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IDAHO ANNUAL SEMINAR ON WORKERS COMPENSATION (WC)

A Data-Driven Dive Into Idaho's WC System and the Western Region

October 2, 2025

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Senior State Relations Executive
External and Government Affairs



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AGENDA:

- State Advisory Update
- Residual Market Demographics
- Motor Vehicle Accidents
- Legislative and Regulatory Trends
- Medical Inflation and Tariff Impacts on WC
- Labor Market Insights
- Industry Trend Report



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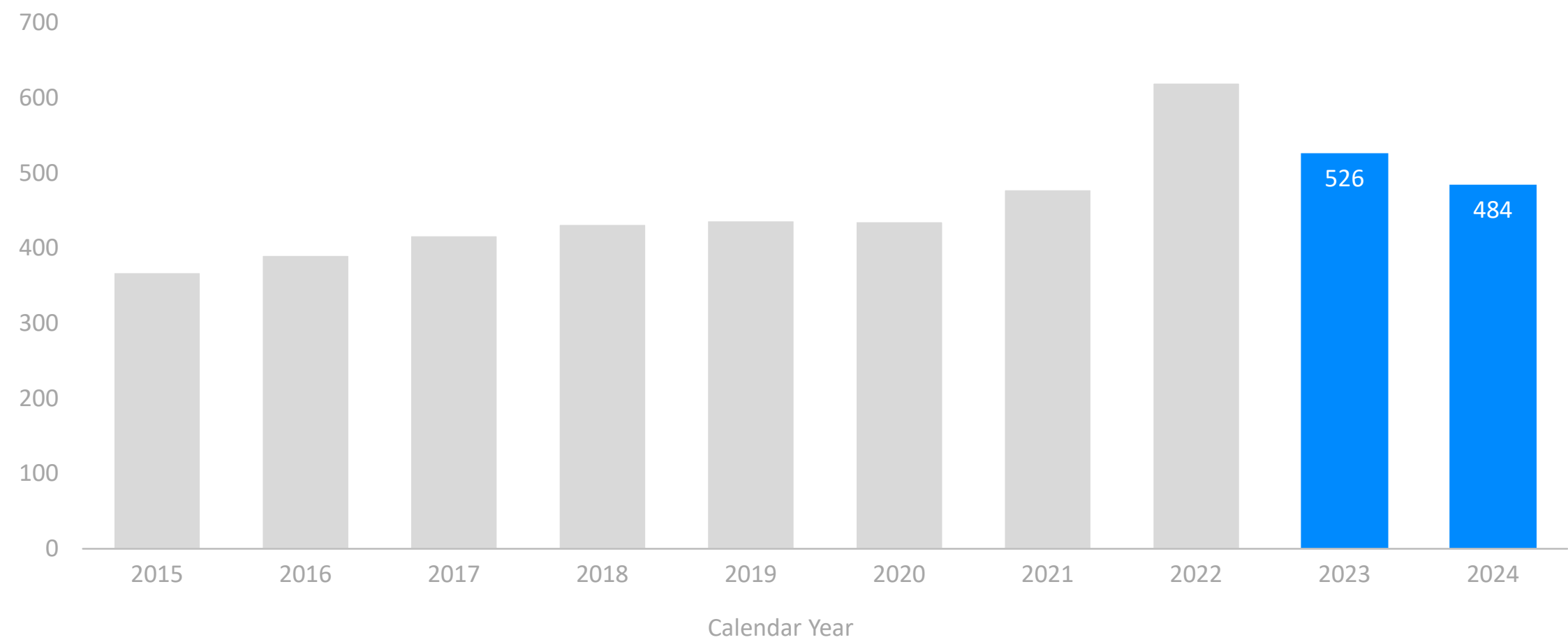
STATE ADVISORY UPDATE

Idaho Workers Compensation System—An Overview

- » Written premium volume decreased in the latest calendar year
- » Accident year combined ratios continue to be favorable
- » Lost-time claim frequency continues to decline
- » Indemnity and medical severities increased in Policy Year 2023 but exhibit a long-term decline on a wage-adjusted basis

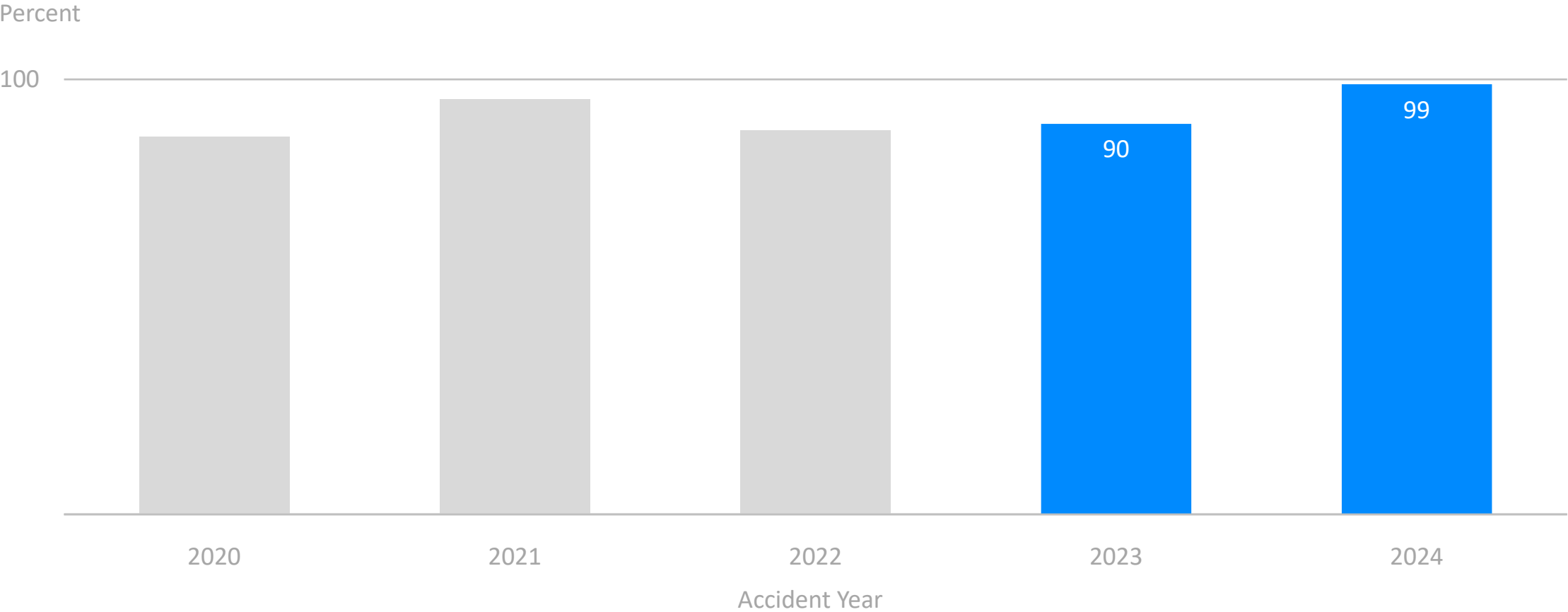
Idaho Premium Volume

Direct Written Premium in \$ Millions



Source: NAIC’s Annual Statement data.

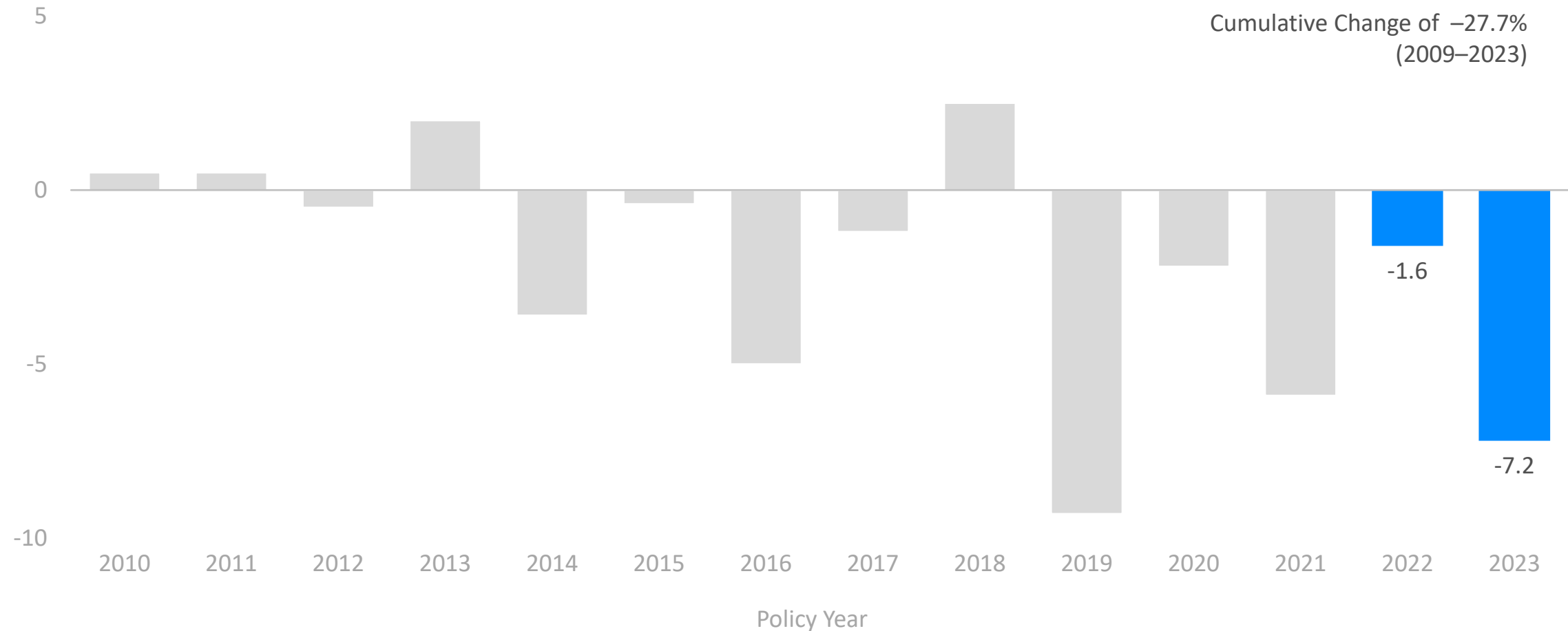
Idaho Combined Ratios



Sources: NCCI’s Financial data through 12/31/2024 and NAIC’s Annual Statement data.

