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FILED
DEC 12 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:

GUIDEONE MUTUAL INSURANCE
COMPANY,

Certificate of Authority No. 542
NAIC No. 15032

Docket No. 18-2841-13

**ORDER TERMINATING DEVIATION
FROM 2013 WORKERS'
COMPENSATION RATES AND
PERMITTING DEVIATION FROM 2014
WORKERS' COMPENSATION RATES**

GUIDEONE MUTUAL INSURANCE COMPANY (GUIDEONE) is an Iowa-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 542 and is a member of the National Council on Compensation Insurance, Inc. (NCCI).

On January 15, 2013, upon GUIDEONE's request, the Director of the Idaho Department of Insurance (Director) issued an order authorizing GUIDEONE to deviate from the workers' compensation rates filed by the NCCI for 2013. Pursuant to such order, the 2013 rate deviation became effective on March 1, 2013, and was to remain in effect until March 1, 2014, unless terminated sooner with the approval of the Director.

On October 23, 2013, the Idaho Department of Insurance (Department) received from GUIDEONE a request for permission to deviate from the workers' compensation rates filed by the NCCI for 2014 by a uniform percentage decrease of ten percent (10%).

On December 10, 2013, the Department received from GUIDEONE an amendment to its October 23, 2013, request for a deviation from the NCCI's 2014 rates, clarifying that it was seeking that such rate deviation become effective on January 1, 2014.

GUIDEONE and the NCCI have each indicated in writing that they waive their right to a hearing on the request for deviation from NCCI's 2014 rate.

The Director, having reviewed and being fully apprised of GUIDEONE's request for deviation from NCCI's 2014 rates, effective January 1, 2014, as set forth above, and, after considering the requirements of Idaho Code § 41-1614, has determined that the request is justified.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to Idaho Code § 41-1614, that GUIDEONE's request to deviate from the workers' compensation rates filed by the NCCI for 2014 by a uniform percentage decrease of ten percent (10%), exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2014 shall become effective on January 1, 2014, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director. Effective January 1, 2014, this Order shall supersede the Director's Order issued January 15, 2013, referenced above.

DATED this 17th day of December, 2013.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 12th day of December, 2013, I caused a true and correct copy of the foregoing ORDER TERMINATING DEVIATION FROM 2013 WORKERS' COMPENSATION RATES AND PERMITTING DEVIATION FROM 2014 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

GuideOne Mutual Insurance Company
Attn: Veronica Trembly
1111 Ashworth Road
West Des Moines, IA 50265-3538


- 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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- certified mail
- hand delivery
- via facsimile



Teresa Jones