The Source You Trust

IDAHO
WORKERS COMPENSATION ADVISORY COMMITTEE

Overview of January 1, 2026, Rate Filing and Recent Thought Leadership

November 19, 2025

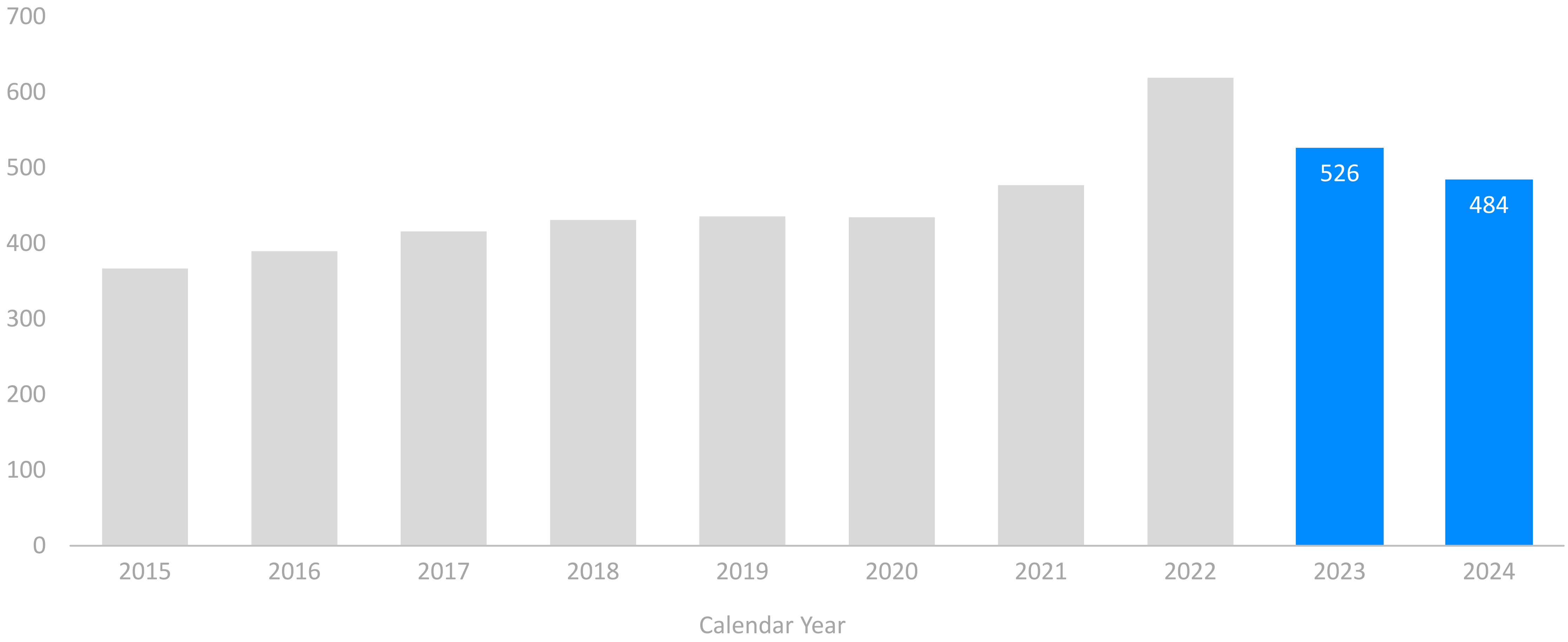
Todd Johnson, CPCU, WCP®
Senior State Relations Executive
External and Government Affairs

Idaho Workers Compensation System—An Overview

- Written premium volume decreased in the latest calendar year
- Accident year combined ratios continue to be below 100%.
- 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

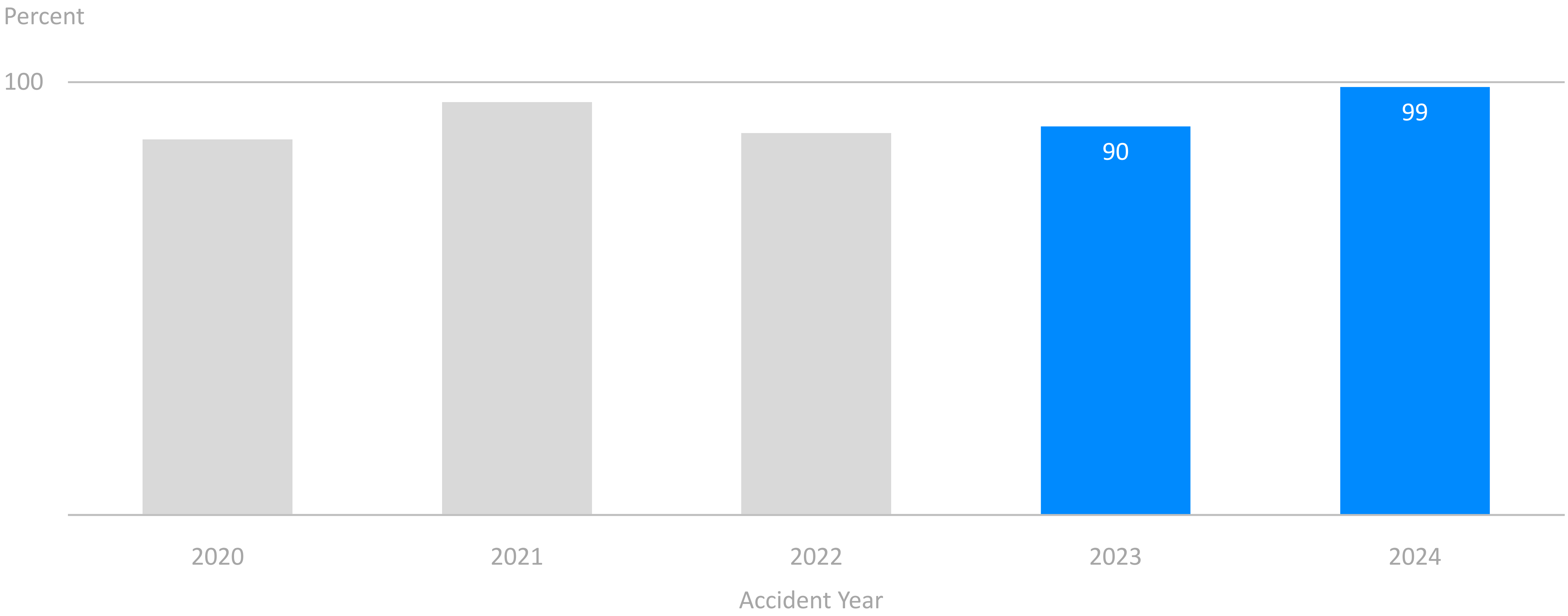
Idaho Premium Volume

Direct Written Premium in $ Millions



Source: NAIC's Annual Statement data.