Idaho Change in Claim Frequency

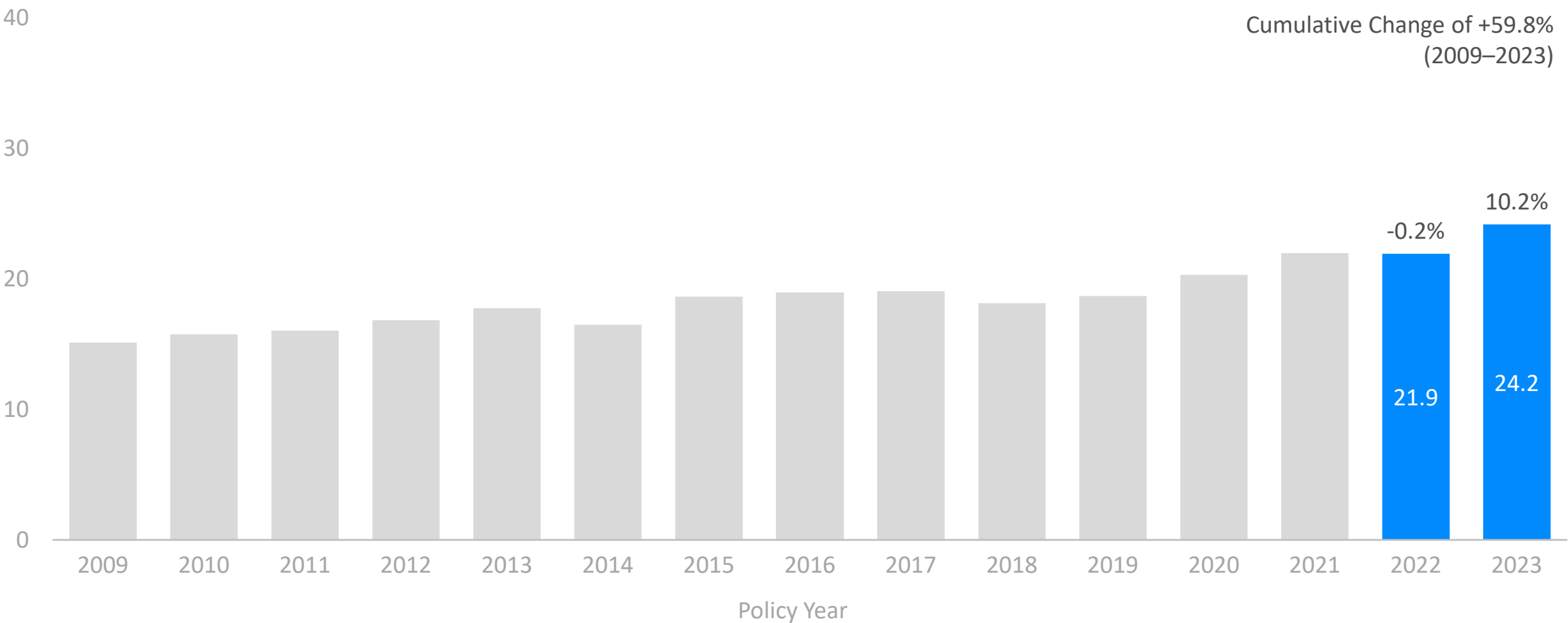
Percent Change in Lost-Time Claims, per \$ Million of On-Leveled Premium



Based on NCCI’s Financial data through 12/31/2024, on-leveled, and developed to ultimate, with premium adjusted to common wage level.

Idaho Average Indemnity Claim Severity

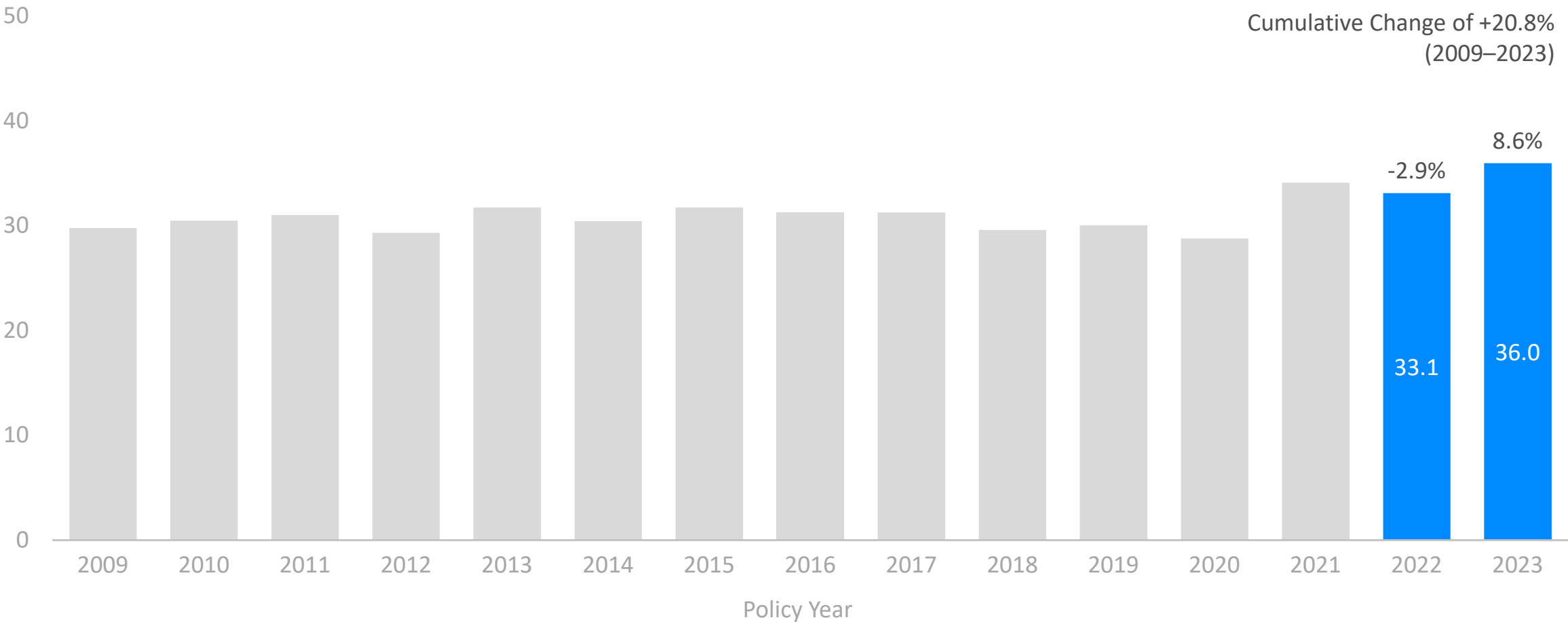
Lost-Time Claim Severity in \$ Thousands



Based on NCCI’s Financial data through 12/31/2024, on-leveled, and developed to ultimate.

Idaho Average Medical Claim Severity

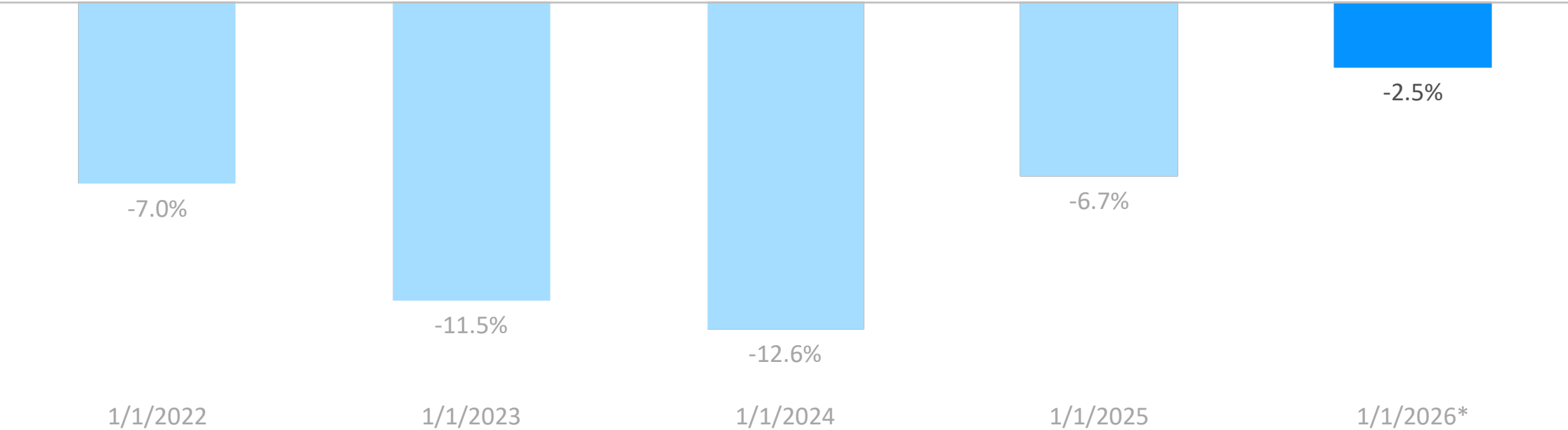
Lost-Time Claim Severity in \$ Thousands



Based on NCCI's Financial data through 12/31/2024, on-leveled, and developed to ultimate.
Note that medical-only losses are included in the numerator.

Idaho Filing Activity

Voluntary Rate Changes



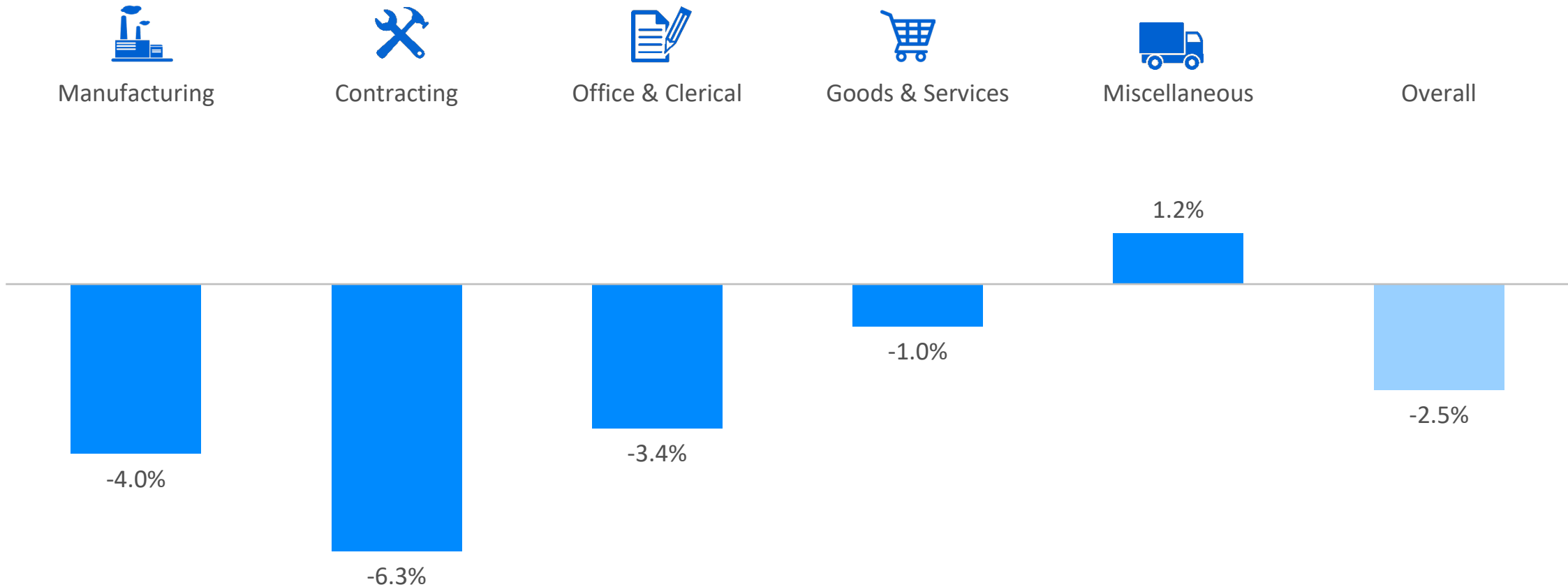
*Pending.

