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NOV 1 5 2013 Department of Insurance State of Idaho

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

OF THE STATE OF IDAHO

In the Matter of:

INSURANCE COMPANY OF THE WEST,

Certificate of Authority No. 1812 NAIC No. 27847 Docket No. 18-2505-13

ORDER PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES

On October 31, 2013, the Idaho Department of Insurance (Department) received from INSURANCE COMPANY OF THE WEST (ICW), a California-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 1812, and a member of the National Council on Compensation Insurance, Inc. (NCCI), a request for permission to deviate from the workers' compensation rates filed by the NCCI for 2014 by a uniform percentage of negative fifteen percent (-15%).

ICW and the NCCI have each indicated in writing that they do not request a hearing on the deviation request.

The Department's Director (Director), having reviewed and being fully apprised of ICW's request to deviate from the Idaho workers' compensation premium rates filed by the **ORDER PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES - 1**

NCCI for 2014, and the requirements of Idaho Code § 41-1614, has determined that the requested rate deviation is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that ICW's request for a uniform percentage deviation of negative fifteen percent (-15%) from the workers' compensation rates filed by the NCCI for 2014, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2014 shall take effect on January 1, 2014, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 15^{-10} day of November, 2013.

STATE OF IDAHO DEPARTMENT OF INSURANCE

May al Director

ORDER PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES - 2

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 15th day of November, 2013, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Insurance Company of the West Attn: Tammy Steinell, Sr. Filing Analyst 11455 El Camino Real San Diego, CA 92130

National Council on Compensation Insurance, Inc. Michael Taylor, State Relations Executive One Lincoln Center 10300 SW Greenburg Road, Suite 550 Portland, OR 97223

A. René Martin Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, ID 83720-0043

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