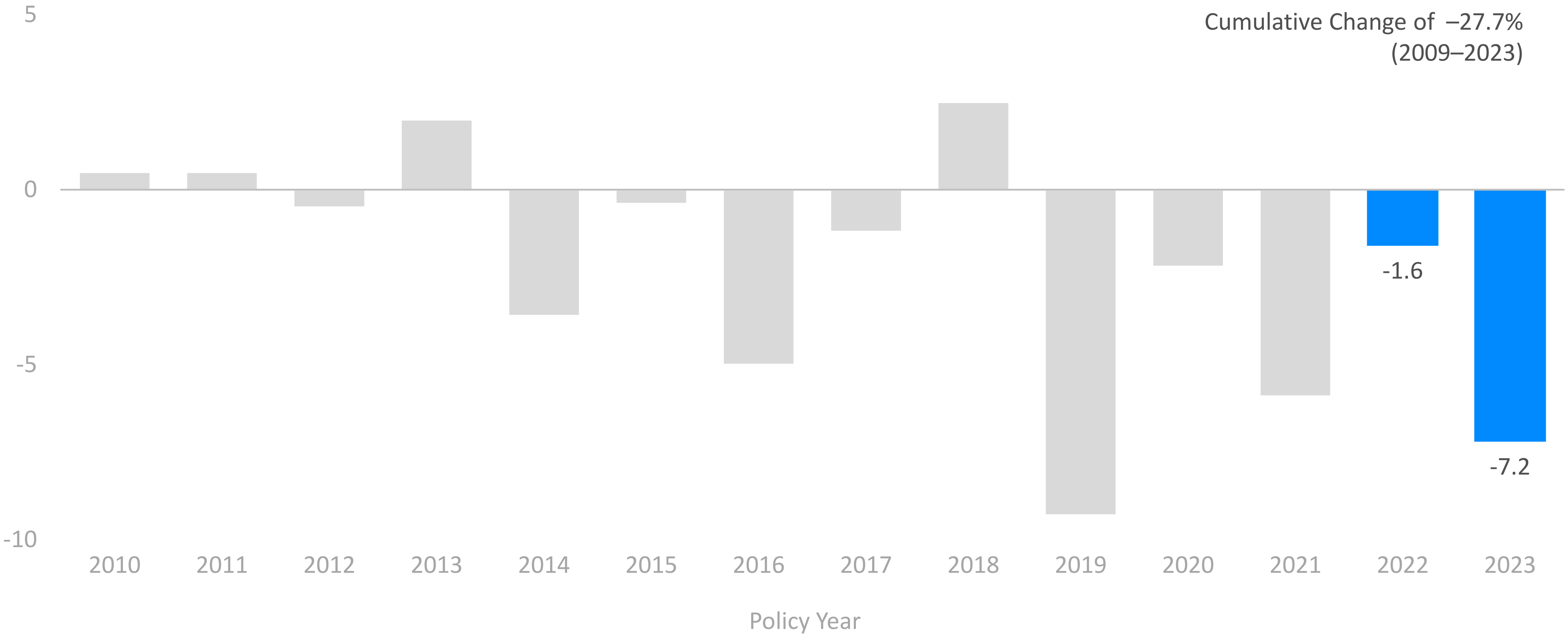
Idaho Combined Ratios



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

Idaho Change in Claim Frequency

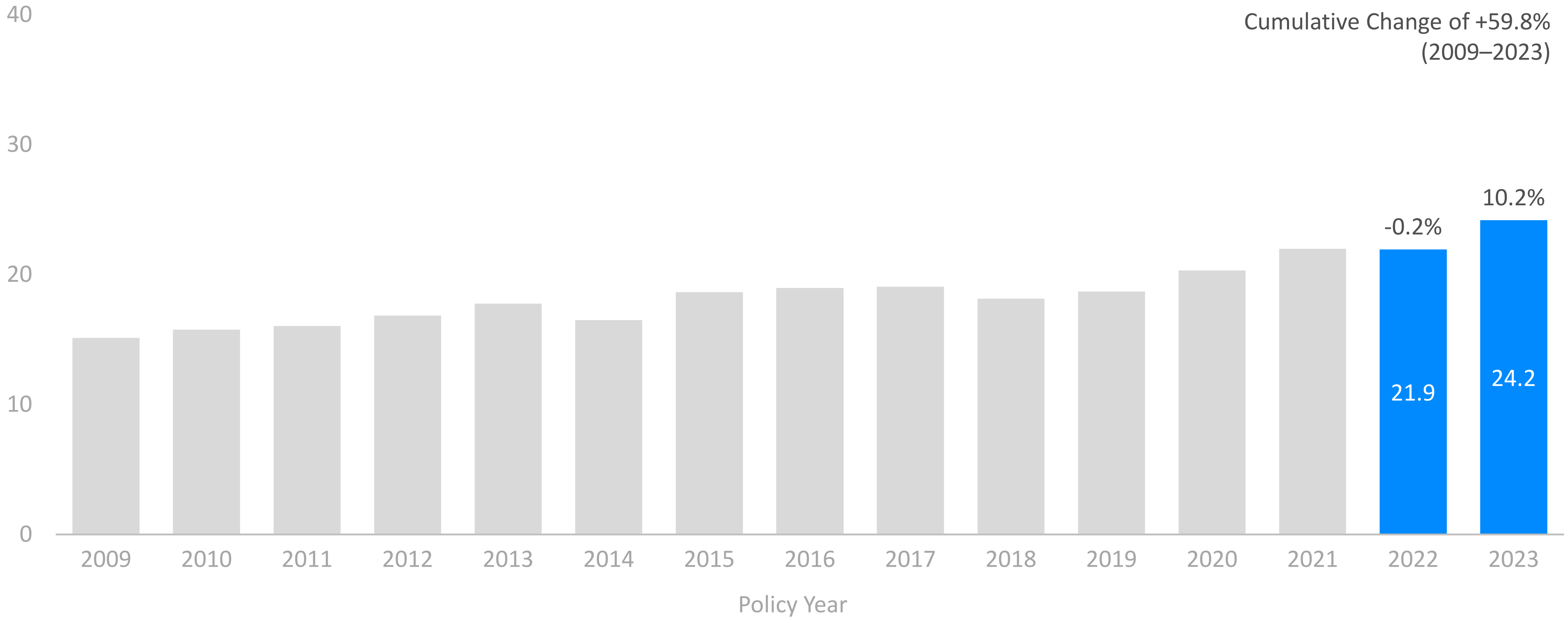
Percent Change in Lost-Time Claims, per $ Million of On-Leveled Premium