Pending Idaho January 1, 2026, Rate Filing

Change in Experience:	−3.2%
Change in Trend:	−0.8%
Change in Benefits:	+0.5%
Change in All Other:	+1.0%
<hr/>	
Overall Rate Level Change:	−2.5%

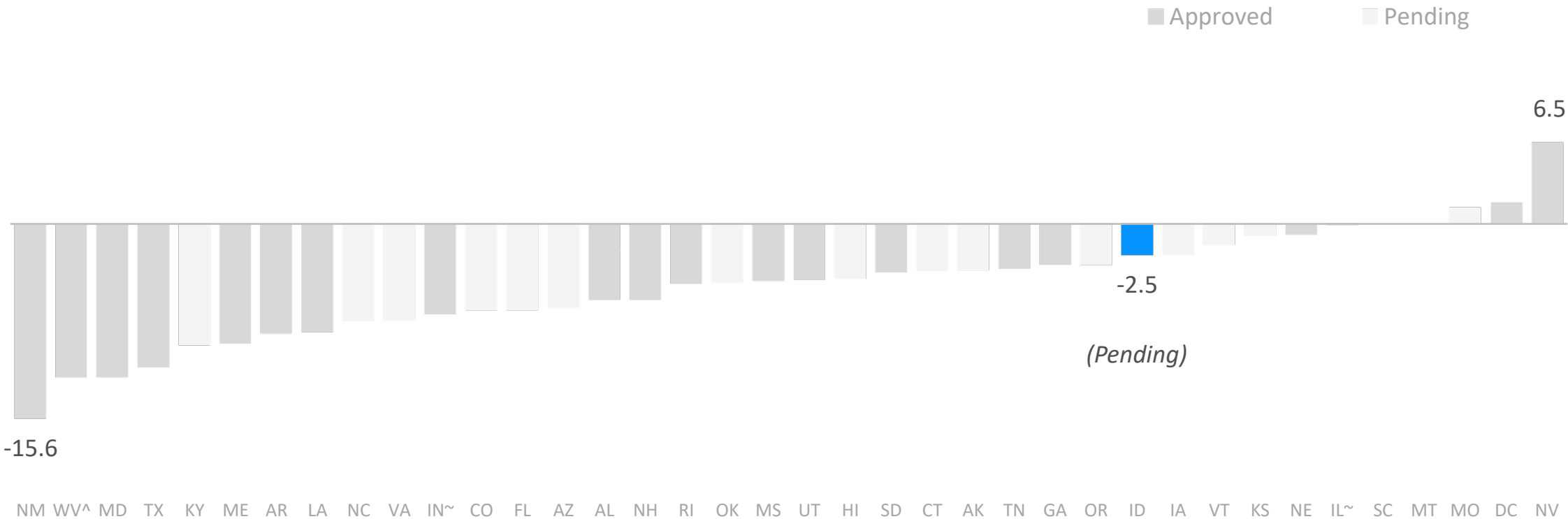
Pending Idaho January 1, 2026 Rate Filing

Average Changes by Industry Group



Current NCCI Voluntary Market Loss Cost/Rate Level Changes

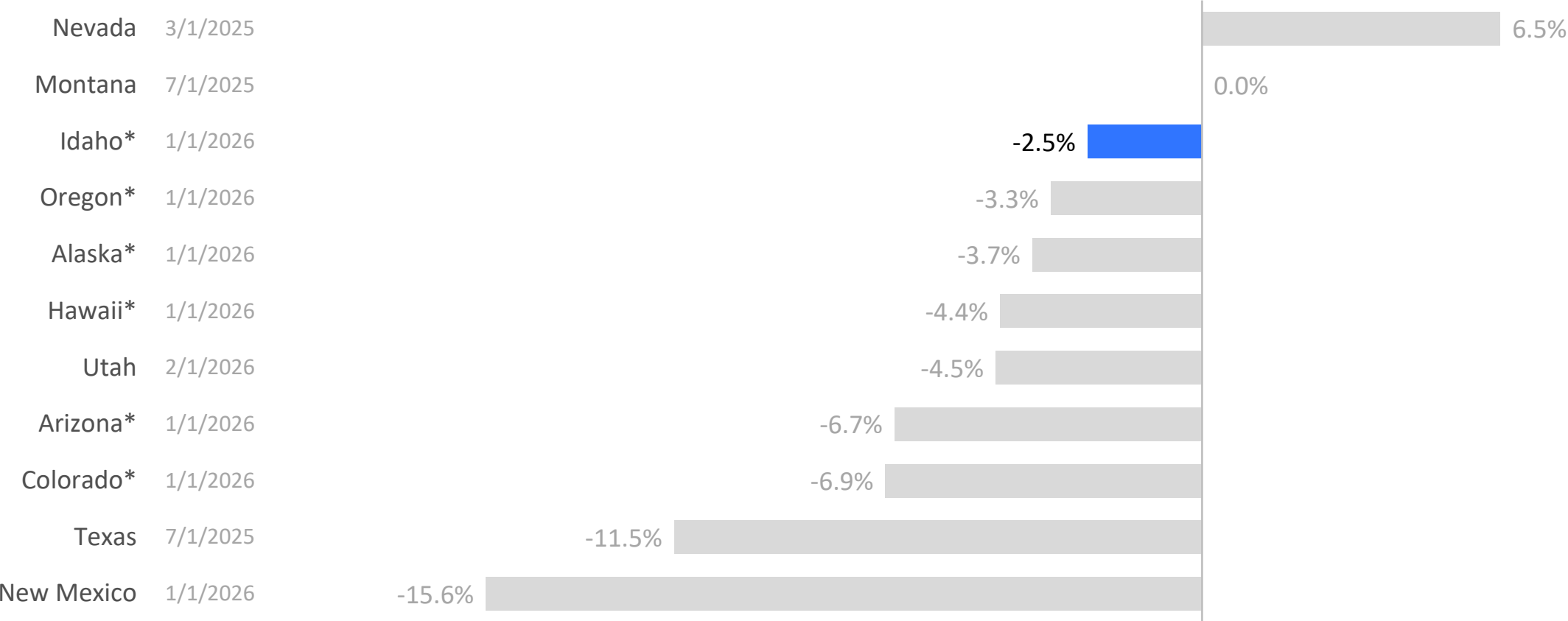
Excludes Law-Only Filings



^The WV loss cost change excludes Traumatic Underground Coal Mine.
~Value shown is a rate level change; the IN and IL loss cost level changes are -6.8% and -1.2%, respectively.
Reflects the most recent experience filing in each jurisdiction as of 9/19/2025.
Due to the timing of the individual loss cost/rate filings, the figures shown may include changes from prior filing seasons.

Current Voluntary Market Loss Cost/Rate Changes

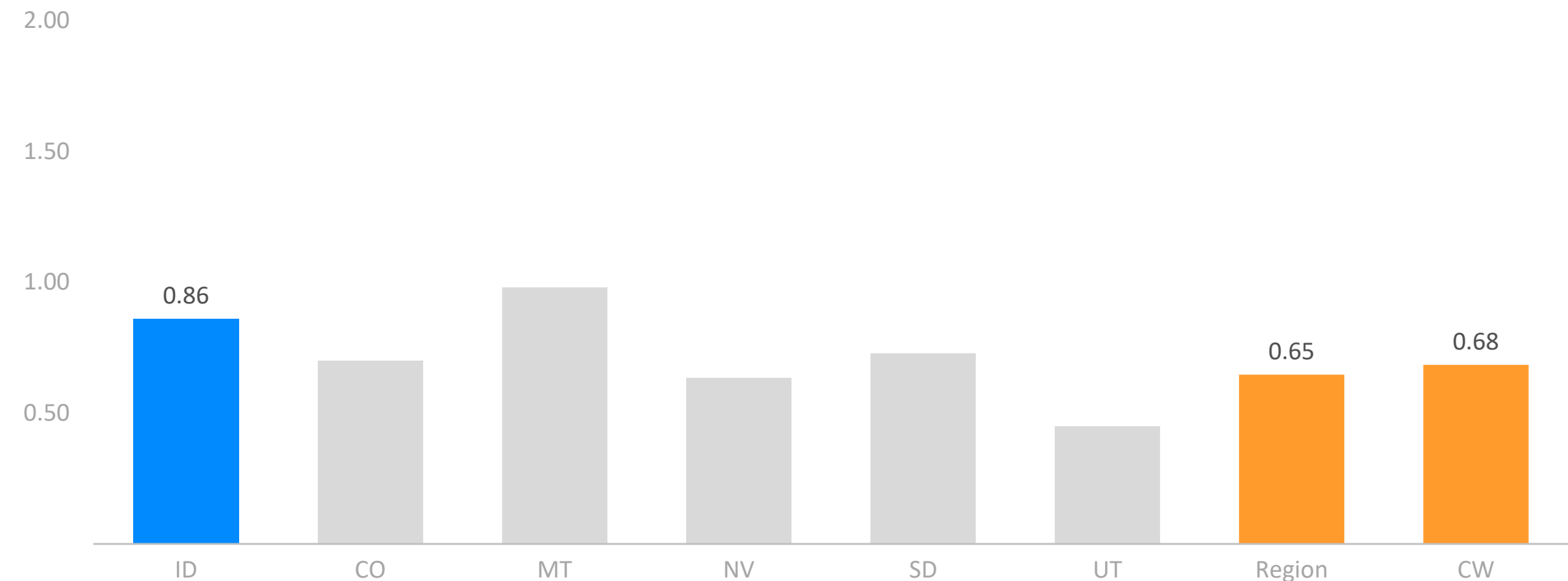
Western States



*Pending
Reflects the most recent experience filing in each jurisdiction as of 9/19/25.
Due to the timing of the individual loss cost/rate filings, the figures shown may include changes from prior filing seasons.

