

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF THE CERTIFICATE)
OF AUTHORITY OF WESTERN GENERAL)
INSURANCE COMPANY) SUMMARY ORDER OF SUSPENSION
)
NAIC # 27502)

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 (2021), administers and enforces the Iowa Insurers Supervision, Rehabilitation, and Liquidation Act – Iowa Code Chapter 507C.
2. Western General Insurance Company (“WGIC”) is a California corporation with a last known mailing address of 5230 Las Virgenes Road, Suite 100, Calabasas, CA 91302.
3. WGIC is and has been issued a Certificate of Authority with the Division since June 1, 2005.

II. FINDINGS OF FACT

4. The Division issued WGIC a Certificate of Authority on June 1, 2005 and assigned NAIC number 27502.
5. WGIC filed a Uniform Consent to Service of Process (the “Consent”) on June 9, 2004. In submitting the Consent, WGIC designated the Commissioner as an agent for service of process.

6. On August 5, 2021, a Liquidation Order was entered against WGIC by the Superior Court of the State of California, County of Los Angeles, Central District, Hon. Stephen I. Goorvitch, Judge of the Superior Court, upon consideration of the Proposed Liquidation Order of WGIC filed by Ricardo Lara, in his capacity as Insurance Commissioner of the State of California.

III. CONCLUSIONS OF LAW

7. Iowa Code § 507C.60 (2021) 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. WGIC is and has been in receivership and subject to a Liquidation Order commended by the Insurance Commissioner of the State of California which was effective on August 5, 2021.

IV. ORDER

IT IS THEREFORE ORDERED that:

A. The Iowa Certificate of Authority issued to WGIC 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. WGIC shall not solicit or issue new policies of insurance or assume any Iowa risk.

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

D. WGIC shall service any existing policies of insurance issued to persons residing in Iowa.

Dated this 3rd day of December, 2021.

Iowa Insurance Division

/s/

KIM CROSS
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 Western General 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, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315. 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:

By Email:

Scott Pearce
Estate Manager
California Conservation and Liquidation Office
P.O. Box 26894
San Francisco, CA 94126

By Local Mail:

Robert Koppin
Company Regulation Counsel