

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF THE CERTIFICATE )  
OF AUTHORITY OF AMERICAN COUNTRY )  
INSURANCE COMPANY ) SUMMARY ORDER OF SUSPENSION  
 )  
NAIC # 38237 )

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Now comes the Iowa Insurance Division (“Division”) pursuant to the provisions of the Iowa Insurers Supervision, Rehabilitation, and Liquidation Act – Iowa Code Chapter 507C and finds the following:

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Doug Ommen, pursuant to Iowa Code § 505.8 (2019), administers and enforces the Iowa Insurers Supervision, Rehabilitation, and Liquidation Act – Iowa Code Chapter 507C. Commissioner Ommen has appointed Kim Cross as Acting Deputy Commissioner of Supervision.
2. American Country Insurance Company is an insurer with a last known mailing address of 222 Merchandise Mart Plaza, Suite 960, Chicago, Illinois 60654.
3. American Country Insurance Company is and has been issued a Certificate of Authority with the Division since June 1, 1997.

**II. FINDINGS OF FACT**

4. The Division issued American Country Insurance Company a Certificate of Authority on June 1, 1997 and assigned NAIC number 38237.
5. American Country Insurance Company filed a Uniform Consent to Service of Process (the “Consent”) on October 25, 2017. In submitting the Consent, American Country Insurance Company designated the Commissioner as an agent for service of process.

6. On July 8, 2019, the Director of the Illinois Department of Insurance (the “IL Director”) entered into an Agreed Order of Rehabilitation (the “Order”) with American Country Insurance Company and as ordered by the Circuit Court of Cook County, Illinois. The IL Director was appointed as the Rehabilitator of American Country Insurance Company and is entitled to exercise all of the powers and authorities vested in the Rehabilitator pursuant to the Order and applicable law.

### **III. CONCLUSIONS OF LAW**

7. Iowa Code § 507C.60 (2019) provides that “without advance notice or a hearing, the commissioner may suspend immediately the certificate of authority of any insurer as to which proceedings for receivership, conservatorship, rehabilitation, or other delinquency proceedings have been commenced in any state by the public insurance supervisory official of that state.”

8. American Country Insurance Company is and has been in rehabilitation and subject to the Order commended by the IL Director which was effective on July 8, 2019.

### **IV. ORDER**

**IT IS THEREFORE ORDERED** that:

A. The Iowa Certificate of Authority issued to American Country Insurance Company shall be immediately suspended. The period of suspension shall be continuous from the date of this Order until terminated by further written order of the Commissioner.

B. American Country Insurance Company shall not solicit or issue new policies of insurance or assume any Iowa risk.

C. American Country Insurance Company shall file its annual financial statement and pay any fees and taxes required to be paid under Iowa law.

D. American Country Insurance Company shall service any existing policies of insurance issued to persons residing in Iowa.

Dated this 20th day of February, 2020.

Iowa Insurance Division

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KIM CROSS  
Acting Deputy Commissioner of Supervision

### **NOTICE**

Failure to comply with the provisions of this Order shall be grounds for further administrative action under Iowa Code Chapter 507C and other applicable insurance code chapters, or for injunctive relief in district court.

If you fail to request a hearing within 30 days of the date of this Order, the Order shall be a final Order of the Commissioner of Insurance and shall be enforceable by the Commissioner of Insurance in an administrative or court proceeding.

The failure to request a hearing can constitute a failure to exhaust your administrative remedies and limit the issues subject to judicial review. You may seek judicial review of this Order, pursuant to Iowa Code Chapter 17A, after the Order becomes final. The Order becomes final 30 days after it is issued if you do not timely request a contested case hearing, or 30 days following any ruling from a contested case hearing.

### **NOTICE OF RIGHT TO REQUEST HEARING**

NOTICE IS HEREBY GIVEN that American Country Insurance Company may request a hearing in this matter. This request must be in writing and must be filed within 30 calendar days of the date of this Order, with Robert Koppin, Company Regulation Counsel, 601 Locust St., Fourth Floor, Des Moines, Iowa 50309. A notice of the hearing shall be prepared and shall be given at least 15 days before the date of the hearing unless the parties agree to an earlier date. The hearing shall be held within 90 days after the date of the notice of the hearing unless extended

by the presiding officer for good cause with at least 15 days notice to the parties. The resulting hearing will be held in accordance with Iowa Code Chapter 17A.

Copy to:

J. Kevin Baldwin  
Acting Special Deputy  
Office of the Special Deputy Receiver  
222 Merchandise Mart Plaza  
Suite 960  
Chicago, IL 60654

Robert Koppin  
Company Regulation Counsel  
Local