

FILED

JAN 22 2026

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. 18-4872-26

**ORDER PERMITTING 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 December 30, 2025, 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 2026. The Company is requesting a uniform 15% increase associated with Idaho workers’ compensation coverage for calendar year 2026 effective January 1, 2026. The Company and 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% increase 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 deviation from Idaho workers’ compensation premium rates filed

by the NCCI for calendar year 2026 is GRANTED. This deviation shall take effect January 1, 2026, *nunc pro tunc*, and shall expire December 31, 2026, unless terminated sooner with the Director's approval.

DATED this 21 day of January 2026.

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, 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:

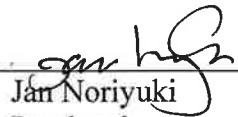
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

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 22<sup>nd</sup> day of January 2026, 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:

Tara Martin, State Filings Manager NorGUARD Insurance Company 39 Public Square PO Box AH Wilkes-Barre, PA 18703	<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: <a href="mailto:tara.martin@guard.com">tara.martin@guard.com</a>
Todd Johnson, State Relations Executive NATIONAL COUNCIL ON COMPENSATION INSURANCE 901 Peninsula Corporate Circle Boca Raton, FL 33487-1362	<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: <a href="mailto:todd_johnson@ncci.com">todd_johnson@ncci.com</a>

  
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Jan Noriyuki  
Paralegal