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FILED  
SEP 06 2019  
Department of Insurance  
State of Idaho  
AM

*Attorneys for the Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

AMERICAN RELIABLE INSURANCE  
COMPANY

Certificate of Authority No. 230  
NAIC ID No. 19615

Docket No. 18-3692-19

**ORDER AUTHORIZING BLOCK  
NONRENEWAL**

On or about August 29, 2019, the Idaho Department of Insurance (“Department”) received written notification from AMERICAN RELIABLE INSURANCE COMPANY (“ARIC”) of its intent to discontinue offering and to block nonrenew its watercraft insurance policies delivered or issued for delivery in Idaho. ARIC represented that it will begin nonrenewing affected policies at each policy’s natural expiration date occurring on or after January 1, 2020, and that the contemplated block nonrenewal will affect two (2) Idaho 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 ARIC is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its watercraft insurance policies delivered or issued for delivery in Idaho, which, based on ARIC's representation, will affect two (2) such Idaho policies. ARIC shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after January 1, 2020. ARIC 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 6<sup>th</sup> day of September, 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 6<sup>th</sup> day of September, 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:

American Reliable Insurance Company  
Attn: Lou Mueller, Regulatory Compliance Mgr.  
8667 E. Hartford Drive, Ste. 225  
Scottsdale, AZ 85255-6565

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

Edith L. Pacillo  
Lead Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
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Pamela Murray