IDAHO WORKERS COMPENSATION RATES

EFFECTIVE JAN 1, 2025

CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE
0005	**2.57**	1710	**2.26**	2416	**2.00**	3041	**3.03**	3400	**2.97**
0008	**2.69**	1747	**2.36**	2417	**1.04**	3042	**2.94**	3507	**2.38**
0016	**5.10**	1748	**4.15**	2501	**2.00**	3064	**2.70**	3515	**1.41**
0034	**3.13**	1803	**4.46**	2503	**0.86**	3076	**2.32**	3548	**1.18**
0035	**2.22**	1924	**2.17**	2570	**3.29**	3081	**4.82**	3559	**1.61**
0036	**4.00**	1925	**2.41**	2585	**2.44**	3082	**3.37**	3574	**0.83**
0037	**4.64**	2002	**2.92**	2586	**3.05**	3085	**3.80**	3581	**0.91**
0042	**4.56**	2003	**2.73**	2587	**2.30**	3110	**3.23**	3612	**1.88**
0050	**4.49**	2014	**3.67**	2589	**1.74**	3111	**2.14**	3620	**2.89**
0059	–	2016	**2.11**	2600	**3.43**	3113	**1.50**	3629	**1.31**
0065	–	2021	**4.20**	2623	**4.55**	3114	**2.17**	3632	**1.74**
0066	–	2039	**2.40**	2651	**1.26**	3118	**1.36**	3634	**1.31**
0067	–	2041	**2.17**	2660	**1.65**	3119	**0.73**	3635	**1.53**
0079	**3.00**	2065	**1.58**	2670	–	3122	**1.41**	3638	**1.34**
0083	**8.23**	2070	**2.60**	2683	–	3126	**1.45**	3642	**1.17**
0106	**8.89**	2081	**2.81**	2688	**1.71**	3131	**1.23**	3643	**1.65**
0113	**4.34**	2089	**4.18**	2702	**12.67**	3132	**2.14**	3647	**3.16**
0124	**3.64**	2095	**3.26**	2710	**5.57**	3145	**1.45**	3648	**0.96**
0170	**1.79**	2105	**3.45**	2714	**3.42**	3146	**1.65**	3681	**0.34**
0251	**3.42**	2110	**2.36**	2731	**3.80**	3169	**1.74**	3685	**0.65**
0401	**9.23**	2111	**2.06**	2735	**3.61**	3179	**1.36**	3719	**0.88**
0766 N	**0.48**	2112	**3.03**	2759	**4.92**	3180	**1.82**	3724	**2.99**
0771 N	**0.35**	2114	**1.90**	2790	**1.61**	3188	**1.79**	3726	**2.90**
0908 P	**144.00**	2121	**1.09**	2797	**3.53**	3220	**1.39**	3803	**2.04**
0913 P	**379.00**	2130	**1.71**	2799	**6.62**	3224	**2.73**	3807	**1.50**
0914 P	**32.00**	2131	**1.85**	2802	**3.82**	3227	**2.20**	3808	**2.80**
0917	**2.98**	2143	**1.65**	2835	**2.12**	3240	–	3821	**5.47**
1005	**4.15**	2157	**3.26**	2836	**2.28**	3241	**2.32**	3822	**3.15**
1164	**2.52**	2172	**1.42**	2841	**2.86**	3255	**2.14**	3824	**3.00**
1165	**1.94**	2174	**2.62**	2881	**2.08**	3257	**2.11**	3826	**0.59**
1320	**1.25**	2211	**5.81**	2883	**2.54**	3270	**1.84**	3827	**1.50**
1322	**6.46**	2220	**3.61**	2915	**2.16**	3300	**3.31**	3830	**1.25**
1430	**3.16**	2286	–	2916	**4.54**	3303	**2.17**	3851	**1.85**
1438	**2.80**	2288	**3.47**	2923	**1.58**	3307	**2.08**	3865	**2.95**
1452	**2.27**	2302	**1.61**	2960	**5.18**	3315	**2.44**	3881	**2.84**
1463	**7.51**	2305	**2.28**	3004	**1.12**	3334	**1.82**	4000	**3.29**
1472	**2.59**	2361	**1.66**	3018	**2.20**	3336	**2.11**	4021	**2.99**
1624	**2.73**	2362	**2.06**	3022	**2.88**	3365	**3.41**	4024	**2.94**
1642	**2.32**	2380	**1.69**	3027	**1.80**	3372	**2.20**	4034	**4.87**
1654	**3.58**	2388	**1.01**	3028	**2.52**	3373	**3.26**	4036	**1.76**
1699	**2.28**	2402	**1.79**	3030	**3.39**	3383	**1.52**	4038	**2.78**
1701	**2.28**	2413	**1.65**	3040	**3.71**	3385	**0.89**	4062	**2.43**

