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DEC 02 2010

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

PHARMACISTS MUTUAL
INSURANCE COMPANY

Certificate of Authority No. 3358
NAIC No. 13714

Docket No. 18-2517-10

**ORDER PERMITTING WITHDRAWAL
OF DEVIATION FROM 2010 WORKER'S
COMPENSATION RATES AND
PERMITTING DEVIATION FROM 2011
WORKER'S 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 withdraw, effective December 31, 2010, the negative fifteen percent (-15%) deviation from the NCCI rates filed for 2010, which was permitted by order of the Director of the Department of Insurance dated December 8, 2009; and

WHEREAS, Applicant has applied for permission to deviate by a uniform percentage of negative fifteen (-15%) percent from the NCCI rates filed for 2011; and

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

**ORDER PERMITTING WITHDRAWAL OF DEVIATION FROM 2010 WORKER'S COMPENSATION
RATES AND PERMITTING DEVIATION FROM 2011 WORKER'S COMPENSATION RATES - 1**


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 withdraw its 2010 rate deviation and to deviate from the Idaho worker's compensation premium rates filed by the NCCI for 2011, 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 to withdraw, effective December 31, 2010, the negative fifteen percent (-15%) deviation from the NCCI rates filed for 2010 is GRANTED.

IT IS FURTHER ORDERED that, pursuant to Idaho Code § 41-1614, the Applicant's request for a uniform percentage deviation of negative fifteen (-15%) percent from the worker's compensation rates filed by the NCCI for 2011, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho worker's compensation premium rates filed by the NCCI for 2011 shall take effect January 1, 2011, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 2nd day of December 2010.


WILLIAM W. DEAL
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 2nd day of December 2010, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

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

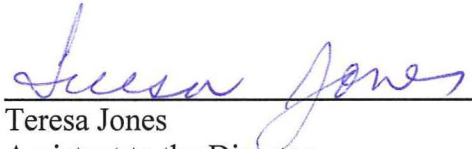
☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

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

☒ first class mail
☐ certified mail
☐ hand delivery
☐ via facsimile

Thomas A. Donovan
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☐ via facsimile



Teresa Jones
Assistant to the Director