

FILED

FEB 09 2024

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. 18-4396-24

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

NORGUARD INSURANCE COMPANY (the "Company") is a Nebraska-domiciled insurer and member of the National Council on Compensation Insurance, Inc. ("NCCI"). The Company is licensed to transact workers' compensation insurance in Idaho under NAIC No. 31470.

On January 30, 2024, the Company asked the Idaho Department of Insurance ("Department") for permission to renew the October 1, 2023, *Order Permitting Deviation from NCCI Workers' Compensation Rates* ("Order") to continue the deviation from Idaho workers' compensation premium rates filed by the NCCI for the calendar year 2023. The original Order permitted the Company to apply a uniform 15% increase associated with Idaho workers' compensation coverage for calendar year 2023. The Company and the NCCI have each waived the right to a hearing on the application.

The Department's Director, having reviewed and being fully apprised of the Company's request and the requirements of Idaho Code § 41-1614, finds the requested renewal of the October 1, 2023, Order to continue the uniform 15% increase from Idaho workers' compensation premium

rates filed by the NCCI for calendar year 2024, exclusive of terrorism and catastrophe rating values, is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that the Company's request for renewal of the October 1, 2023, Order to continue the Company's deviation from Idaho workers' compensation premium rates filed by the NCCI for calendar year 2024 is GRANTED, nunc pro tunc, January 1, 2024.

DATED this 8th day of February, 2024.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



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, 3rd 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 9th day of February, 2024, I caused a true and correct copy of the foregoing ORDER PERMITTING RENEWAL FOR DEVIATION FROM NCCI WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

NorGuard Insurance Company 39 Public Square PO Box AH Wilkes-Barre, PA 18703	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: Angelina.belotti@guard.com
Todd Johnson, State Relations Executive NATIONAL COUNCIL ON COMPENSATION INSURANCE 901 Peninsula Corporate Circle Boca Raton, FL 33487-1362	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: todd_johnson@ncci.com
John C. Keenan DEPUTY ATTORNEY GENERAL Idaho Department of Insurance 700 W. State Street, 3 rd Floor P.O. Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: john.keenan@doi.idaho.gov



Jan Noriyuki
Paralegal