

FILED

DEC 15 2025

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. 18-4828-25

**ORDER PERMITTING RENEWAL FOR
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 November 25, 2025, the Company asked the Idaho Department of Insurance (“Department”) for permission to renew the *Order Permitting Renewal for Deviation from NCCI Workers’ Compensation Rates* (“Order”) entered December 16, 2024, to continue the deviation from Idaho workers’ compensation premium rates filed by the NCCI. The original Order permitted the Company to apply a uniform 15% decrease associated with Idaho workers’ compensation coverage for one year effective January 1, 2025. The Company and NCCI have each waived the right to 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 Order entered December 16, 2024, to continue the 15% decrease from Idaho workers’ compensation premium rates filed by the NCCI, 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 Order entered December 16, 2024, to continue the Company's deviation from Idaho workers' compensation premium rates filed by the NCCI effective January 1, 2026, is GRANTED. This deviation shall take effect January 1, 2026, and shall expire December 31, 2026, unless terminated sooner with the Director's approval.

DATED this 15 day of December 2025.

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 15th day of December 2025, 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:

Christine Ray, Filings Specialist American Fire and Casualty Co. 175 Berkeley St Boston, MA 02116	<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: christine.ray@libertymutual.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



Jan Noriyuki
Paralegal