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NOV 01 2013

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:

BROTHERHOOD MUTUAL INSURANCE
COMPANY,

Certificate of Authority No. 3098
NAIC No. 13528

Docket No. 18-2500-13

**ORDER PERMITTING DEVIATION
FROM 2014 WORKERS'
COMPENSATION RATES**

On October 21, 2013, the Idaho Department of Insurance (Department) received from BROTHERHOOD MUTUAL INSURANCE COMPANY (BROTHERHOOD MUTUAL), an Indiana-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 3098, and a member of the National Council on Compensation Insurance, Inc. (NCCI), a request for permission to deviate from the workers' compensation rates filed by the NCCI for 2014 by a uniform percentage of negative ten percent (-10%).

BROTHERHOOD MUTUAL and the NCCI have each indicated in writing that they do not request a hearing on the deviation request.

The Department's Director (Director), having reviewed and being fully apprised of BROTHERHOOD MUTUAL's request to deviate from the Idaho workers' compensation premium rates filed by the NCCI for 2014, and the requirements of Idaho Code § 41-1614, has determined that the requested rate deviation is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that BROTHERHOOD MUTUAL's request for a uniform percentage deviation of negative ten percent (-10%) from the workers' compensation rates filed by the NCCI for 2014, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2014 shall take effect on January 1, 2014, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 31ST day of OCTOBER, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 1st day of November, 2013, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Brotherhood Mutual Insurance Company
Attn: Karen Freeborn
6400 Brotherhood Way
P.O. Box 2227
Fort Wayne, IN 46801-2227

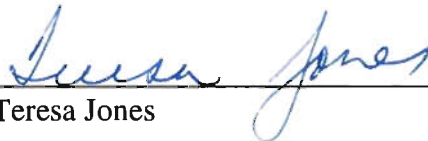
- first class mail
- certified mail
- hand delivery
- via facsimile

National Council on Compensation Insurance, Inc.
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