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

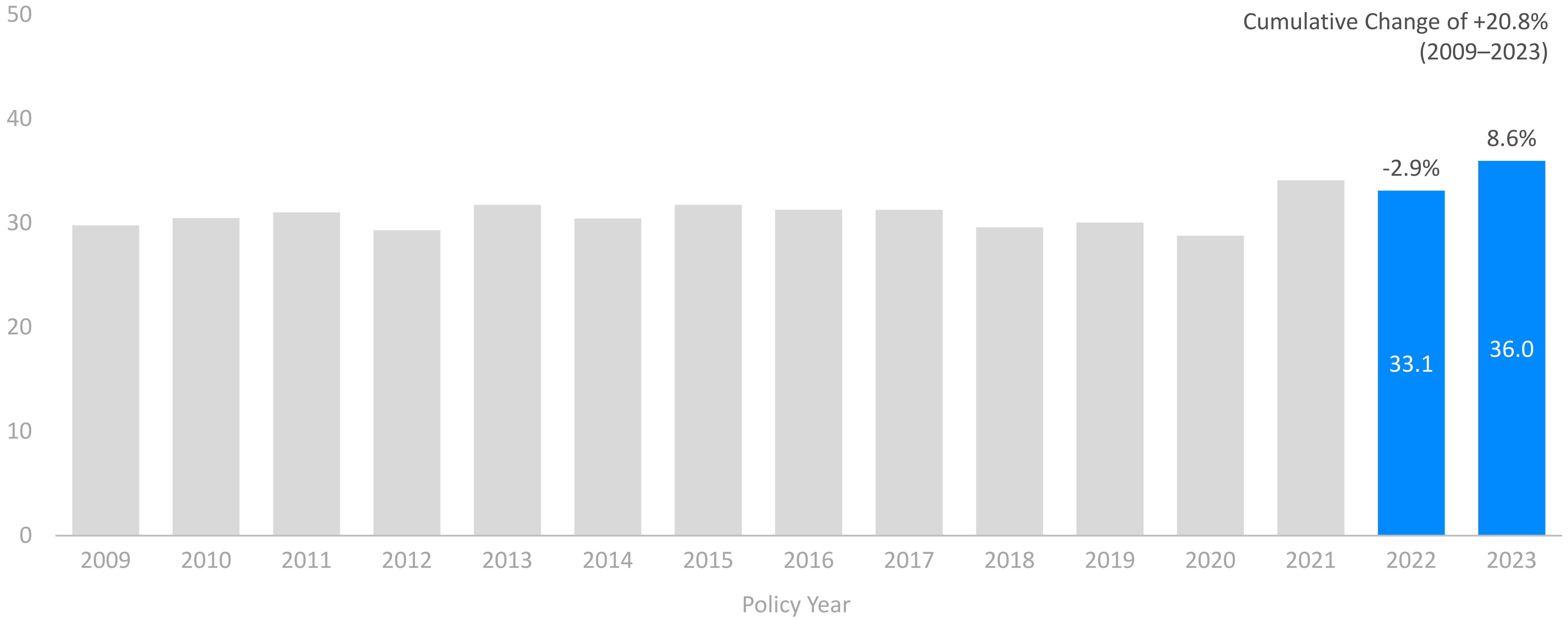
Lost-Time Claim Severity in $ Thousands



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

Idaho Average Medical Claim Severity

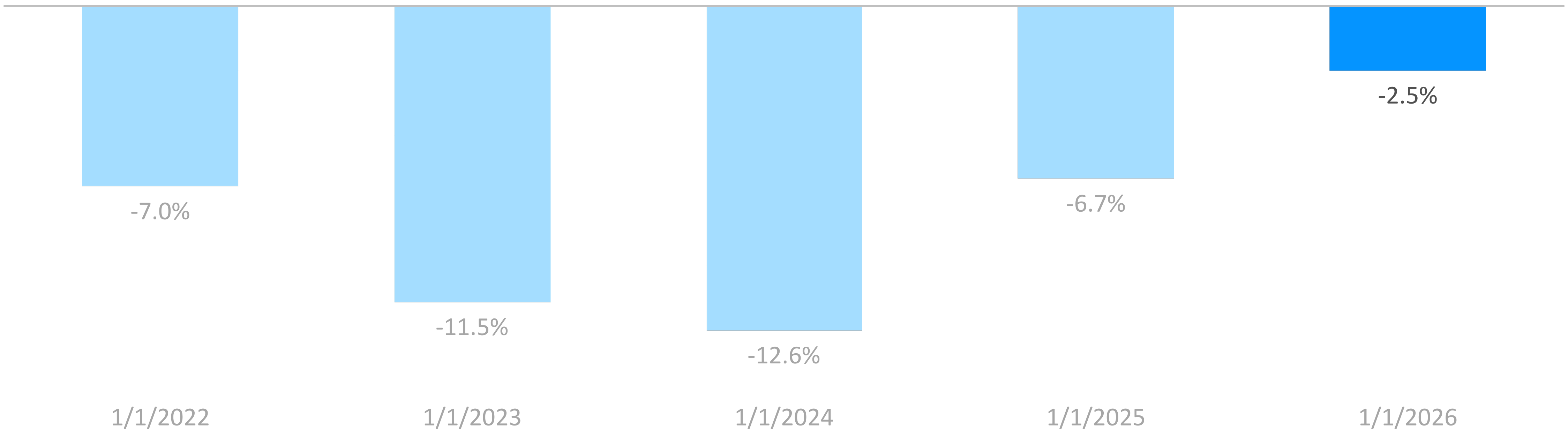
Lost-Time Claim Severity in $ Thousands



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

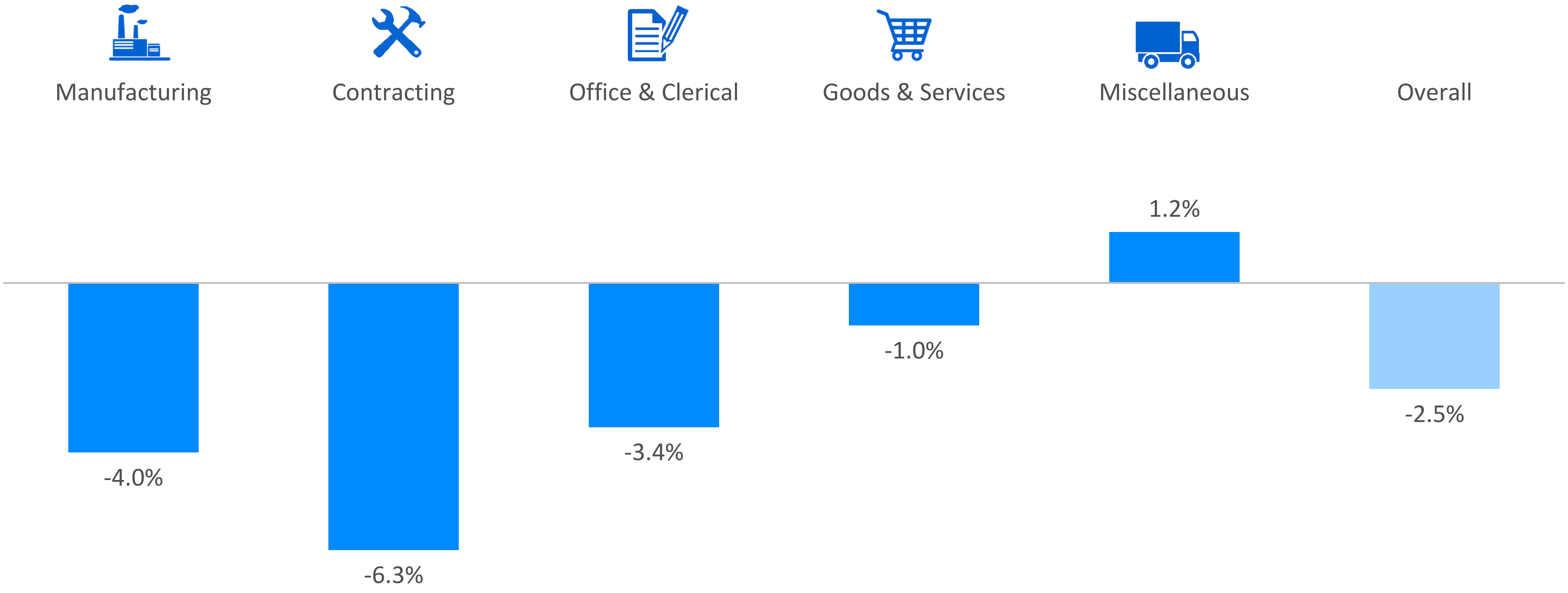


Approved Idaho January 1, 2026, Rate Filing

Change in Experience:	–3.2%
Change in Trend:	–0.8%
Change in Benefits:	+0.5%
Change in All Other:	+1.0%
Overall Rate Level Change:	–2.5%

