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FILED

NOV 10 2011 *MMA*

Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

INSURANCE COMPANY OF THE
WEST,

Certificate of Authority No. 1812
NAIC No. 27847.

Docket No. 18-2505-11

**ORDER PERMITTING DEVIATION
FROM 2012 WORKER'S
COMPENSATION RATES**

WHEREAS, INSURANCE COMPANY OF THE WEST (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 NCCI rates filed for 2012; and

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

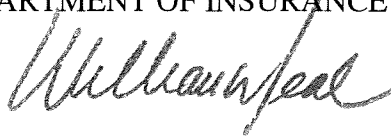
WHEREAS, the Director of the Department of Insurance, having read and being fully apprised of the Applicant's request to deviate from the Idaho worker's compensation premium

rates filed by the NCCI for 2012, 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 2012, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho worker's compensation premium rates filed by the NCCI for 2012 shall take effect January 1, 2012, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 10th day of November 2011.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director



NOTIFICATION OF RIGHTS

This is a final order of the Department. 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* Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, 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 in Idaho, or
- 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 of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. *See* Idaho Code § 67-5273. 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, on this 10th day of November 2011, I caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Insurance Company of the West
 Tammy Steinell, Sr. Filing Analyst
 11455 El Camino Real
 San Diego, CA 92130

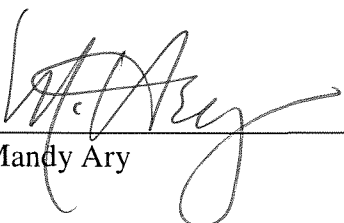
- first class mail
- certified mail
- hand delivery
- via facsimile

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

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