IDAHO WORKERS COMPENSATION RATES

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CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE
4101	**2.09**	4583	**2.89**	5223	**2.92**	6251	**3.48**	7232	**6.39**
4109	**0.40**	4611	**1.26**	5348	**3.13**	6252	**2.38**	7309 F	**6.81**
4110	**0.61**	4635	**2.32**	5402	**4.71**	6306	**4.10**	7313 F	**3.00**
4111	**1.55**	4653	**1.66**	5403	**5.61**	6319	**2.68**	7317 F	**4.59**
4114	**2.11**	4665	**6.42**	5437	**3.89**	6325	**2.66**	7327 F	**10.24**
4130	**2.72**	4670	**–**	5443	**2.32**	6400	**3.29**	7333 M	**2.54**
4131	**4.47**	4683	**3.07**	5445	**4.80**	6503	**1.74**	7335 M	**2.82**
4133	**2.33**	4686	**1.93**	5462	**5.14**	6504	**2.51**	7337 M	**4.51**
4149	**0.64**	4692	**0.46**	5472	**4.41**	6702 M*	**3.09**	7350 F	**5.84**
4206	**2.22**	4693	**0.77**	5473	**6.06**	6703 M*	**5.49**	7360	**3.67**
4207	**1.71**	4703	**1.21**	5474	**5.86**	6704 M*	**3.43**	7370	**4.55**
4239	**1.84**	4717	**1.79**	5478	**2.98**	6801 F	**5.10**	7380	**3.42**
4240	**2.17**	4720	**1.74**	5479	**3.92**	6811	**4.31**	7382	**3.71**
4243	**1.76**	4740	**0.73**	5480	**4.58**	6824 F	**5.51**	7390	**3.44**
4244	**2.46**	4741	**3.34**	5491	**1.93**	6826 F	**2.83**	7394 M	**4.73**
4250	**1.60**	4751	**2.20**	5506	**4.13**	6834	**2.23**	7395 M	**5.25**
4251	**2.54**	4766 N	**3.55**	5507	**3.33**	6836	**2.87**	7398 M	**8.40**
4263	**3.88**	4771 N	**1.98**	5508	**–**	6843 F	**6.20**	7402	**0.11**
4273	**2.40**	4777	**2.72**	5535	**6.29**	6845 F	**4.93**	7403	**2.29**
4279	**2.44**	4825	**0.70**	5537	**2.80**	6854	**3.61**	7405 N	**0.91**
4283	**1.53**	4828	**1.41**	5551	**12.80**	6872 F	**6.81**	7420	**3.75**
4299	**1.53**	4829	**0.89**	5606	**0.66**	6874 F	**6.84**	7421	**0.45**
4304	**4.04**	4902	**1.73**	5610	**3.51**	6882	**2.49**	7422	**1.06**
4307	**1.33**	4923	**0.94**	5645	**9.48**	6884	**4.58**	7425	**1.23**
4351	**0.73**	5020	**3.56**	5703	**22.64**	7016 M	**2.76**	7431 N	**0.69**
4352	**1.26**	5022	**5.82**	5705	**11.66**	7024 M	**3.07**	7445 N	**0.49**
4360	**–**	5037	**6.77**	5951	**0.67**	7038 M	**4.22**	7453 N	**0.37**
4361	**0.91**	5040	**6.46**	6003	**5.73**	7046 M	**7.24**	7502	**1.39**
4410	**2.35**	5057	**2.74**	6005	**3.23**	7047 M	**4.91**	7515	**0.69**
4420	**2.43**	5059	**11.57**	6018	**2.47**	7050 M	**7.50**	7520	**2.38**
4431	**1.07**	5102	**4.96**	6045	**3.44**	7090 M	**4.69**	7538	**2.06**
4432	**1.10**	5146	**3.87**	6204	**6.27**	7098 M	**8.04**	7539	**1.19**
4452	**2.00**	5160	**1.79**	6206	**2.05**	7099 M	**12.86**	7540	**2.21**
4459	**2.08**	5183	**2.35**	6213	**1.61**	7133	**2.14**	7580	**2.08**
4470	**1.69**	5188	**2.72**	6214	**1.21**	7151 M	**2.60**	7590	**3.87**
4484	**2.14**	5190	**1.97**	6216	**3.56**	7152 M	**4.62**	7600	**2.64**
4493	**3.08**	5191	**0.69**	6217	**3.92**	7153 M	**2.89**	7605	**1.63**
4511	**0.44**	5192	**2.41**	6229	**3.60**	7219	**5.07**	7610	**0.48**
4557	**1.85**	5213	**4.02**	6233	**1.45**	7222	**5.47**	7705	**4.17**
4558	**1.42**	5215	**4.52**	6235	**4.49**	7225	**7.11**	7710	**3.86**
4568	**2.03**	5221	**3.32**	6236	**4.10**	7230	**5.78**	7711	**3.86**
4581	**0.72**	5222	**6.22**	6237	**1.17**	7231	**5.98**	7720	**3.26**