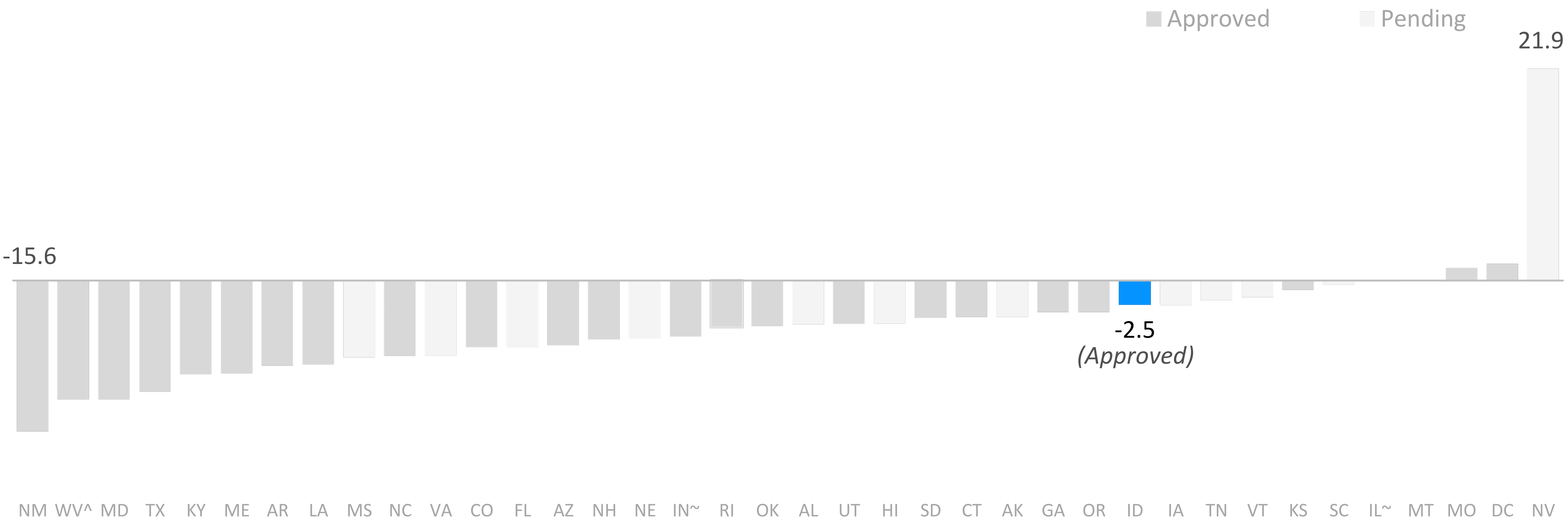
Approved Idaho January 1, 2026, Rate Filing

Average Changes by Industry Group



Current NCCI Voluntary Market Loss Cost/Rate Level Changes

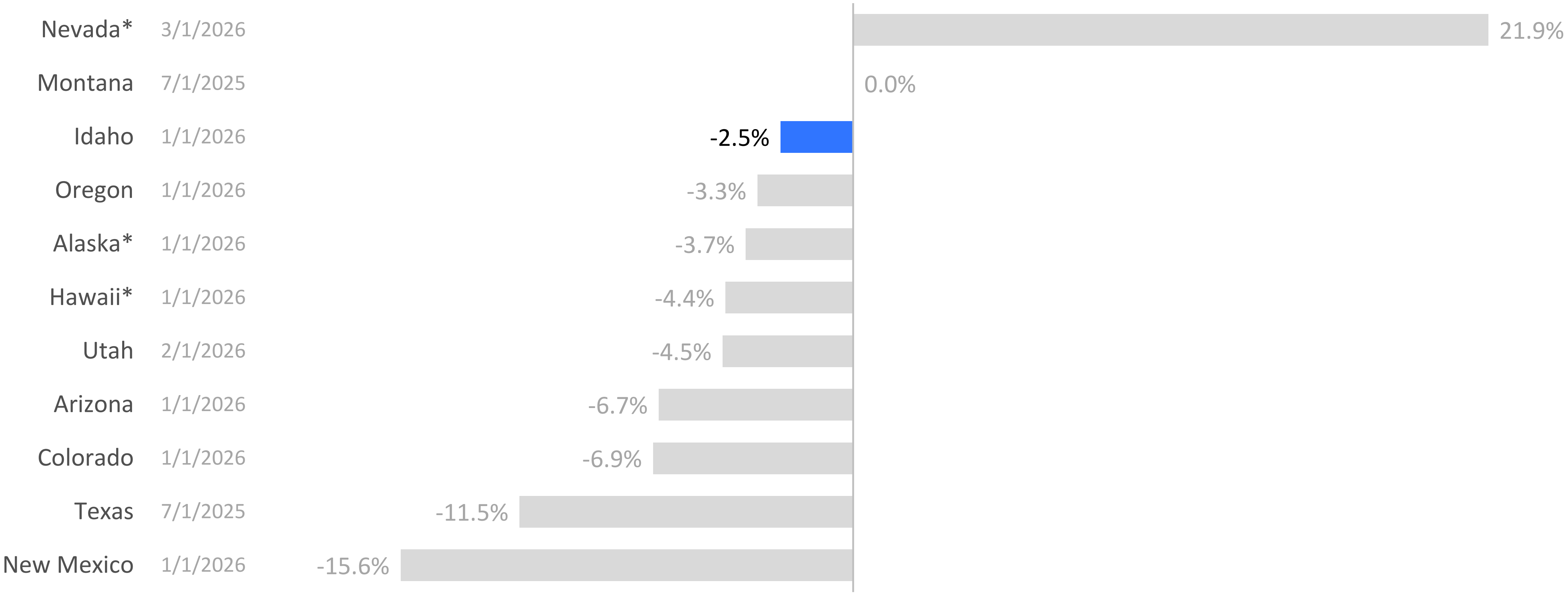
Excludes Law-Only Filings



^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 –6.1% and –1.2%, respectively.
Reflects the most recent experience filing in each jurisdiction as of 11/3/2025.
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

