LAWRENCE G. WASDEN Attorney General

RICHARD B. BURLEIGH, ISB No. 4032 Deputy Attorney General State of Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Telephone: (208) 334-4219 Facsimile: (208) 334-4298 richard.burleigh@doi.idaho.gov

FILED

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Department of Insurance State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

GUIDEONE MUTUAL INSURANCE COMPANY,

Certificate of Authority No. 542 NAIC No. 15032 Docket No. 18-3120-15

ORDER PERMITTING DEVIATION FROM 2016 WORKERS' COMPENSATION RATES

On or about November 18, 2015, the Idaho Department of Insurance (Department) received from GUIDEONE MUTUAL INSURANCE COMPANY (GUIDEONE), an Iowadomiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 542, and a member of the National Council on Compensation Insurance, Inc. (NCCI), a request for permission to deviate from the workers' compensation rates filed by the NCCI for 2016 by a uniform percentage <u>decrease</u> of ten percent (10%).

GUIDEONE and the NCCI have each indicated in writing that they waive their right to a hearing on the request for deviation from the NCCI's 2016 rate.

The Department's Director (Director), having reviewed and being fully apprised of GUIDEONE's request to deviate from the Idaho workers' compensation premium rates filed by the NCCI for 2016, and the requirements of Idaho Code § 41-1614, has determined that the requested rate deviation is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that GUIDEONE's request to deviate by a uniform percentage <u>decrease</u> of ten percent (10%) from the workers' compensation rates filed by the NCCI for 2016, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2016 shall take effect on January 1, 2016, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this <u></u> day of December, 2015.

STATE OF IDAHO DEPARTMENT OF INSURANCE

DEAN L. CAMERON Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this <u></u> day of December, 2015, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2016 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

GuideOne Mutual Insurance Company Attn: Veronica Trembly 1111 Ashworth Road West Des Moines, IA 50265

National Council on Compensation Insurance, Inc. Jessica Epley, State Relations Executive One Lincoln Center 10300 SW Greenburg Road, Suite 550 Portland, OR 97223

Richard B. Burleigh Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3rd Floor P.O. Box 83720 Boise, ID 83720-0043

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Kelly Grady