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FILED 

DEC 22 2008

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)	Docket No. 18-2517-08
)	
PHARMACISTS MUTUAL)	ORDER PERMITTING
INSURANCE COMPANY)	DEVIATION FROM
)	2009 WORKERS
Certificate of Authority No. 3358)	COMPENSATION RATES
NAIC No. 13714)	
_____)	

WHEREAS, PHARMACISTS MUTUAL INSURANCE COMPANY (Applicant) is a member of the National Council on Compensation Insurance, Inc. (NCCI); and

WHEREAS, Applicant has applied for permission to deviate by a uniform percentage of a negative ten (-10%) percent from the NCCI rates filed for 2009; and

WHEREAS, both the Applicant and the NCCI have indicated in writing that they do not request a hearing on the application; and

WHEREAS, the Director of the Department of Insurance, having read and being fully apprised of the Applicant's request to deviate from the Idaho workers compensation premium rates filed by the NCCI for 2009, has determined that the requested rate deviation is justified;

NOW, THEREFORE, IT IS HEREBY ORDERED that, pursuant to Idaho Code § 41-1614, the Applicant's request for a uniform percentage deviation of a negative ten (-10%) percent from the workers compensation rates filed by the NCCI for 2009, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers compensation premium rates filed by the NCCI for 2009 shall take effect January 1, 2009, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 22ND day of December 2008.


WILLIAM W. DEAL
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 fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. See Section 67-5246(4), Idaho Code.

Pursuant to Sections 67-5270 and 67-5272, Idaho code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition 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

iv. The real property or personal property that was the subject of the agency action is located.

An appeal must be filed within twenty-eight (28) days (a) of this final order, (b) of an order denying any petition for reconsideration, or (c) failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See Section 67-5273, Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that I have on this 22nd day of December 2008, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Kristine L. Laubenthal, State Filings Analyst
Pharmacists Mutual Insurance Company
808 Highway 18 West
Algona, IA 50511-7234

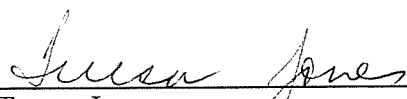
- first class mail
- certified mail
- hand delivery
- via facsimile

Maggie Karpuk, State Relations Executive
National Council on Compensation Insurance, Inc.
30501 Agoura Road, Suite 201
Agoura Hills, CA 91301

- first class mail
- certified mail
- hand delivery
- via facsimile

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Teresa Jones
Assistant to the Director