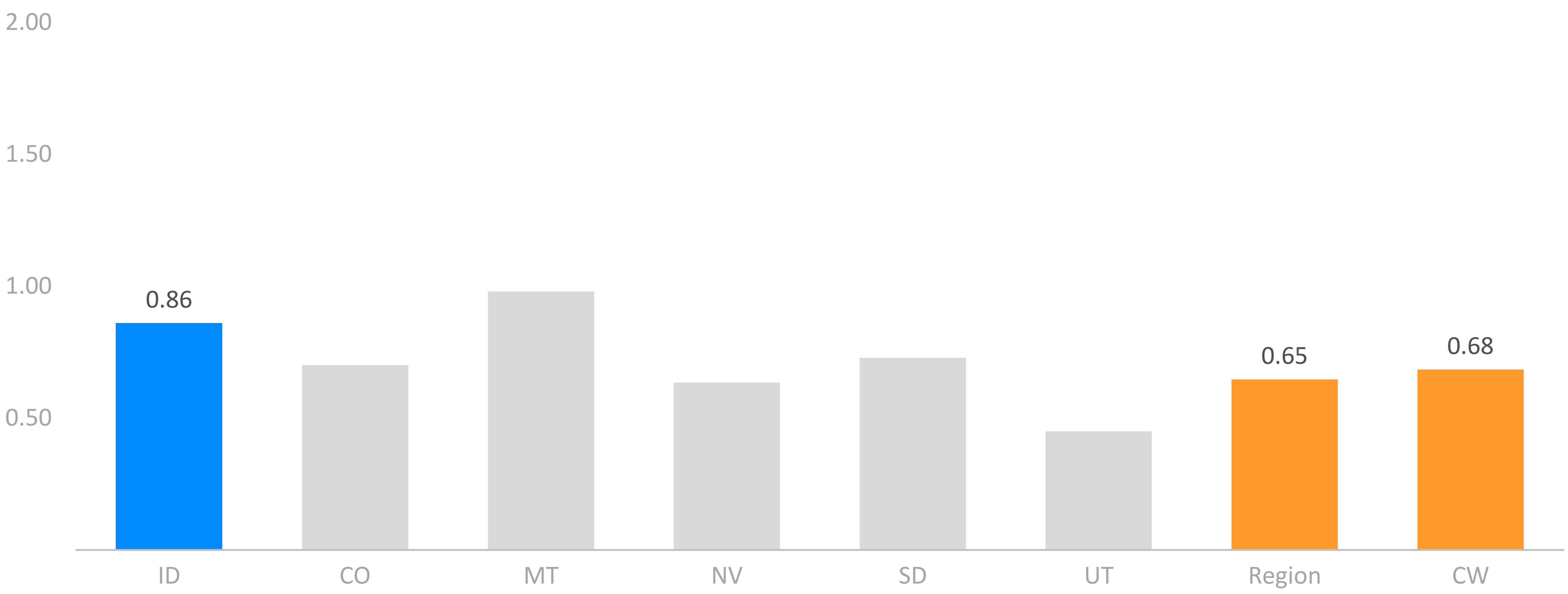
Western States



*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

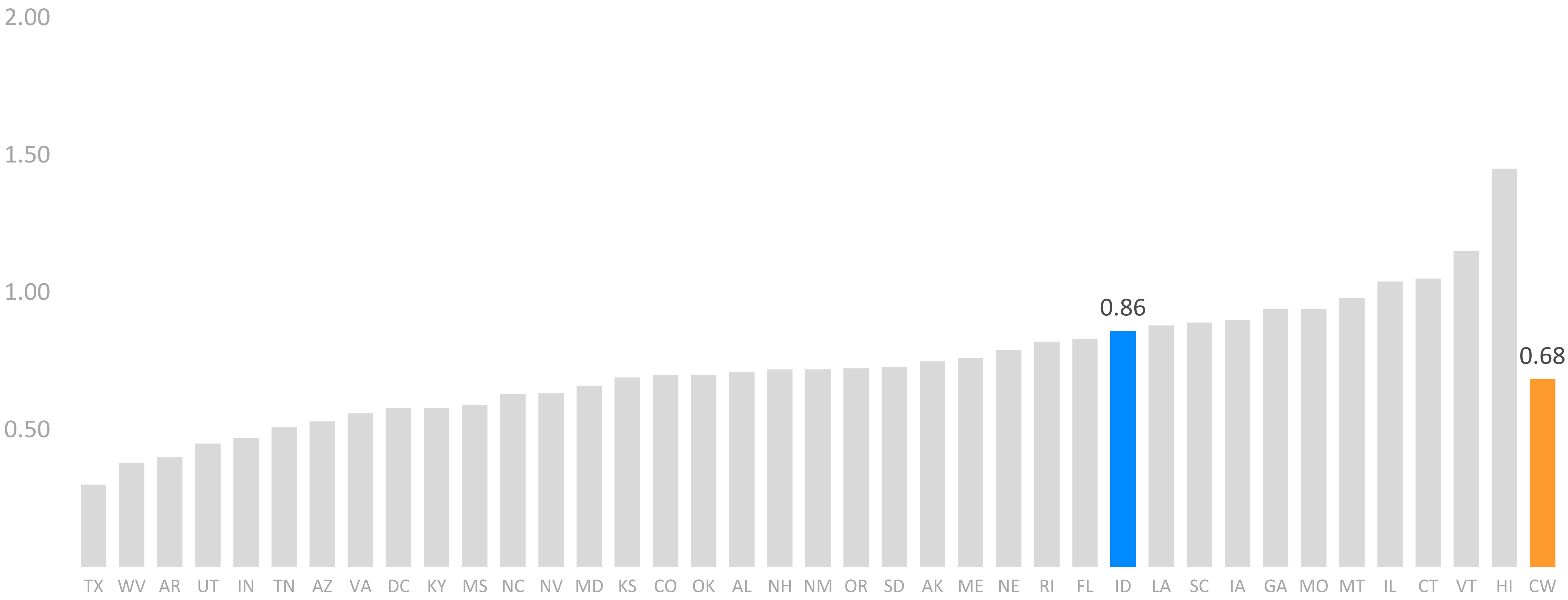
Using Idaho Payroll Distribution



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

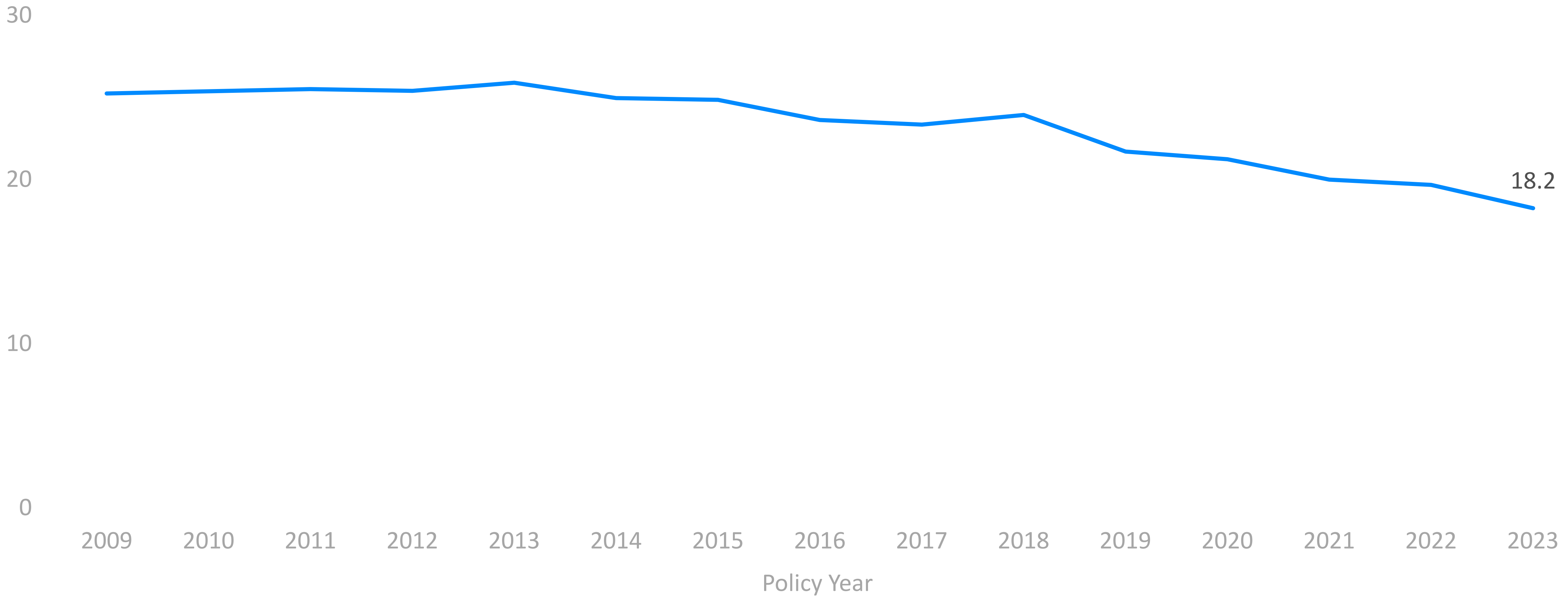
Using Idaho Payroll Distribution



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

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.

