

LAWRENCE G. WASDEN  
Attorney General

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

**FILED**  
**DEC 11 2015** *YGA*  
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:

PHARMACISTS MUTUAL INSURANCE  
COMPANY,

Certificate of Authority No. 3358  
NAIC No. 13714

Docket No. 18-3119-15

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

On or about November 18, 2015, the Idaho Department of Insurance (Department) received from PHARMACISTS MUTUAL INSURANCE COMPANY (PMIC), an Iowa-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 3358, 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 ten percent (10%).

PMIC 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 PMIC'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 PMIC's request to deviate by a uniform percentage decrease of ten percent (10%) 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:

Pharmacists Mutual Insurance Company  
Attn: Stephanie Marlow  
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, 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, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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

  
\_\_\_\_\_  
Kelly Grady