IDAHO WORKERS COMPENSATION RATES

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CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE
7855	**2.54**	8204	**3.37**	8719	**1.46**	8832	**0.29**	9088 a	**a**
8001	**2.04**	8209	**4.08**	8720	**1.03**	8833	**0.86**	9089	**0.90**
8002	**1.88**	8215	**3.44**	8721	**0.28**	8835	**2.02**	9093	**1.11**
8006	**1.37**	8227	**3.02**	8723	**0.09**	8842	**1.94**	9101	**4.64**
8008	**0.96**	8232	**3.40**	8725	**1.92**	8855	**0.11**	9102	**2.74**
8010	**1.43**	8233	**2.94**	8726 F	**1.10**	8856	**0.43**	9154	**1.17**
8013	**0.30**	8235	**5.16**	8734 M	**0.31**	8864	**1.26**	9156	**2.05**
8015	**0.66**	8263	**5.30**	8737 M	**0.28**	8868	**0.52**	9170	**8.66**
8017	**1.00**	8264	**6.26**	8738 M	**0.50**	8869	**0.99**	9178	**3.83**
8018	**2.30**	8265	**4.95**	8742	**0.23**	8871	**0.05**	9179	**10.15**
8021	**2.63**	8279	**9.38**	8745	**3.07**	8901	**0.14**	9180	**4.47**
8031	**1.67**	8288	**4.70**	8748	**0.39**	9012	**0.62**	9182	**1.60**
8032	**1.57**	8291	**2.73**	8755	**0.28**	9014	**2.45**	9186	**8.13**
8033	**1.54**	8292	**3.32**	8799	**0.54**	9015	**2.85**	9220	**4.08**
8037	**1.43**	8293	**5.32**	8800	**1.60**	9016	**1.94**	9402	**3.42**
8039	**1.34**	8304	**4.12**	8803	**0.05**	9019	**2.45**	9403	**5.10**
8044	**1.88**	8350	**4.37**	8805 M	**0.16**	9033	**1.83**	9410	**1.30**
8046	**2.13**	8380	**1.70**	8810	**0.12**	9040	**2.96**	9501	**2.81**
8047	**0.74**	8381	**1.61**	8811	**0.09**	9052	**1.74**	9505	**2.41**
8058	**1.97**	8385	**1.98**	8814 M	**0.15**	9058	**1.30**	9516	**2.14**
8072	**0.62**	8392	**1.70**	8815 M	**0.26**	9060	**1.23**	9519	**3.25**
8102	**2.16**	8393	**1.48**	8818	**2.42**	9061	**1.43**	9521	**2.44**
8103	**2.66**	8500	**5.13**	8820	**0.14**	9063	**0.77**	9522	**2.64**
8106	**4.34**	8601	**0.25**	8824	**2.56**	9077 F	**5.10**	9534	**4.13**
8107	**1.86**	8602	**1.25**	8825	**–**	9078	**4.94**	9554	**5.89**
8111	**1.86**	8603	**0.06**	8826	**1.54**	9082	**1.26**	9586	**0.46**
8116	**1.77**	8606	**1.42**	8829	**–**	9083	**0.95**	9600	**1.85**
8203	**5.91**	8709 F	**2.24**	8831	**1.17**	9084	**1.39**	9620	**1.52**