The Latest Trends in Medical Equipment Cost Share

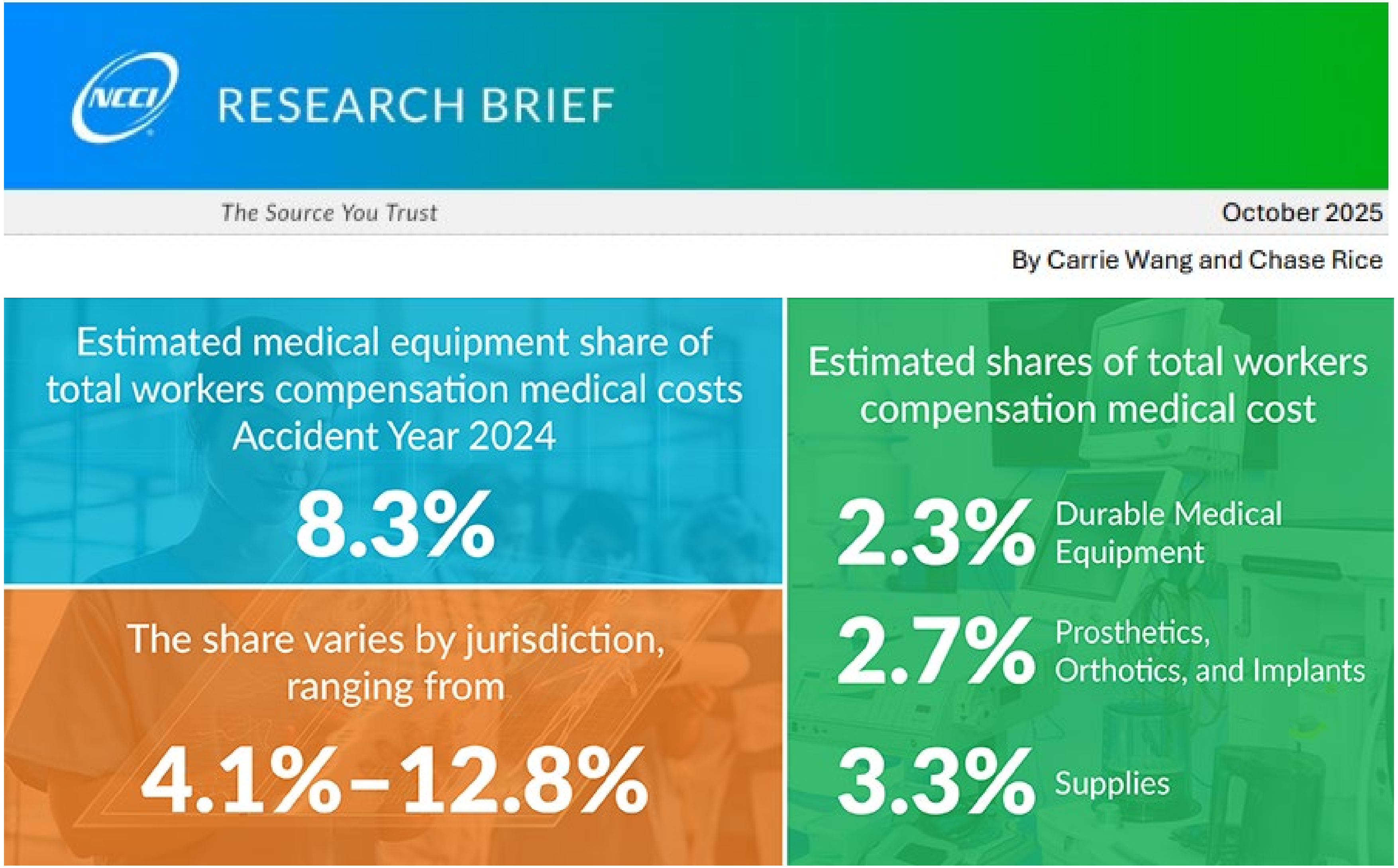


Figure 1: Projected Medical Equipment Cost of Total Medical Costs with 90% Confidence Interval