Average Voluntary Pure Loss Costs

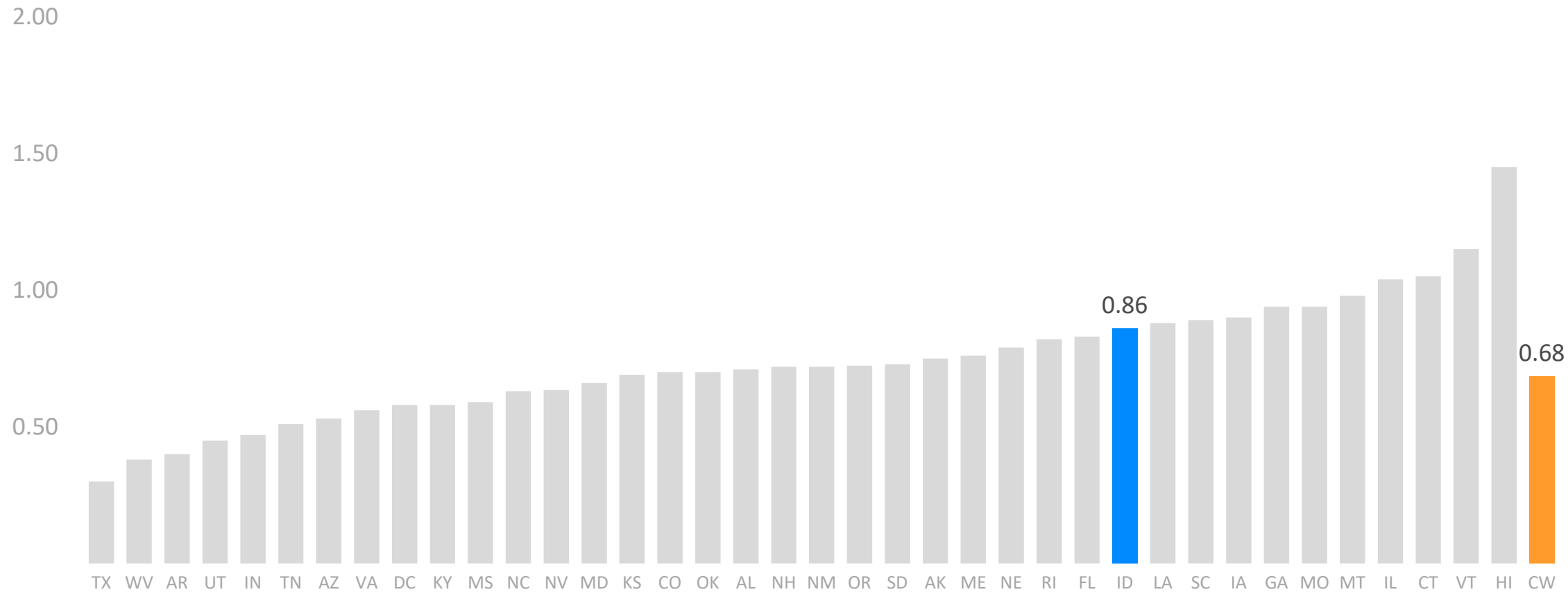
Using Idaho Payroll Distribution



Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2023.

Average Voluntary Pure Loss Costs

Using Idaho Payroll Distribution



Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2023.

Total Benefit Costs in Idaho

Indemnity vs. Medical



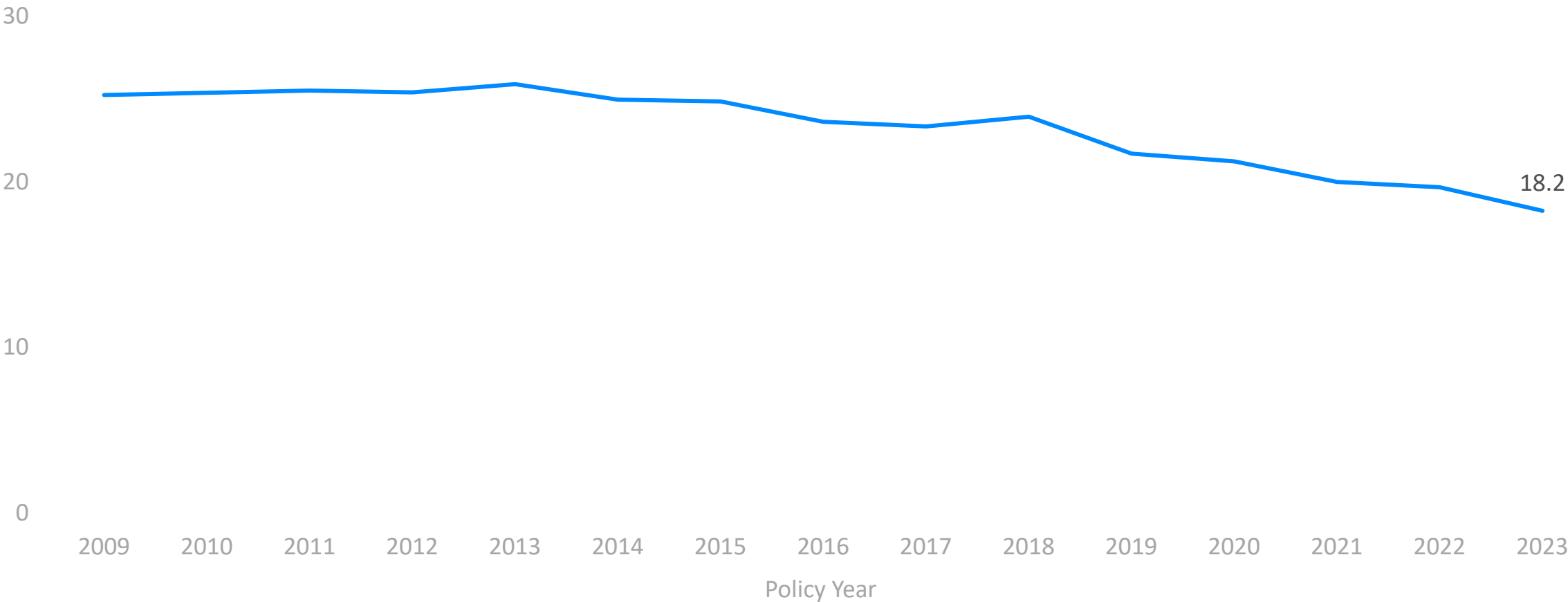
Regional states are CO, MT, NV, SD, and UT.

Based on NCCI's Financial data.

Reflects the most recent experience filing in each jurisdiction as of 9/11/25.

Idaho Claim Frequency

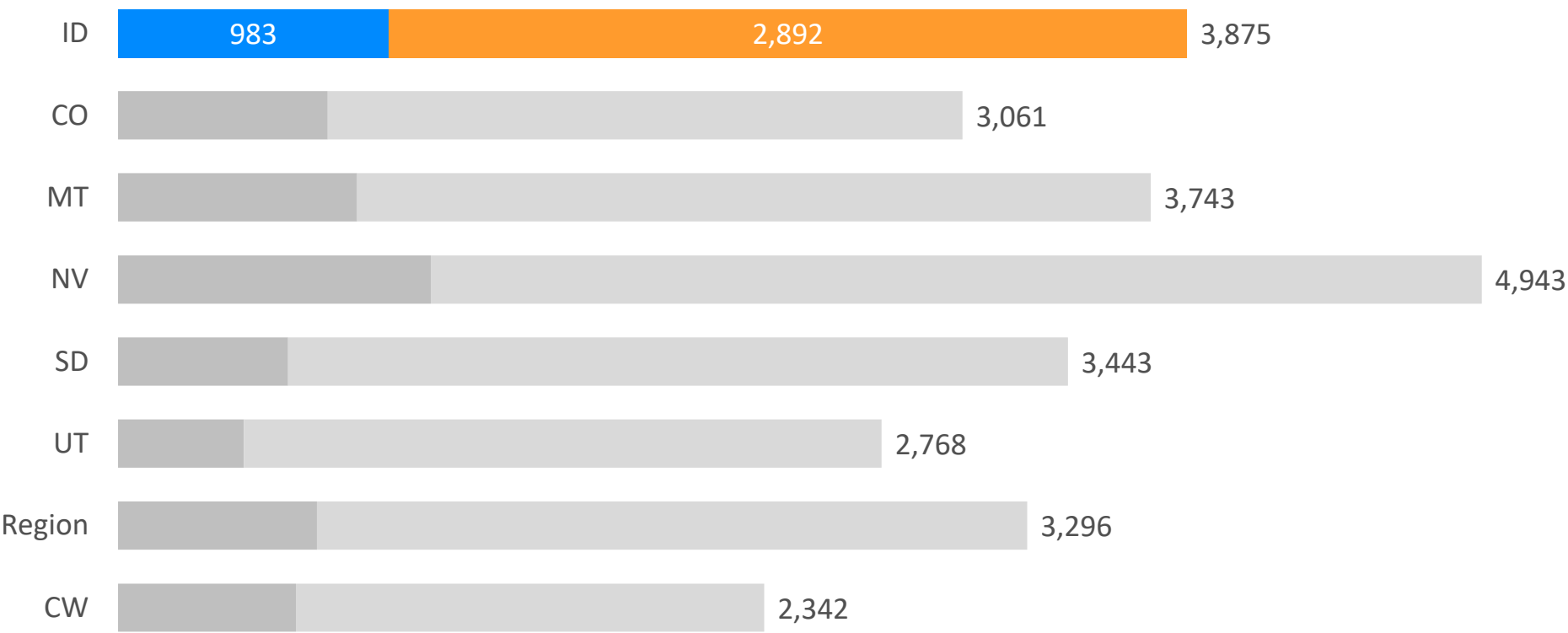
Lost-Time Claims, per \$ Million of On-Leveled Premium



Based on NCCI’s Financial data through 12/31/2024, on-leveled, and developed to ultimate, with premium adjusted to common wage level.

Idaho Average Claim Frequency

Lost-Time vs. Medical-Only, per 100,000 Workers



Based on NCCI's *Statistical Plan* data.



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RESIDUAL MARKET UPDATE

Residual Market Total Policies and Premium In Force

As of June 30, 2025—compared to prior year

Total number of Assigned Risk Plan policies and prorated estimated premium volume in force reported as of the date listed above. This excludes policies that have been cancelled or expired prior to the date listed above.

