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FILED 

NOV 26 2012

Department of Insurance
State of Idaho

Attorneys for Department of Insurance

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

In the Matter of:

PHARMACISTS MUTUAL INSURANCE
COMPANY

Certificate of Authority No. 3358
NAIC No. 13714

Docket No. 18-2517-12

**ORDER PERMITTING DEVIATION
FROM 2013 WORKERS'
COMPENSATION RATES**

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 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 26th day of November, 2012.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 26th 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:

Pharmacists Mutual Insurance Company
Attn: Jennifer Foertsch
808 Highway 18 West
P.O. Box 370
Algona, IA 50511

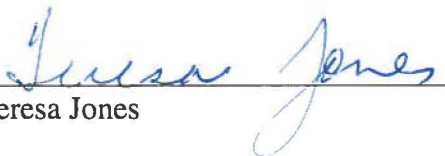
- first class mail
- certified mail
- hand delivery
- via facsimile

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