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FILED *AS*
MAR 05 2019
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:

EMCASCO INSURANCE COMPANY

Certificate of Authority No. 4209
NAIC No. 21407

Docket No. 18-3626-19

**ORDER PERMITTING DEVIATION
FROM 2019 WORKERS'
COMPENSATION RATES**

On or about February 20, 2019, the Idaho Department of Insurance (Department) received from EMCASCO INSURANCE COMPANY (EMCASCO), an Iowa-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 4209, 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 2019 by a uniform percentage decrease of ten percent (10%).

EMCASCO and the NCCI have each waived their right to a hearing on the deviation request.

The Department's Director (Director), having reviewed and being fully apprised of EMCASCO's request to deviate from the Idaho workers' compensation premium rates filed by the NCCI for 2019, 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 EMCASCO's request to deviate by a uniform percentage decrease of ten percent (10%) from the workers' compensation rates filed by the NCCI for 2019, exclusive of terrorism and catastrophe rating values, is GRANTED. This deviation from the Idaho workers' compensation premium rates filed by the NCCI for 2019 shall take effect on May 1, 2019, and shall remain in effect for one year from that date unless terminated sooner with the approval of the Director.

DATED this 4th day of March, 2019.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law. See Idaho Code § 67-5246(4).

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 3rd day of March, 2019, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM 2019 WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

EMCASCO Insurance Company
Patty Johnson, Filings Analyst
717 Mulberry Street
Des Moines, IA 50309-3810

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

National Council on Compensation Insurance
Todd Johnson, State Relations Executive
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362

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

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- via facsimile



Pamela Murray