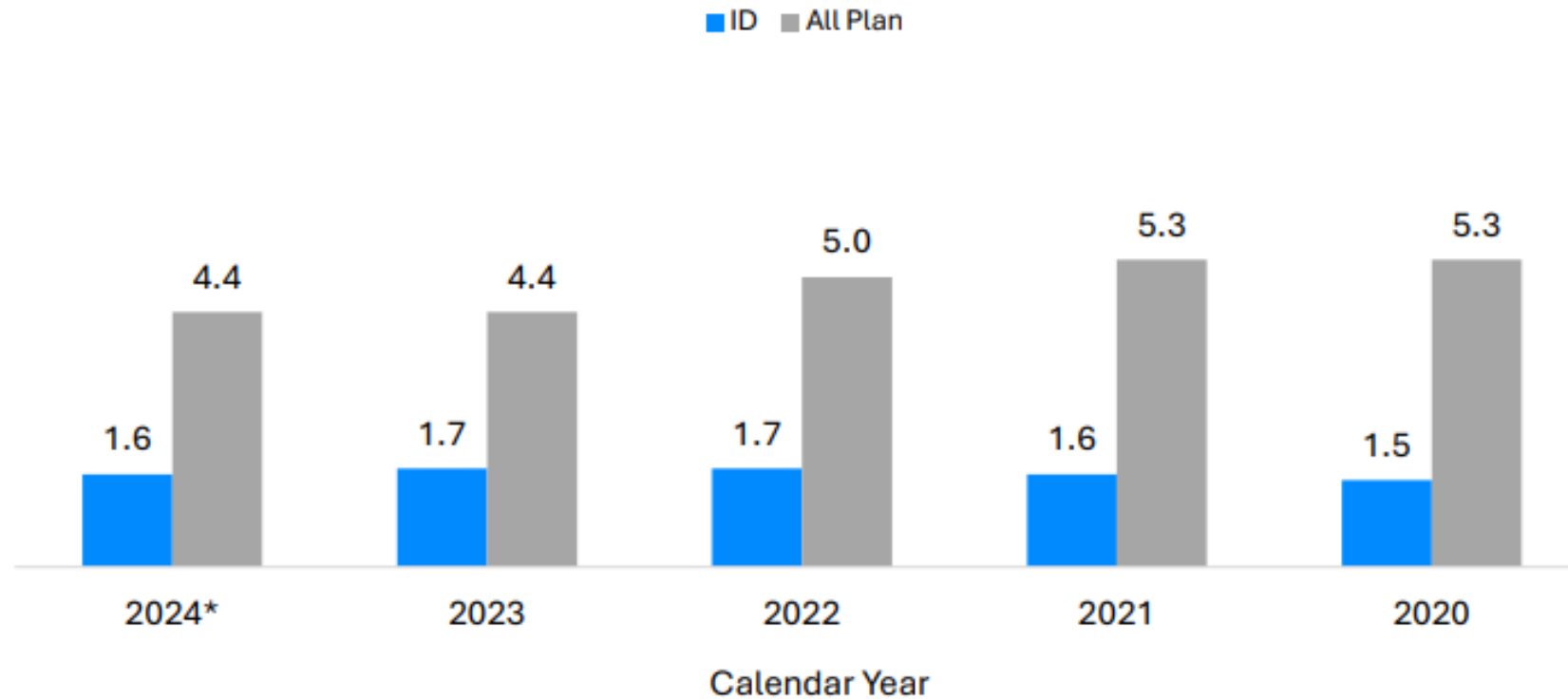
The other exhibits in this report describe quarterly and year-to-date data, including policies that cancelled or expired during the timeframe.

	2025	2024	2025 vs. 2024 #	2025 vs. 2024 %
Policy Count	2,603	2,635	-32	-1.2%
Premium Volume	\$6,465,309	\$6,704,462	-\$239,153	-3.6%



Idaho Residual Market Share Compared to All Plan Jurisdictions Market Share Calendar Years 2024 - 2020

Plan Premium as a Percentage of Direct Written Premium



*Preliminary

Collections/Indemnification

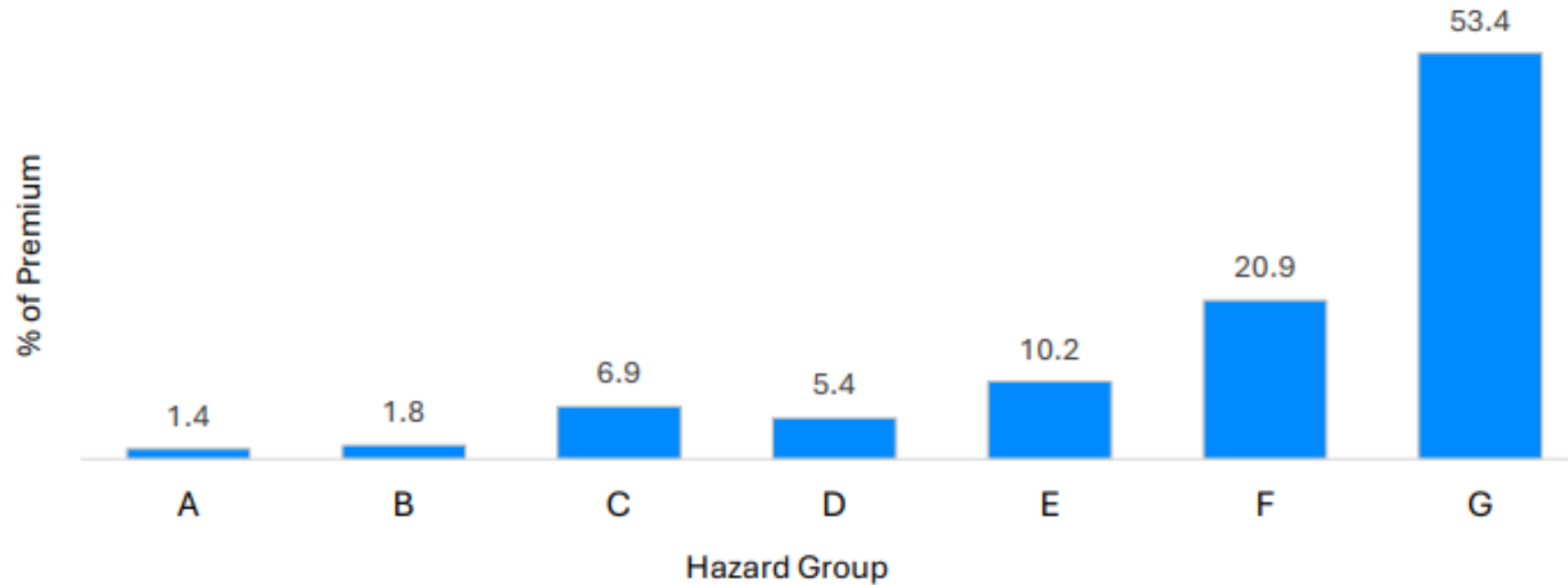
The following shows a comparison of gross written premium and uncollectible premium reported in Idaho for Policy Years 2021-2025, obtained through NP-4 and NP-5 reports including traumatic and black lung claims, evaluated through 1st Quarter 2025.

Policy Year	Gross Written Premium \$	Uncollectible Premium \$	Percentage
2021	8,635,802	514,009	6.0%
2022	9,714,610	741,078	7.6%
2023	9,070,681	939,732	10.4%
2024	7,159,603	--	--
2025	1,170,633	--	--

Hazard Group Distribution

Second Quarter Data Reported through June 30, 2025

The Hazard Groups for Assigned Risk Plan policies reported to NCCI by Direct Assignment and Servicing Carriers as of the date listed above.



Residual Market Top 10 Classification Codes by Policy Count

Second Quarter Data Reported through June 30, 2025

The top 10 governing class codes by total policy count—policies issued by Servicing Carriers and Direct Assignment Carriers in this state as of the date listed above.

Rank	Code and Description	Policy Count	% of Policies
1	5645 - Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	127	14.5
2	7219 - Trucking - NOC-All Employees & Drivers	94	10.8
3	5551 - Roofing-All Kinds & Drivers	84	9.6
4	5437 - Carpentry-Installation of Cabinet Work or Interior Trim	44	5.0
5	5474 - Painting NOC & Shop Operations, Drivers	41	4.7
6	5445 - Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	33	3.8
7	5348 - Ceramic Tile, Indoor Stone, Marble, or Mosaic Work	31	3.6
8	2702 - Logging or Tree Removal - Non-Mechanized Operations	30	3.4
9	6217 - Excavation & Drivers	28	3.2
10	5478 - Floor Covering Installation - Resilient Flooring - Carpet and Laminate Flooring	22	2.5

Residual Market Top 10 Classification Codes by Premium Volume

Second Quarter Data Reported through June 30, 2025

The top 10 governing class codes by prorated estimated annual premium written on total policies issued by Servicing Carriers and Direct Assignment Carriers in this state as of the date listed above.

Rank	Code and Description	Premium \$	% of Premium
1	5551 - Roofing-All Kinds & Drivers	422,627	16.3
2	5645 - Carpentry Construction of Residential Dwellings Not Exceeding Three Stories in Height	322,954	12.5
3	0037 - Farm: Field Crops & Drivers	198,414	7.7
4	2702 - Logging or Tree Removal - Non-Mechanized Operations	156,390	6.0
5	1164 - Mining NOC-Not Coal- Underground-& Drivers	150,120	5.8
6	5221 - Concrete or Cement Work- Floors, Driveways, Yards or Sidewalks-& Drivers	113,502	4.4
7	7219 - Trucking - NOC-All Employees & Drivers	103,146	4.0
8	5445 - Wallboard, Sheetrock, Drywall, Plasterboard, or Cement Board Installation - Within Buildings & Drivers	97,043	3.8
9	7710 - Firefighters & Drivers	92,030	3.6
10	4484 - Plastics Manufacturing: Molded Products NOC	88,822	3.4



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MOTOR VEHICLE ACCIDENTS



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Driving Risk: Trends in Motor Vehicle Accidents

Traffic crashes often result in severe, complex injuries and are one of the leading causes of large losses in workers compensation (WC). Five percent of all lost-time claims in WC are a result of motor vehicle accidents (MVA).

In an evolving world of transportation and an expanding demand for deliveries, NCCI explored workers compensation trends in MVA.



Motor Vehicle Accidents at a Glance

↑ 70% more costly than other WC claims on average



Cause 4 out of 10 WC fatalities



Account for 1 in 5 dollars from WC claims over \$1M

30%

of jobs require some driving¹

Jobs with highest claim share:



Salespeople
CC 8742
Outside Sales



Truck Drivers
CC 7219
Trucking



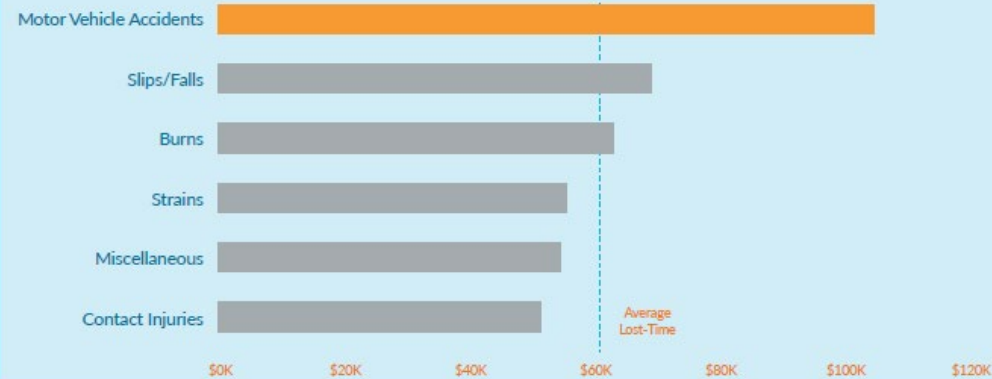
Other Drivers
CC 7380
Drivers



Driving Costs: Why Are MVAs So Expensive?

Both indemnity and medical costs are higher for MVA claims; these accidents are high-energy and frequently cause multiple injuries to workers. Injuries to the head, leg, and pelvis/hip are most expensive, driven by inpatient facility costs. Crashes also stand out in their ability to cause injuries to several workers at once.

Average Lost-Time Claim Severity by Cause of Injury



↑ 50%

of MVA claims
involve another
driver



1 in 4 MVA claims
experience a
subrogation recovery

SPEED MATTERS

A heavy vehicle moving fast has destructive potential unlike almost anything else in the workers compensation system.

