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Attorneys for the Department of Insurance



BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY,

Certificate of Authority No. 1108 NAIC No. 10391 Docket No. 18-3394-17

ORDER PERMITTING DEVIATION FROM 2018 WORKERS' COMPENSATION RATES

On or about October 2, 2017, the Idaho Department of Insurance (Department) received from BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY (BERKSHIRE), a Nebraska-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 1108, 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 2018 by a uniform percentage decrease of fifteen percent (15%).

BERKSHIRE and the NCCI have each waived their right to a hearing on the deviation request.

The Department's Director (Director), having reviewed and being fully apprised of BERKSHIRE's request to deviate from the Idaho workers' compensation premium rates filed by the NCCI for 2018, 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 BERKSHIRE's request to deviate by a uniform percentage <u>decrease</u> of fifteen percent (15%) from the workers' compensation rates filed by the NCCI for 2018, exclusive of terrorism and catastrophe rating values, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2018 shall take effect on January 1, 2018, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 26 day of November, 2017.

STATE OF IDAHO DEPARTMENT OF INSURANCE

DEAN L. CAMERON

Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this **ZATO**day of November, 2017, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2018 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Berkshire Hathaway Direct Insurance Company 1314 Douglas Street, Suite 1400 Omaha, NE 68102-1944	□ first class mail □ certified mail □ hand delivery □ via facsimile
Carol Selleck, President ProFilers, LLC 7133 W. Honeysuckle Drive Peoria, AZ 85383	first class mail certified mail hand delivery via facsimile
National Council on Compensation Insurance, Inc. Jessica Epley, State Relations Executive One Lincoln Center 10300 SW Greenburg Road, Suite 550 Portland, OR 97223	□ first class mail □ certified mail □ hand delivery □ via facsimile
Judy L. Geier Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 rd Floor P.O. Box 83720 Boise, ID 83720-0043	☐ first class mail ☐ certified mail ☐ hand delivery ☐ via facsimile

Pamela Murray