By Jurisdiction

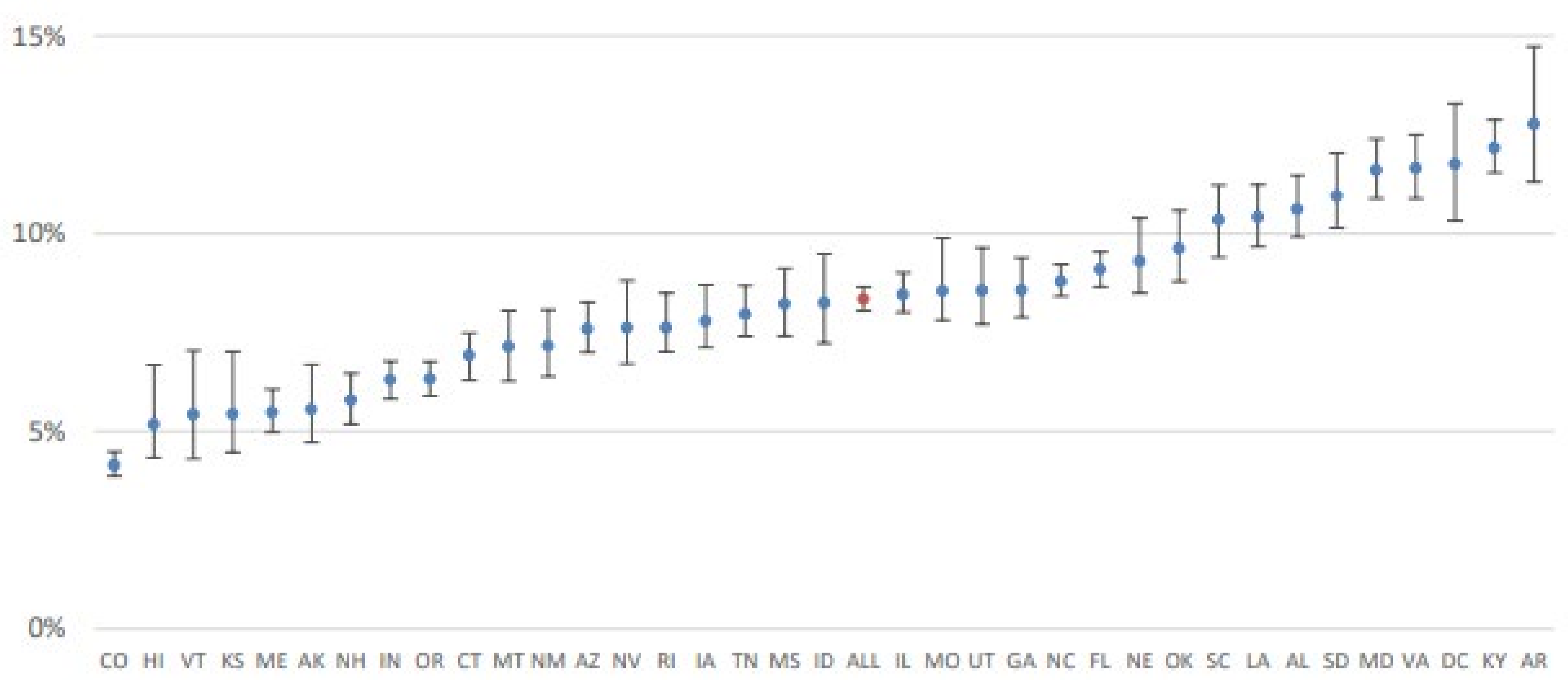


Figure 7: Top DME Codes' Share of Medical Equipment Cost

By Service Year

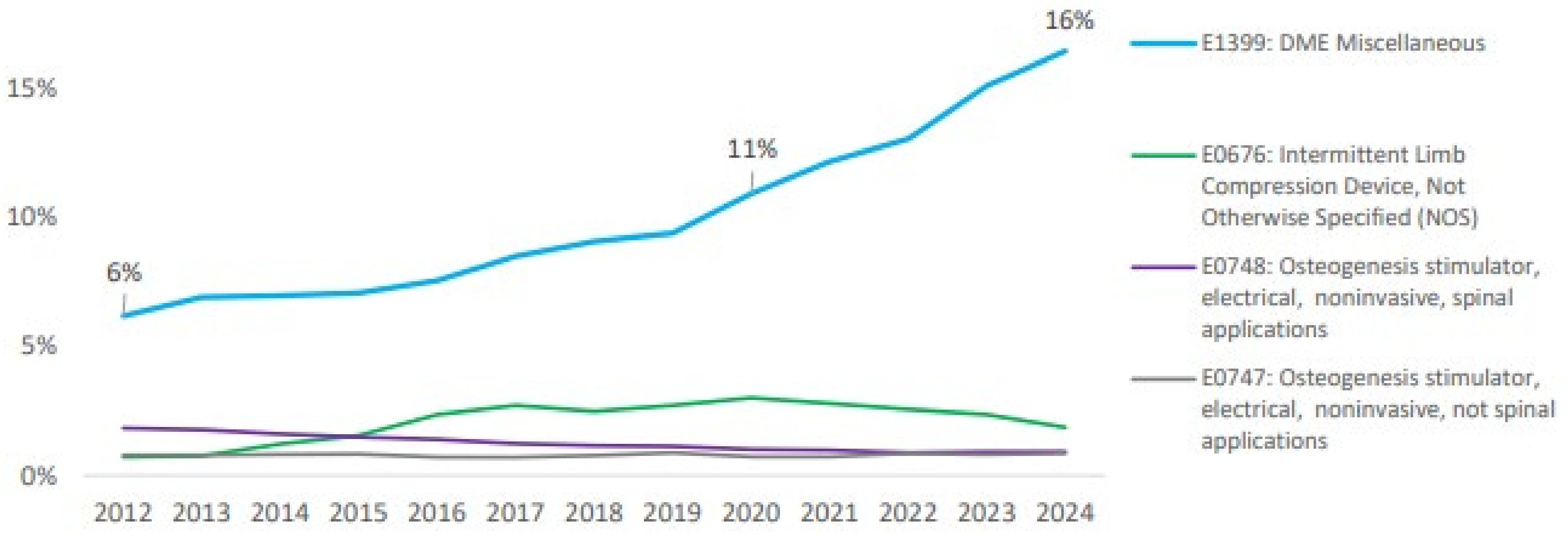
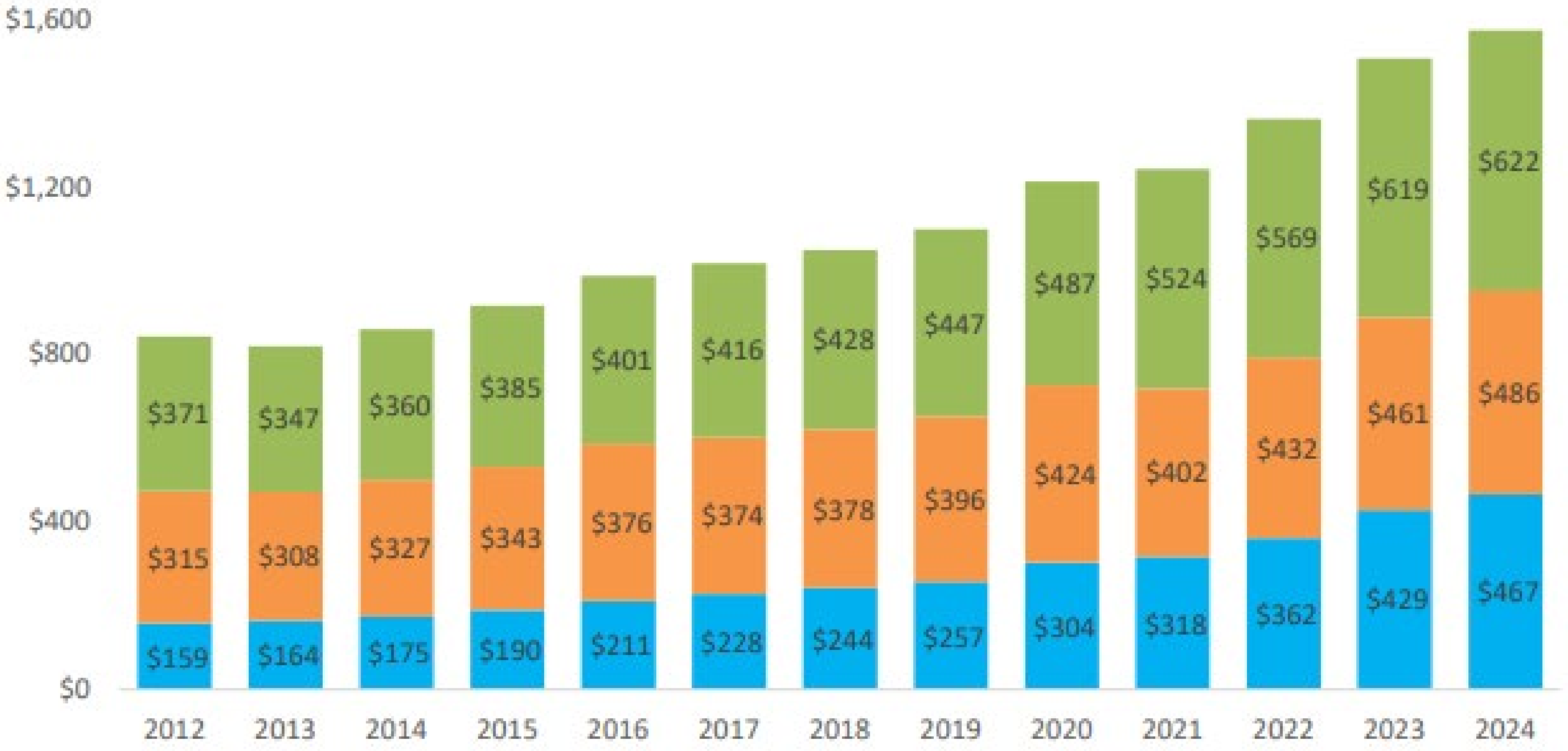


