lines boatowner; personal lines homeowner; personal lines inland marine; personal monoline fire; and personal lines umbrella;

WHEREAS, UNIGARD represented to the Department that the contemplated block nonrenewal will affect approximately twenty-two (22) personal lines boatowner policies; one thousand nine hundred nineteen (1,919) personal lines homeowner policies; one (1) personal lines inland marine policy; one hundred sixty-one (161) personal monoline fire policies; and one hundred

fifty-five (155) personal lines umbrella policies covering Idaho insureds. UNIGARD further represented that the affected policies will be nonrenewed at each policy's natural expiration date occurring on or after April 1, 2019, and that affected policyholders will be provided with sixty-five (65) days' advance notice of the nonrenewal and will be offered the option to obtain replacement coverage with Safeco Insurance;

WHEREAS, pursuant to Idaho Code § 41-210, the Director of the Department ("Director") is empowered and charged with enforcement of the provisions of the Idaho Insurance Code, title 41, Idaho Code, et seq.;

WHEREAS, the Director has reviewed the foregoing and the requirements of Idaho Code § 41-1841;

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).

THE DIRECTOR FURTHER FINDS that, pursuant to Idaho Code § 41-1841(2), the contemplated block nonrenewal is deemed approved by operation of law, without the Director's affirmative approval, as more than sixty (60) days have elapsed.

NOW THEREFORE, IT IS HEREBY ORDERED that, pursuant to the statutorily-deemed approval, UNIGARD shall begin nonrenewing the affected policies at each policy's natural expiration date occurring on or after April 1, 2019, in accordance with the representations made by the company to the Department as set forth above.

IT IS FURTHER ORDERED that UNIGARD shall provide sixty-five (65) days' advance notice to policyholders affected by such nonrenewals in accordance with representations made by the company, and that such notice shall be given in accordance with Idaho law and 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 30 day of January, 2019.

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 31st day of January, 2019, I caused a true and correct copy of the foregoing ORDER REGARDING BLOCK NONRENEWAL to be served upon the following by the designated means:

QBE North America
55 Water Street
New York, NY 10041

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

Unigard Insurance Company
One General Drive
Sun Prairie, WI 53596

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

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Deputy Attorney General
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Pamela Murray