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FILED *WJ*

DEC 09 2010

Department of Insurance
State of Idaho

Attorneys for Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO**

In the Matter of:

HARTFORD INSURANCE COMPANY
OF THE MIDWEST,

Certificate of Authority No. 1585
NAIC No. 37478.

Docket No. 18-2502-10

**ORDER PERMITTING DEVIATION
FROM 2011 WORKER'S
COMPENSATION RATES**

WHEREAS, HARTFORD INSURANCE COMPANY OF THE MIDWEST (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
negative fifteen (-15%) percent from the worker's compensation rates filed by the NCCI for
2011; 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 worker's compensation premium rates filed by the NCCI for 2011, 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 negative fifteen (-15%) percent from the worker's compensation rates filed by the NCCI for 2011, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho worker's compensation premium rates filed by the NCCI for 2011 shall take effect January 1, 2011, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 9TH day of December 2010.


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 9th day of December 2010, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Jennifer Vaughan
Workers' Compensation Product Consultant
Hartford Insurance Company of the Midwest
Hartford Plaza, HO-GL-228-1
Hartford, CT 06155


- 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

Thomas A. Donovan
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- first class mail
 certified mail
 hand delivery
 via facsimile



Teresa Jones
Assistant to the Director