Figure 10: Average DME, POI, and Supplies Cost per Medical Equipment Claim

By Service Year



Remote Work and Workers Compensation Frequency

NCCI RESEARCH BRIEF

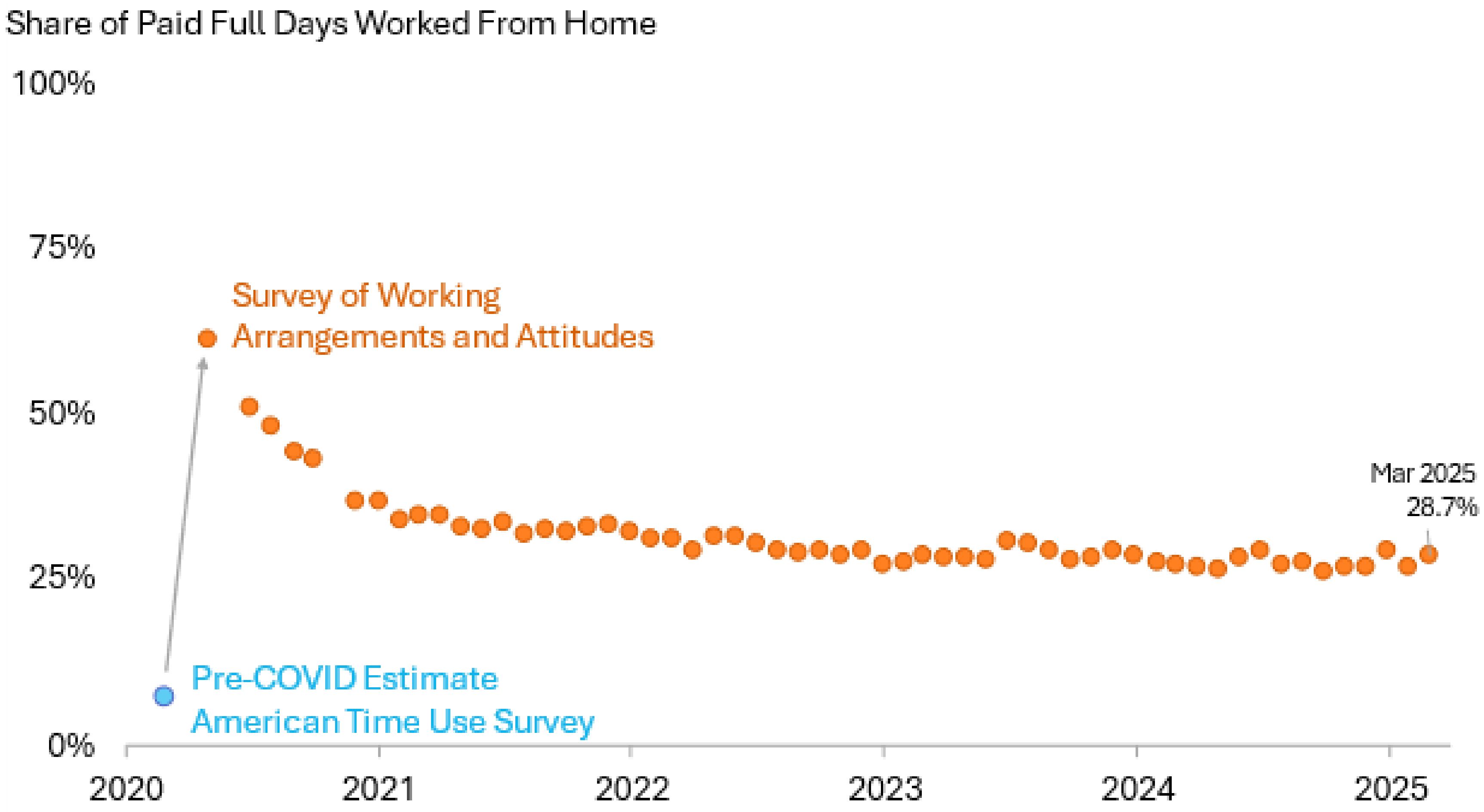
The Source You Trust | October 2025

KEY FINDINGS

By Patrick Coate, Valeria Lara, and David Colón

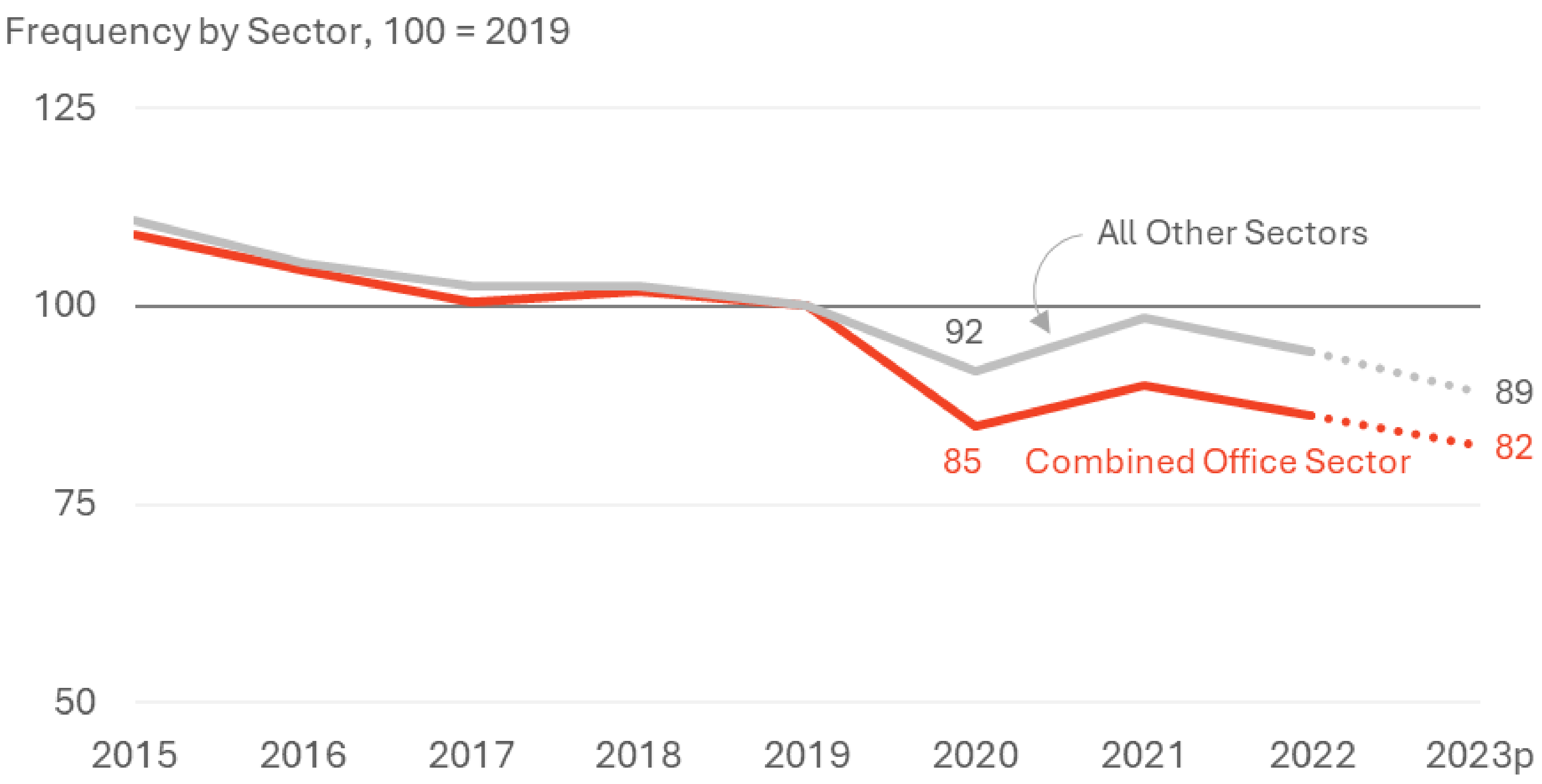
- Remote work has created a major and durable shift in the US work environment since the onset of the COVID-19 pandemic, primarily in office and clerical work. Currently, about 20–30% of US workers work remotely.
- We estimate that about half of all workers in either an office-based business or a clerical class code have remote-friendly jobs. The share rises to about three-fourths for workers who fall into both categories. Very few workers who fall outside both of these groups have remote-friendly jobs.
- These two categories of workers account for over half of all workers compensation payroll but only 11% of workers compensation premium.
- Remote-friendly work is associated with significant frequency declines in the last five years. The impact of remote work on overall workers compensation frequency is small because such workers represent a small share of overall premium.
- The prevalence of remote work has been mostly stable since the end of 2021, with a relatively small amount of net return to office since then. However, it is not yet clear whether the workers compensation system has fully adjusted to the potential impacts of remote work.
- Complete report available here: [Remote Work and Workers Compensation Frequency]

Exhibit 1: Work From Home Has Stabilized Post Pandemic



Source: Barrero, Jose Maria, Nicholas Bloom, and Steven J. Davis, 2021. "Why working from home will stick," National Bureau of Economic Research Working Paper 28731

Exhibit 5: Combined Office Sector Frequency Fell More Than It Did in Other Sectors



2023p: values for 2023 are preliminary

The Source You Trust

THANK YOU!

Todd Johnson, CPCU, WCP®
Senior State Relations Executive
External and Government Affairs

todd_johnson@ncci.com
971-288-6876