a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.

A Minimum Premium $100 per ginning location for policy minimum premium computation.

F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for USL&HW Assessment.

M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.

N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

P Classification is computed on a per capita basis.

*** Class Codes with Specific Footnotes**

6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.

6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.171 and elr x 2.120.

6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

Experience Rating Eligibility (E-Mod)

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state and by effective date.

The E-MOD factor is provided by NCCI based on an ERM-6 submission. The form and instructions can be found on their website by searching, "ERM-6" from their home page at www.ncci.com.

An Assigned Risk Surcharge of 50% is to be applied to all Assigned Risk policies.

Basis of premium applicable in accordance with the ***Basic Manual*** notes for Code 7370 -- "Taxicab Co.":

Employee operated vehicle…………………………………………………………………… $80,700

Leased or rented vehicle…………………………………………………………………… $53,800

Catastrophe (other than Certified Acts of Terrorism) (Assigned Risk)…………………………… 0.01

Catastrophe (other than Certified Acts of Terrorism) (Voluntary)……………………….............. 0.01

Expense Constant applicable in accordance with the ***Basic Manual*** rule.........…………………….... $100

Loss Sensitive Rating Plan (LSRP) - Applicable to assigned risk policies only. The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.182
Tax Multiplier	1.038

Loss Development Factors	
1st Adjustment	0.15
2nd Adjustment	0.11
3rd Adjustment	0.09
4th Adjustment	0.07

Maximum Minimum Premium…………………………………………………………………… $400

Maximum Weekly Payroll applicable in accordance with the ***Basic Manual*** rule, Rule for premium determination of executive officers and the Basic Manual notes for Code 9178 -- "Athletic Sports or Park: Noncontact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports" $4,100

Minimum Annual Payroll applicable for Code 8811 -- "Municipal, Township, County or State Non-Salaried Board Members and Trustees"……………………………….…………………………….. $2,000

Minimum Premium Multiplier…………………………………………………………………… 100

Minimum Weekly Payroll applicable in accordance with the ***Basic Manual*** rule, Rule for premium determination of executive officers.………………………………………………………… $1,050

Premium Determination for Partners and Sole Proprietors in accordance with the ***Basic Manual*** rule, Rule for premium determination for partners or sole proprietors (Annual Payroll) …… $26,900

MISCELLANEOUS VALUES (2025)

Premium Discount Percentages - (See the ***Basic Manual*** rule, Premium discount.) The following premium discounts are applicable to Standard Premiums:

		Type A*	Type B*
First	$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

* Discounts vary based on the type of production system employed by a carrier.

