

FILED

MAR 28 2025

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. 18-4677-25

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

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

On February 20, 2025, NorGUARD 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. NorGUARD is requesting a uniform 8% increase associated with Idaho workers' compensation coverage for calendar year 2025. NorGUARD requested that the rate deviation be effective January 1, 2025. NorGUARD 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 8% increase 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 NORGUARD INSURANCE COMPANY's request for deviation from Idaho workers' compensation premium rates filed by the NCCI for calendar year 2025 is GRANTED. This deviation shall take effect January 1, 2025, *nunc pro tunc*, and shall expire December 31, 2025, unless terminated sooner with the Director's approval.

DATED this 28 day of March, 2025.

STATE OF IDAHO
DEPARTMENT OF INSURANCE

A handwritten signature in dark ink, appearing to read "Dean L. Cameron", is written over a horizontal line.

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 28th day of March, 2025, 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:

Nancy Messersmith NorGUARD Insurance Company 39 Public Square PO Box AH Wilkes-Barre, PA 18703	☒ 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