Frequency Insights



1 in 3 crashes involve a driver using their phone in the minute before the crash²

The frequency of all lost-time claims shows a long-term pattern of decline. A similar pattern was mirrored for a time with the frequency of MVAs. But over the past decade, there have been only a few decreases in MVA frequency—the most notable one happening at the onset of the pandemic.

Distracted driving, particularly involving smartphones, is a leading cause of accidents. An increase in inexperienced drivers, and an increase in overall miles driven all impact the frequency of MVAs for WC.



Cumulative Change in Lost-Time Claims per \$1M Pure Premium—MVA vs. All



For more data and insights on MVAs, check out our presentation from NCCI's *Annual Insights Symposium 2025*, [Driving Risk: Trends in Motor Vehicle Accidents](#).



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LEGISLATIVE AND REGULATORY TRENDS



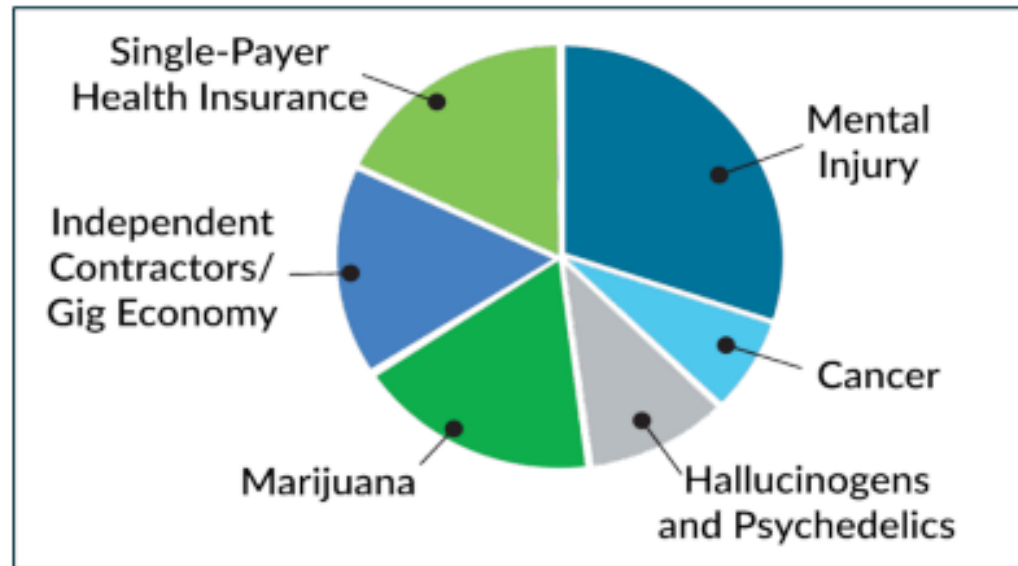
LEGISLATIVE AND REGULATORY TRENDS REPORT



The **2025 Legislative and Regulatory Trends Report (Report)** highlights some of the state legislative activity this year that is shaping the workers compensation landscape. The first part of the report is a comprehensive resource that includes developments on certain broad topics of interest, such as:

- workplace-related mental injuries
- cancer-related illnesses
- independent contractors/gig economy
- single-payer health insurance
- marijuana legalization and reimbursement
- hallucinogens/psychedelics
- emerging issues

2025 Topics of Interest Monitored by NCCI*



* Includes topics that are not directly related to workers compensation.



2025 EMERGING TOPICS OF INTEREST

NCCI continues to monitor emerging topics of interest that may directly or indirectly impact workers compensation. As NCCI stays on the pulse of legislative and regulatory activity, new and emerging topics provide insights on potential future changes to workers compensation. Several emerging topics are highlighted below.



**Alternative
Insurance**



**Artificial
Intelligence**



**Heat-Related
Injuries**



**Workplace
Violence**



Interactive Dashboards

The **2025 Legislative and Regulatory Trends Report** page offers two interactive dashboards:

- **Enacted Legislation—Interactive Dashboard** provides interactive navigation for a countrywide view of enacted workers compensation-related legislation. You can easily sort information by year, state, zone, and topic of interest.

Enacted Legislation—Interactive Dashboard

Callouts:

- You can select the year.
- You can create a custom view using one or more of the category filters. Select more than one option within a filter by holding CTRL.
- Click on the zone button to customize your selection. Hold CTRL to select multiple zones.
- States in blue have enacted legislation this year. Clicking on a state(s) will narrow the details below to your custom selections.
- To enlarge the view for a particular image, hover over the image to select Focus Mode in the upper right corner.
- Click the link to visit the state website. Scroll for additional entries.

State	Topic	Detail	Bill	URL
Alaska	Other Topics	Adjusters, Cancellations	SB 132	
Arizona	Benefits	Fee Schedule, Dependent Benefit, TTD	SB 1551	
Arizona	Coverage	Assigned Risk Plan	HB 2032	
Arkansas	Administrative	Recodification	HB 1508	
Arkansas	Administrative	Reserve Ratio Schedule Table	SB 560	
Arkansas	Administrative	Secretary of the Department of Labor and Licensing	SB 439	
Arkansas	Administrative	Workers Compensation Insurance Plan	HB 1595	
Arkansas	Administrative	Workers Compensation Insurance Plan	SB 483	
Arkansas	Coverage	Employee	SB 598	
Arkansas	Coverage	Work Requirement Volunteer	HB 1543	
Arkansas	First Responders	Pay	HB 1341	

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Legislative Activity Online Resource

Visit the [Legislative Activity Online Resource](#) for continuous updates on legislative developments.

Legislative Activity

As part of our efforts to provide information on workers compensation legislative activity, NCCI identifies and monitors relevant workers compensation-related bills in all jurisdictions and the federal government.

In addition, one of NCCI's core services is providing cost analyses of proposed legislation. Completed NCCI cost analyses of enacted legislation are available for jurisdictions where NCCI provides ratemaking services.

You can access these bills and cost analysis through the interactive map below by clicking on any specific jurisdiction.

Click here to see items for [Federal](#).

2025 Legislative and Regulatory Trends
[Click here](#)

RECENT UPDATES

Enacted Legislation Report—2025 (PDF)—**Updated**

Year States Legalized Marijuana (PDF)

Content Requires Authentication

Georgia Cost Impact Analysis—**Updated**

New Mexico Cost Impact Analysis—**Updated**

South Carolina Cost Impact Analysis—**Updated**

WHAT'S TRENDING

MI HB 4764—Relates to medical examiners and cancer (In House Committee) **New**

NJ A 5792—Requires employers of certain first responders to provide for workers compensation coverage of counseling services in certain situations (Enacted) **Updated**

OR SB 837—Requires the Oregon Health Authority to provide workers compensation coverage for volunteers who provide services in other states pursuant to certain interstate agreements (Enacted)



Industry Information » Legislative Activity

NCCI's Legislative Activity Page is provided "As Is", solely as a reference tool to be used for informational purposes only. This page contains summaries of various workers compensation related bills as initially drafted, which are subject to change and frequently do. The end user is responsible for ensuring the accuracy of the information contained herein prior to use for any purpose. The information on this page shall not be construed or interpreted as providing legal or any other advice.

BILL STATUS

All Bill Types ▼

Enacted ▼

2025 ▼

Filter

Clear Filter

H 113 - Enacted

Last Modified: 4/7/2025

Relates to codifier's corrections.

H 206 - Enacted

Last Modified: 3/27/2025

Amends, repeals, and adds to existing law to transfer emergency medical services responsibilities to the Idaho Military Division.

COST IMPACT ANALYSIS

Content Requires Authentication

Idaho Medical Fee Schedule (PDF)—
Updated on 4/7/2025

Idaho HB 67 (PDF)—Added on
4/30/2025





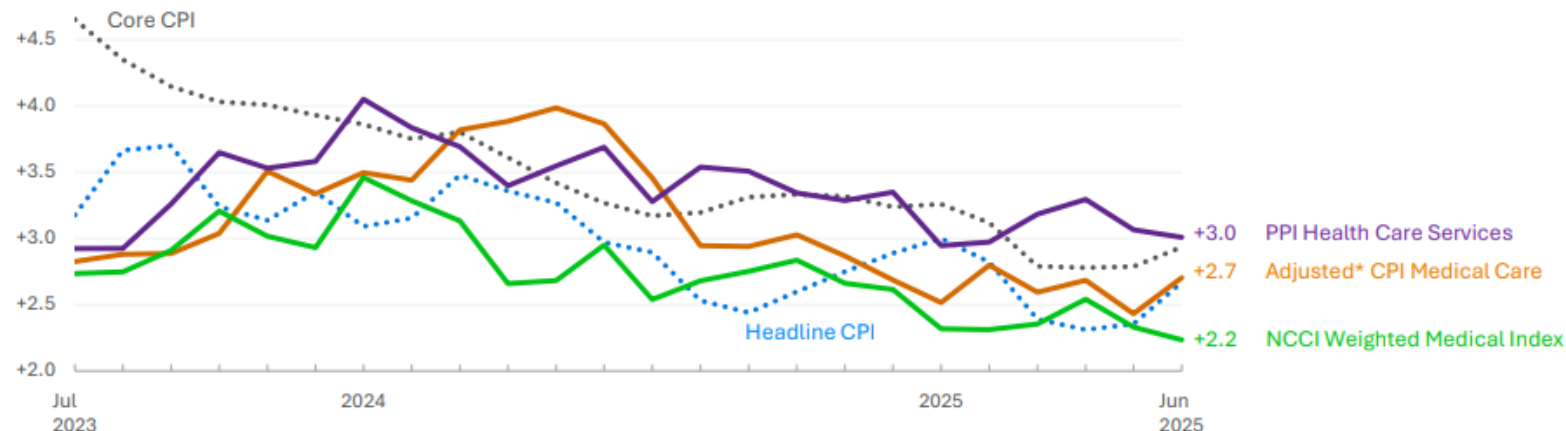
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MEDICAL INFLATION AND TARIFF IMPACTS ON WC



Aggregate Measures of General and Medical Inflation

Year-Over-Year Change, Percent



Inflation Aggregates (y/y %)	Dec	Jan	Feb	Mar	Apr	May	Jun
Headline CPI	2.9	3.0	2.8	2.4	2.3	2.4	2.7
Core CPI	3.2	3.3	3.1	2.8	2.8	2.8	2.9

Averages

	1-Year	3-Year	5-Year	2015-19
Headline CPI	2.6	4.1	4.3	1.6
Core CPI	3.1	4.3	4.0	2.0

Medical Inflation Aggregates (y/y %)	Dec	Jan	Feb	Mar	Apr	May	Jun
Adjusted* CPI Medical Care	2.7	2.5	2.8	2.6	2.7	2.4	2.7
PPI Health Care Services	3.4	2.9	3.0	3.2	3.3	3.1	3.0
NCCI WC Weighted Medical Index	2.6	2.3	2.3	2.4	2.5	2.3	2.2

Averages

	1-Year	3-Year	5-Year	2015-19
Adjusted* CPI Medical Care	2.8	3.1	2.8	2.4
PPI Health Care Services	3.2	3.2	3.1	1.6
NCCI WC Weighted Medical Index	2.5	2.6	2.5	1.2

*Adjusted Medical CPI removes CPI Health Insurance from CPI Medical Care

Sources: US Bureau of Labor Statistics and NCCI's Medical Data Call; 1-, 3-, and 5-year averages are rolling 12-, 36-, and 60-month averages from the latest data point

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1 Some of the first signs of the impact of tariffs on the economy were apparent in the June inflation data. Both headline and core CPI ticked up from the previous month.

