

**FILED**  
**OCT 17 2023**  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

NorGUARD INSURANCE COMPANY,

NAIC No. 31470

Docket No. 18-4332-23

**ORDER PERMITTING DEVIATION  
FROM NCCI WORKERS'  
COMPENSATION RATES**

NorGUARD Insurance Company, (the “Company”) is a Pennsylvania-domiciled insurer and member of the National Council on Compensation Insurance, Inc. (“NCCI”). The Company is licensed to transact property and/or casualty insurance in Idaho under NAIC No. 31470.

On May 30, 2023, the Company asked the Idaho Department of Insurance (“Department”) for permission to deviate from Idaho workers’ compensation premium rates filed by the NCCI for calendar year 2023. The Company is seeking a uniform 15% increase, effective October 1, 2023. The Company and the NCCI have each waived the right to a hearing on the deviation request.

The Department’s Director (“Director”), having reviewed and being fully apprised of the Company’s request and the requirements of Idaho Code § 41-1614, finds the requested rate deviation is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that the Company’s request to deviate by a uniform 15% increase from Idaho workers’ compensation premium rates filed by the NCCI for calendar year 2023, exclusive of terrorism and

catastrophe rating values, is GRANTED. This deviation shall take effect on October 1, 2023, and shall expire one year from that date unless terminated sooner with the Director's approval.

DATED and EFFECTIVE this 17 day of October, 2023.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



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DEAN L. CAMERON  
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 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review 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 in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. *See* Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

## CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 17<sup>th</sup> day of October, 2023, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM NCCI WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Michelle Washicosky  
BURKESHIRE HATHAWAY GUARD  
PO Box AH  
Wilkes Barre, PA 18703-0020

- ☒ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☒ Email: [michelle.washicosky@guard.com](mailto:michelle.washicosky@guard.com)

National Council on Compensation Insurance  
Todd Johnson, State Relations Executive  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362

- ☐ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☒ Email: [todd\\_johnson@ncci.com](mailto:todd_johnson@ncci.com)

John C. Keenan  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State St., 3<sup>rd</sup> Floor  
PO Box 83720  
Boise, ID 83720-0043

- ☐ First Class Mail
- ☐ Certified Mail
- ☐ Hand Delivery
- ☐ Facsimile
- ☒ Email: [john.keenan@doi.idaho.gov](mailto:john.keenan@doi.idaho.gov)

  
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Penny Wilcox