

FILED

DEC 16 2024

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

AMERICAN FIRE AND CASUALTY
COMPANY,

NAIC No. 24066

Docket No. 18-4578-24

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

AMERICAN FIRE AND CASUALTY COMPANY (the "Company") is a New Hampshire-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. 24066.

On October 31, 2024, the Company asked the Idaho Department of Insurance ("Department") for permission to deviate from Idaho workers' compensation premium rates filed by the NCCI for the calendar year 2025. The Company is requesting a uniform 15% decrease associated with Idaho workers' compensation coverage for calendar year 2025. The Company requested that the rate deviation be effective January 1, 2025. 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 uniform 15% decrease from Idaho workers' compensation premium rates filed by the NCCI for calendar year 2025, exclusive of terrorism and catastrophe rating values, is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that AMERICAN FIRE AND CASUALTY COMPANY's request for deviation from Idaho workers' compensation premium rates filed by the NCCI for calendar year 2025 is GRANTED, effective January 1, 2025.

DATED this 18 day of December, 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:

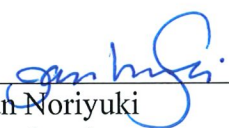
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

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 16th day of December, 2024, 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:

Christine Ray American Fire and Casualty Co. 175 Berkeley St Boston, MA 02116	☒ First Class Mail ☐ Certified Mail ☐ Hand Delivery ☐ Facsimile ☐ Email:
Todd Johnson, State Relations Executive NATIONAL COUNCIL ON COMPENSATION INSURANCE	☐ First Class Mail ☐ Certified Mail ☐ Hand Delivery ☐ Facsimile ☒ Email: todd_johnson@ncci.com



Jan Noriyuki
Paralegal