Terrorism (Assigned Risk)…………………….……..…………………………...………………...... 0.01
Terrorism (Voluntary) ……..…………..………………….……………………………………….... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage
applicable only in connection with the ***Basic Manual*** rule, Federal coverages……………...…..….… 80%

Multiply a Non-F classification rate by a factor of 1.8 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.75) and the adjustment for differences in loss-based expenses (1.026).

Experience Rating Eligibility (E-Mod)

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The ***Experience Rating Plan Manual*** should be referenced for the latest approved eligibility amounts by state and by effective date.

The E-MOD factor is provided by NCCI based on an ERM-6 submission. The form and instructions can be found on their website by searching, "ERM-6" from their home page at www.ncci.com.

EXAMPLE COMPUTATION OF SEMI-ANNUAL PREMIUM DISCOUNT WITH E-MODIFICATION (E-MOD) RATING

Total Semi-Annual Premiums (**Line 8** on IC-4010A)	$ 400,000.00	
E-MOD*	0.82	
Total Modified Semi-Annual Premium (**Line 11** on IC 4010-A)	$ 328,000.00	**(A)**
Times Two for Annualized Premium (x2)	$ 656,000.00	**(B)**

Discount Basis	Applied Percentage	Total Premium	Computed Discount
First $10,000 of Premium	0.00%	$ 10,000.00	$ -
Next $190,000 of Premium	9.10%	$ 190,000.00	$ 17,290.00
Next $1,550,000 of Premium	11.30%	$ 456,000.00	$ 51,528.00
Over $1,750,000 of Premium	12.30%	$ -	$ -
	(B)	$ 656,000.00	$ 68,818.00
Halved for Semi-Annualization			0.50
Semi-Annual Premium Discount			$ 34,409.00 **(C)**

COMPUTATION OF PREMIUM TAX DUE

Total Modified Semi-Annual Premium (**Line 11** on IC 4010-A)	$ 328,000.00	**(A)**
Less: Semi-Annual Premium Discount (**Line 12** on IC 4010-A)	$ 34,409.00	**(C)**
Net Premium Equivalent (**Line 13** on IC 4010-A)	$ 293,591.00	
Tax Rate (2%)	2%	
Premium Tax Due (**Line 15** on IC 4010-A)	$ 5,871.82	

*Example computation provides an E-MOD rate of 0.82. This rating differs for each company. The E-MOD factor is provided by NCCI based on your ERM-6 submission.

The form and instructions can be found on their website by searching, "ERM-6" from their home page at www.ncci.com.

EXAMPLE COMPUTATION OF SEMI-ANNUAL PREMIUM DISCOUNT WITHOUT E-MODIFICATION (E-MOD) RATING

Total Semi-Annual Premiums (**Line 8** on IC-4010A)	$ 400,000.00	
E-MOD ***("1" if none)***	1.00	
Total Modified Semi-Annual Premium (**Line 11** on IC 4010-A)	$ 400,000.00	**(A)**
Times Two for Annualized Premium (x2)	$ 800,000.00	**(B)**

Discount Basis	Applied Percentage	Total Premium	Computed Discount	
First $10,000 of Premium	0.00%	$ 10,000.00	$ -	
Next $190,000 of Premium	9.10%	$ 190,000.00	$ 17,290.00	
Next $1,550,000 of Premium	11.30%	$ 600,000.00	$ 67,800.00	
Over $1,750,000 of Premium	12.30%	$ -	$ -	
	(B)	$ 800,000.00	$ 85,090.00	
Halved for Semi-Annualization			0.50	
Semi-Annual Premium Discount			$ 42,545.00	**(C)**

COMPUTATION OF PREMIUM TAX DUE

Total Modified Semi-Annual Premium (**Line 11** on IC 4010-A)	$ 400,000.00	**(A)**
Less: Semi-Annual Premium Discount (**Line 12** on IC 4010-A)	$ 42,545.00	**(C)**
Net Premium Equivalent (**Line 13** on IC 4010-A)	$ 357,455.00	
Tax Rate (2%)	2%	
Premium Tax Due (**Line 15** on IC 4010-A)	$ 7,149.10	