

FILED  
JAN 27 2021  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

THE HANOVER AMERICAN  
INSURANCE COMPANY

Certificate of Authority No. 2895  
NAIC No. 36064

Docket No. 18-3887-21

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

On or about December 16, 2020, the Idaho Department of Insurance ("Department") received from THE HANOVER AMERICAN INSURANCE COMPANY ("HANOVER"), a New Hampshire-domiciled insurer licensed to transact workers' compensation insurance in the state of Idaho pursuant to Certificate of Authority No. 2895, and a member of the National Council on Compensation Insurance, Inc. ("NCCI"), a request for permission to deviate from Idaho workers' compensation premium rates filed by the NCCI by a uniform percentage decrease of ten percent (10%), effective May 1, 2021.

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

The Department's Director ("Director"), having reviewed and being fully apprised of HANOVER's request to deviate from Idaho workers' compensation premium rates filed by the NCCI, 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 HANOVER's request to deviate by a uniform percentage decrease of ten percent (10%) from Idaho workers' compensation premium rates filed by the NCCI, exclusive of terrorism and catastrophe rating values, is GRANTED. This deviation shall take effect on May 1, 2021, and shall expire one year from that date unless terminated sooner with the approval of the Director.

DATED and EFFECTIVE this 27<sup>th</sup> day of January, 2021.

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).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

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 27<sup>th</sup> day of January, 2021, I caused a true and correct copy of the foregoing ORDER PERMITTING DEVIATION FROM NCCI WORKERS' COMPENSATION RATES to be served upon the following by the designated means:

The Hanover American Insurance Company  
Jamie Heron, Associate Compliance Analyst  
440 Lincoln Street  
Worcester, MA 01653

☒ 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

Edith L. Pacillo  
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

  
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Pamela Murray