

LAWRENCE G. WASDEN
Attorney General

RICHARD B. BURLEIGH, ISB No. 4032
Deputy Attorney General
State of Idaho
Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4219
Facsimile: (208) 334-4298
richard.burleigh@doi.idaho.gov

FILED

DEC 11 2015 KG

Department of Insurance
State of Idaho

Attorneys for the Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

BERKSHIRE HATHAWAY DIRECT
INSURANCE COMPANY,

Certificate of Authority No. 1108
NAIC No. 10391

Docket No. 18-3121-15

**ORDER PERMITTING DEVIATION
FROM 2016 WORKERS'
COMPENSATION RATES**

On or about October 3, 2015, the Idaho Department of Insurance (Department) received from BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY (BERKSHIRE), a Nebraska-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 1108, 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 2016 by a uniform percentage decrease of fifteen percent (15%).

BERKSHIRE and the NCCI have each indicated in writing that they do not request a hearing on the request for deviation from the NCCI's 2016 rate.

The Department's Director (Director), having reviewed and being fully apprised of BERKSHIRE's request to deviate from the Idaho workers' compensation premium rates filed by the NCCI for 2016, 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 BERKSHIRE's request to deviate by a uniform percentage decrease of fifteen percent (15%) from the workers' compensation rates filed by the NCCI for 2016, exclusive of terrorism rates, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2016 shall take effect on January 1, 2016, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 11 day of December, 2015.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 11 day of December, 2015, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2016 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

Berkshire Hathaway Direct Insurance Company
3024 Harney Street
Omaha, NE 68131

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

Carol Selleck, President
ProFilers, LLC
7133 W. Honeysuckle Drive
Peoria, AZ 85383

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

National Council on Compensation Insurance, Inc.
Jessica Epley, State Relations Executive
One Lincoln Center
10300 SW Greenburg Road, Suite 550
Portland, OR 97223

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

Richard B. Burleigh
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

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



Kelly Grady