Prices for furniture, appliances, other household goods, sporting equipment, pet supplies, audio and video products, apparel, shoes, alcoholic beverages, and food all rose above recent averages, likely indicating that tariffs are beginning to lead to higher prices for consumers.

In contrast to other goods, new and used car prices fell over the quarter, thanks in part to high inventory levels and rising dealer incentives. Once inventories wind down and production costs rise, new and used car prices will likely begin rising later this year.

While we do expect overall inflation to continue increasing over the next several quarters, it is unlikely to rise to the extent seen in 2022.

2 Medical price increases remained subdued in the second quarter. We continue to expect a small increase in the pace of medical inflation through the remainder of the year from the current low.

Details on Page 2.

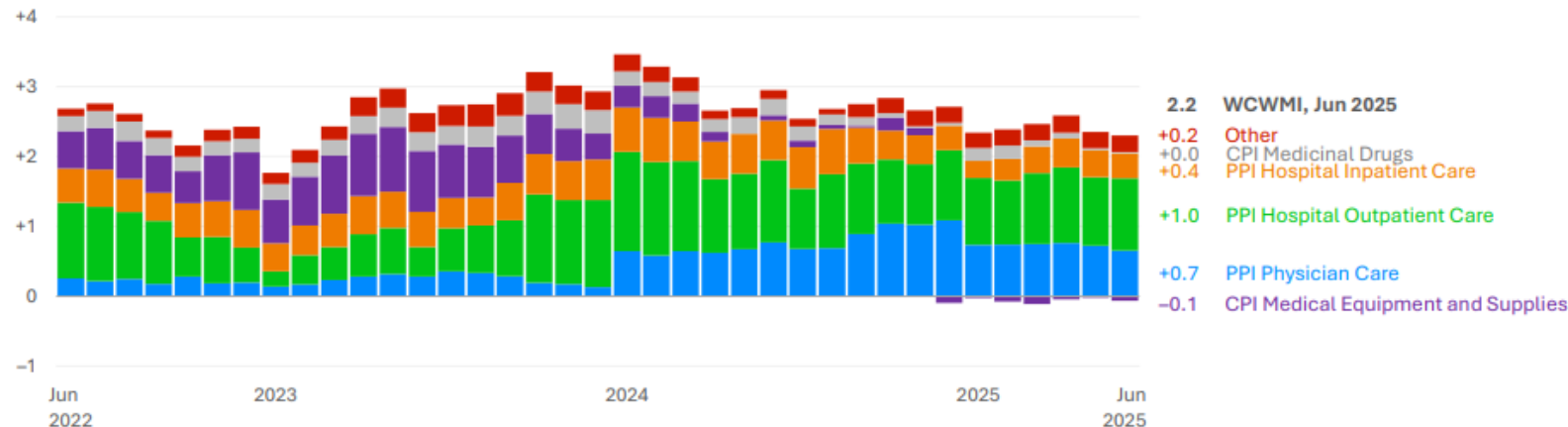




NCCI MEDICAL INFLATION INSIGHTS

Workers Compensation Weighted Medical Price Index (WCWMI)

Component Contributions to the Year-Over-Year Change, Percent



Medical Care Details (y/y %)		Dec	Jan	Feb	Mar	Apr	May	Jun	Averages				
		Dec	Jan	Feb	Mar	Apr	May	Jun	1-Year	3-Year	5-Year	2015-19	
100%	NCCI WC Weighted Medical Index	2.6	2.3	2.3	2.4	2.5	2.3	2.2	1	2.5	2.6	2.5	1.2
40%	PPI Physician Care	2.7	1.8	1.8	1.9	1.9	1.8	1.6	2	2.0	1.2	1.7	0.5
27%	PPI Hospital Outpatient Care	3.7	3.5	3.4	3.8	4.0	3.6	3.8		3.6	3.3	3.4	1.7
12%	PPI Hospital Inpatient Care	2.9	2.1	2.6	3.2	3.5	3.2	3.0		3.5	4.0	3.7	2.1
9%	CPI Medical Equipment and Supplies	-1.1	-0.3	-0.8	-1.2	-0.5	-0.2	-0.7	3	0.0	4.1	1.8	0.3
7%	CPI Medicinal Drugs	0.6	2.6	2.7	1.2	1.1	0.3	0.3		1.4	2.8	1.6	2.2
5%	Other*	4.5	4.4	4.6	4.6	4.9	4.7	4.7	4	4.1	4.1	3.4	1.9

*Other is represented as long-term care (PPI Home and Hospice Care and PPI Nursing Home Care)

Sources: US Bureau of Labor Statistics and NCCI's Medical Data Call; 1-, 3-, and 5-year averages are rolling 12-, 36-, and 60-month averages from the latest data point

- 1 The WCWMI remained near its recent lows in the second quarter due to moderating price growth for physician and hospital services.
- 2 Physician care price growth continued to moderate from last year's elevated levels. Fee schedules and Medicare-based pricing remained important factors. States without fee schedules may be experiencing higher price growth as physician care prices for private insurance and other payors have grown faster this year than those for Medicare and Medicaid.
- 3 Drugs and medical equipment, the two categories that will be directly impacted by tariffs, have yet to see any meaningful changes in price growth. Direct pharmaceutical tariffs have been announced but not yet implemented, potentially further delaying the impact to medical prices overall.
- 4 Long-term care price growth remained elevated and may continue to contribute to higher costs for longer-duration claims.

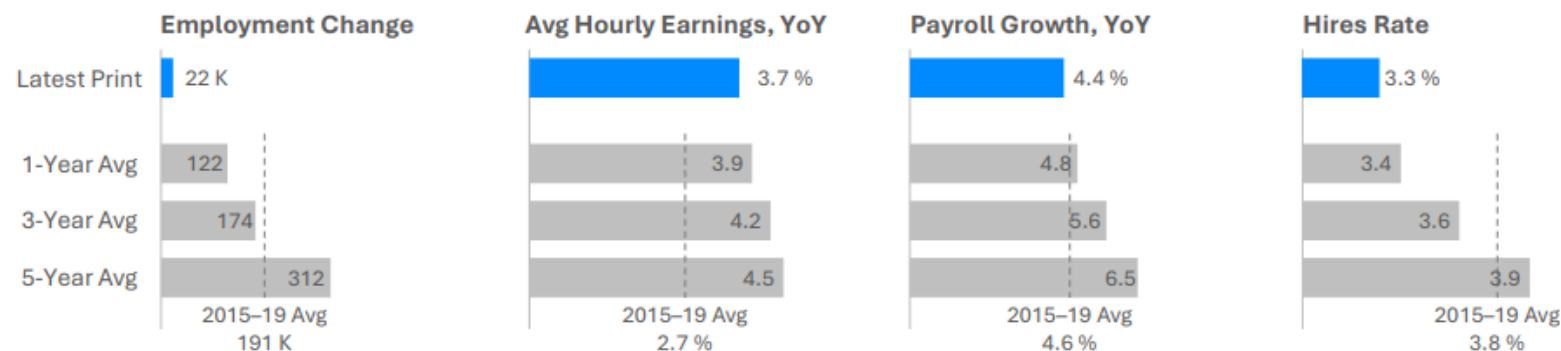
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LABOR MARKET INSIGHTS



Drivers of Premium	Feb	Mar	Apr	May	Jun	Jul	Aug
Net Employment Change (Thous.)	102	120	158	19	-13	79	22
Net Private Employment Change (Thous.)	107	114	133	69	-27	77	38
Average Hourly Earnings (y/y %)	3.9	3.9	3.8	3.8	3.7	3.9	3.7
Average Hours Worked (Hours)	34.2	34.3	34.3	34.3	34.2	34.2	34.2
Payroll (Calculated)* Growth (y/y %)	4.8	4.7	5.3	4.9	4.4	4.9	4.4

*Calculated Payroll = Total Private Employment x Average Hourly Earnings x Average Hours Worked

Drivers of Frequency	Feb	Mar	Apr	May	Jun	Jul	Aug
Unemployment Rate (%)	4.1	4.2	4.2	4.2	4.1	4.2	4.3
Labor Force Participation Rate (%)	62.4	62.5	62.6	62.4	62.3	62.2	62.3
Prime Age Participation Rate (25-54, %)	83.5	83.3	83.6	83.4	83.5	83.4	83.7
Job Openings (Thous.)	7,480	7,200	7,395	7,712	7,357	7,181	-
Hires Rate (%)	3.4	3.4	3.5	3.4	3.3	3.3	-
Quits Rate (%)	2.0	2.1	2.0	2.0	2.0	2.0	-
Layoffs Rate (%)	1.1	1.0	1.1	1.0	1.1	1.1	-

Source: US Bureau of Labor Statistics; 1-, 3-, and 5-year averages are rolling 12-, 36-, and 60-month averages from the latest data point

Averages	1-Year	3-Year	5-Year	2015-19
Net Employment Change (Thous.)	122	174	312	191
Net Private Employment Change (Thous.)	111	138	286	178
Average Hourly Earnings (y/y %)	3.9	4.2	4.5	2.7
Average Hours Worked (Hours)	34.2	34.3	34.5	34.4
Payroll (Calculated)* Growth (y/y %)	4.8	5.6	6.5	4.6

Averages	1-Year	3-Year	5-Year	2015-19
Unemployment Rate (%)	4.2	3.9	4.4	4.4
Labor Force Participation Rate (%)	62.5	62.5	62.2	62.9
Prime Age Participation Rate (25-54, %)	83.5	83.3	82.7	81.7
Job Openings (Thous.)	7,499	8,601	9,067	6,360
Hires Rate (%)	3.4	3.6	3.9	3.8
Quits Rate (%)	2.0	2.2	2.4	2.2
Layoffs Rate (%)	1.1	1.1	1.0	1.2

1 We saw another disappointing jobs report with employment growth of just 22,000 in August. Backward revisions of the previous two months reduced employment estimates by 21,000 on net, with June now seeing a decline.

At the industry level, health care and social assistance and leisure and hospitality services were bright spots, posting strong employment gains of around 47,000 and 28,000 respectively.

Offsetting these gains were declines in other industries; key among them were construction and manufacturing. Construction employment declined for the third straight month, erasing nearly half of its year-to-date gains. Meanwhile, manufacturing employment declined for the fourth straight month and is down nine out of the last 12 months. Manufacturing has lost 78,000 jobs from one year ago.

