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DEC 0 8 2009

Department of Insurance State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

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In the Matter of:

PHARMACISTS MUTUAL INSURANCE COMPANY

Certificate of Authority No. 3358 NAIC No. 13714 Docket No. 18-2517-09

ORDER PERMITTING DEVIATION FROM 2010 WORKERS COMPENSATION RATES

WHEREAS, PHARMACISTS MUTUAL INSURANCE COMPANY ("Applicant") is a member of the National Council on Compensation Insurance, Inc. ("NCCI"); and

WHEREAS, Applicant has applied for permission to deviate by a uniform percentage of

a negative fifteen (-15%) percent from the NCCI rates filed for 2010; and

WHEREAS, both the Applicant and the NCCI have indicated in writing that they do not

request a hearing on the application; and

WHEREAS, the Director of the Department of Insurance, having read and being fully apprised of the Applicant's request to deviate from the Idaho workers compensation premium rates filed by the NCCI for 2010, has determined that the requested rate deviation is justified;

NOW, THEREFORE, IT IS HEREBY ORDERED that, pursuant to Idaho Code § 41-1614, the Applicant's request for a uniform percentage deviation of a negative fifteen (-15%) percent from the workers compensation rates filed by the NCCI for 2010, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers compensation premium rates filed by the NCCI for 2010 shall take effect February 1, 2010, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this day of December 2009.

Wy al 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 petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. See Section 67-5246(4), Idaho Code.

Pursuant to Sections 67-5270 and 67-5272, Idaho code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition 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

iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days (a) of this final order, (b) of an order denying any petition for reconsideration, or (c) failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See Section 67-5273, Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this <u>STL</u> day of December 2009, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

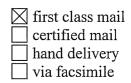
Kristine L. Laubenthal, State Filings Analyst Pharmacists Mutual Insurance Company 808 Highway 18 West P.O. Box 370 Algona, IA 50511

Maggie Karpuk, State Relations Executive National Council on Compensation Insurance, Inc. 30501 Agoura Road, Suite 201 Agoura Hills, CA 91301

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Teresa Jones Assistant to the Director

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