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FILED 

NOV 20 2012

Department of Insurance
State of Idaho

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

In the Matter of:

INSURANCE COMPANY OF THE WEST,

Certificate of Authority No. 1812
NAIC No. 27847

Docket No. 18-2505-12

**ORDER PERMITTING DEVIATION
FROM 2013 WORKERS'
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 percent (-15%) from the workers' compensation rates filed by the NCCI for 2013; 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 reviewed and being fully apprised of the Applicant's request to deviate from the Idaho workers' compensation

premium rates filed by the NCCI for 2013, 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 percent (-15%) from the workers' compensation rates filed by the NCCI for 2013, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2013 shall take effect on January 1, 2013, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 20th day of November, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

for *Dep. Director*

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 30th day of November, 2012, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2013 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Insurance Company of the West
Attn: Tammy Steinell, Senior Filing Analyst
11455 El Camino Real
San Diego, CA 92130

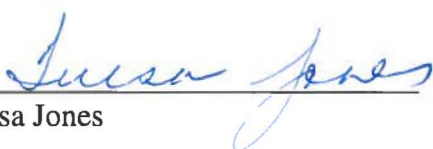
- first class mail
- certified mail
- hand delivery
- via facsimile

National Council on Compensation Insurance
Michael Taylor, State Relations Executive
One Lincoln Center
10300 SW Greenburg Road, Suite 550
Portland, OR 97223

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

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Teresa Jones