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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:

UNIGARD INSURANCE COMPANY,
Certificate of Authority No. 424, NAIC ID
No. 25747;

and

QBE INSURANCE CORPORATION,
Certificate of Authority No. 1612, NAIC ID
No. 39217.

Docket No. 18-3618-19

**ORDER AUTHORIZING BLOCK
NONRENEWAL**

On or about January 17, 2019, QBE North America, an insurance group that includes UNIGARD INSURANCE COMPANY and QBE INSURANCE CORPORATION (collectively, the Companies), provided to the Idaho Department of Insurance (Department) written notification of the Companies' intent to discontinue offering commercial agriculture lines of business in the state of Idaho and to block nonrenew all such in-force commercial agriculture insurance policies delivered or issued for delivery in Idaho. QBE North America represented that the contemplated

block nonrenewal will affect approximately two hundred ten (210) policies covering Idaho insureds, allocated among the Companies as follows:

Number and Type of Affected Policies by Company

	Unigard Insurance Company	QBE Insurance Corporation
Commercial Auto	0	25
Multi-Peril	1	30
Farm Liability	2	0
Farmowners	99	0
General Liability	16	0
Multi-Farm	13	0
Umbrella	24	0

QBE North America further represented that affected policies will be nonrenewed at their natural expiration, beginning August 1, 2019.

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 commercial agriculture insurance policies delivered or issued for delivery in Idaho, which, based on representations made to the Department, will affect approximately two hundred ten (210) policies

covering Idaho insureds as set forth above. The Companies shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after August 1, 2019. The Companies shall provide advance notice to policyholders affected by the nonrenewals authorized by this order 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 21 day of February, 2019.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion 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 or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion 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. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 21st day of February, 2019, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:

QBE North America
Mark T. Pasco, SVP – General Counsel
55 Water Street
New York, NY 10041

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

Unigard Insurance Company
1 General Drive
Sun Prairie, WI 53596

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

QBE Insurance Corporation
1 General Drive
Sun Prairie, WI 53596

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

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Pamela Murray