2 The unemployment rate rose for the second consecutive month as participation rose, and the rate of hiring continued to slow. New entrants and job seekers may be having a difficult time finding jobs and could continue to push the unemployment rate higher despite little change to the rate of layoffs. Notably, the unemployment rate for 16- to 24-year-olds was 10.5% in August compared to 3.6% for 25- to 54-year-olds.

Big Picture: While disappointing labor market data continues to stack up and we remain cautious on the outlook, we still believe that it is too early to call for a recession at this time. This string of data may in part reflect elevated economic uncertainty and may reverse with the possible easing of those conditions.

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INDUSTRY TREND REPORT

NCCI's Industry Trend Report

Based on NCCI's Statistical Plan Data

July 2025

Individual industries included:

- Construction
- Manufacturing
- Combined Office
- Transportation and Warehousing
- Retail Trade
- Health Care
- Leisure and Hospitality
- Wholesale Trade
- Education

Construction

Wage-Adjusted

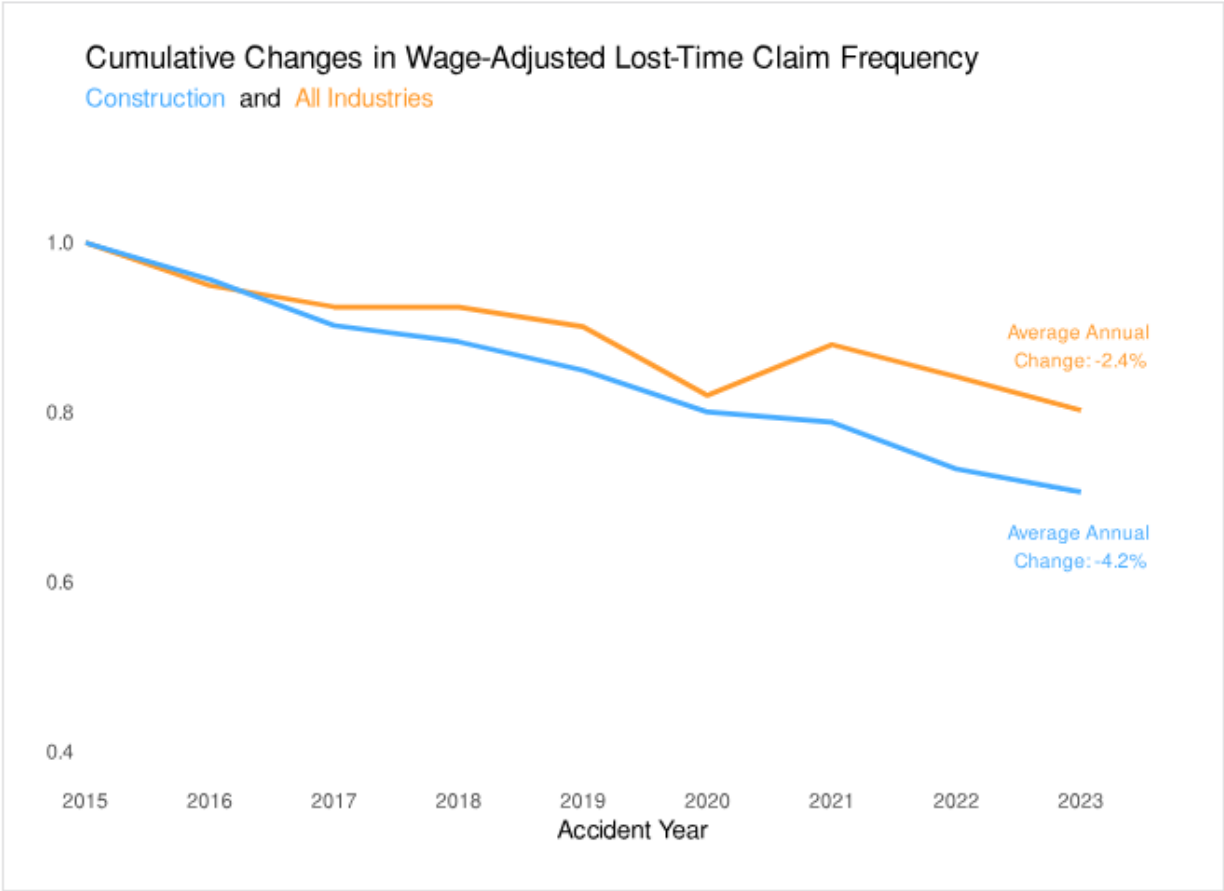
Without Wage Adjustment

Lost-Time Claim Frequency

Indemnity Severity

Medical Lost-Time Severity

Total Lost-Time Severity



Construction

Wage-Adjusted

Without Wage Adjustment

Lost-Time Claim Frequency

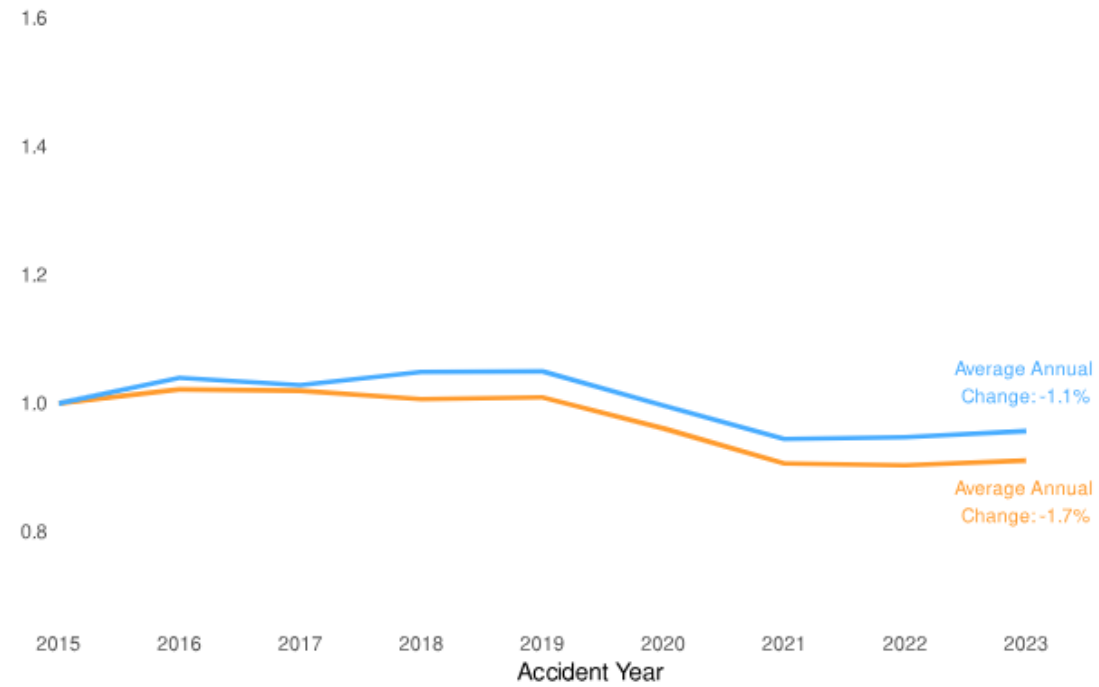
Indemnity Severity

Medical Lost-Time Severity

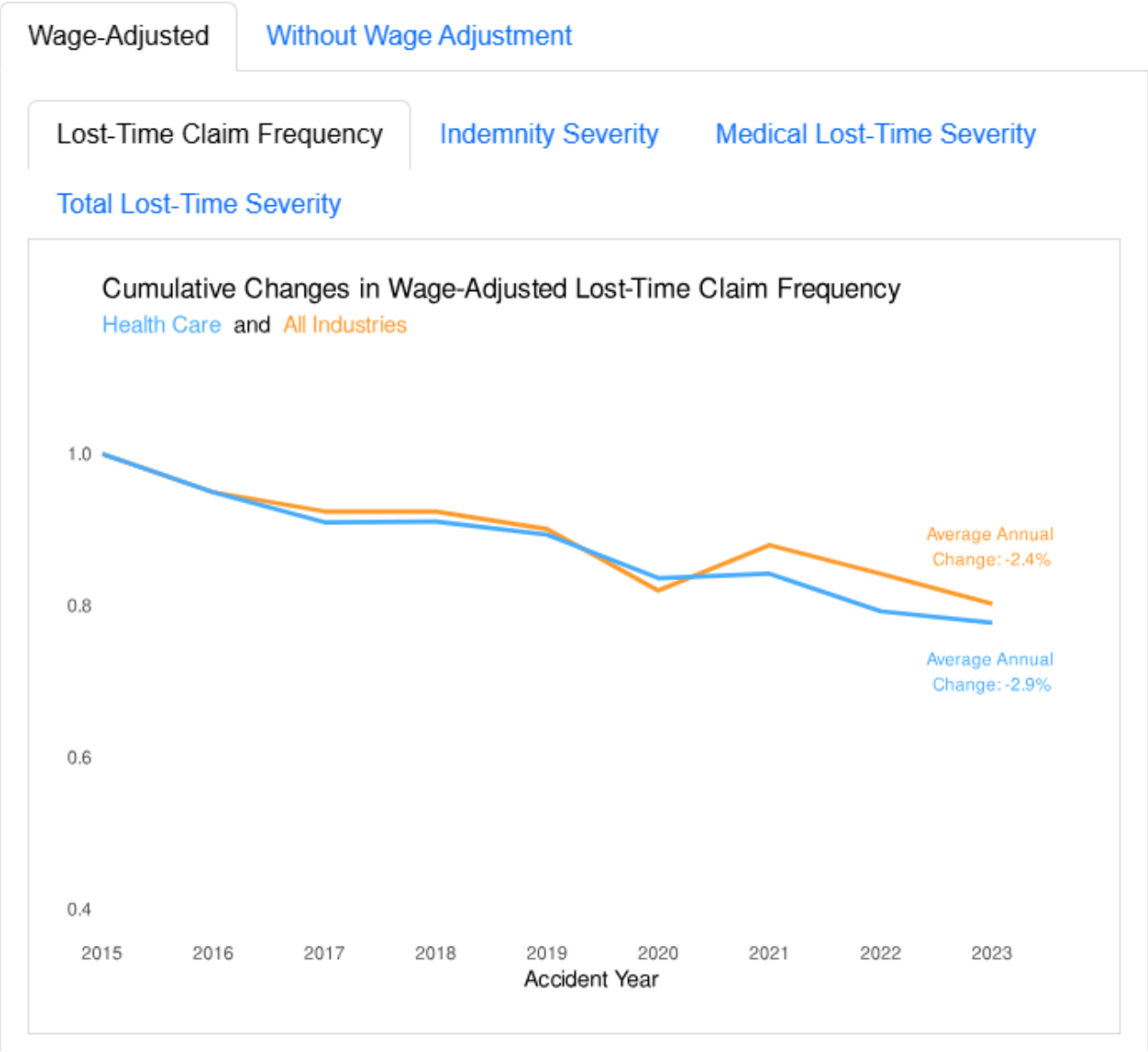
Total Lost-Time Severity

Cumulative Changes in Wage-Adjusted Total Lost-Time Severity

Construction and All Industries



Health Care [↗](#)





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THANK YOU!

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