Part 2 Proposed Values

- Proposed Voluntary Rates for Inclusion in the Basic Manual
- Proposed Values for Inclusion in the Experience Rating Plan Manual
- Proposed Values for Inclusion in the Retrospective Rating Plan Manual

Please note the following in connection with this filing:

- The proposed rates and expected loss rates (ELRs) are calculated to three decimal places.

IDAHO

Voluntary Rate Filing – January 1, 2026

Proposed Voluntary Rates for Inclusion in the Basic Manual

The following pages include proposed:

- Table of payroll-weighted class codes
- Voluntary market rates and minimum premiums by class code, along with associated footnotes
- Miscellaneous values, such as:
  - Catastrophe and Terrorism provisions
  - Expense Constant and Minimum Premium parameters
  - Maximum and minimum weekly payroll applicable for select class codes
  - Premium determination for Partners and Sole Proprietors
  - United States Longshore and Harbor Workers' Compensation Coverage Percentage

IDAHO

Voluntary Rate Filing – January 1, 2026

Table of Payroll-Weighted Class Codes

This exhibit is included to display combined experience for indicated groupings of classes in the determination of rates.

Rates for these groups are calculated by payroll-weighting the indicated rates of the class codes using the latest policy period of payroll included in this filing. If swing limits are applied to a class code's rate, preventing it from achieving the payroll-weighted rate, it is noted in the table below with an “Upper” or “Lower” to indicate which limit was applied because of payroll-weighting.

The class codes below also have a footnote indicating a non-standard calculation in the Individual Classification Exhibit that accompanies this filing.

Class Code	Swing Limit Applied
7710	-
7711	-

Effective January 1, 2026

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005	2.369	337	2065	1.473	247	2835	2.025	303	3373	3.032	400	4207	1.790	279
0008	2.583	358	2070	2.687	369	2836	2.243	324	3383	1.450	245	4239	1.857	286
0016	5.124	400	2081	2.748	375	2841	2.653	365	3385	0.860	186	4240	2.001	300
0034	3.195	400	2089	4.164	400	2881	1.977	298	3400	2.534	353	4243	1.688	269
0035	2.130	313	2095	2.873	387	2883	2.489	349	3507	2.346	335	4244	2.426	343
0036	3.830	400	2105	3.388	400	2915	2.186	319	3515	1.366	237	4250	1.533	253
0037	4.939	400	2110	2.406	341	2916	4.459	400	3548	1.065	207	4251	2.315	332
0042	4.215	400	2111	1.993	299	2923	1.455	246	3559	1.504	250	4263	3.484	400
0050	4.253	400	2112	2.818	382	2960	4.712	400	3574	0.783	178	4273	2.340	334
0059	–	–	2114	1.818	282	3004	1.050	205	3581	0.834	183	4279	2.529	353
0065	–	–	2121	1.103	210	3018	2.139	314	3612	1.604	260	4283	1.421	242
0066	–	–	2130	1.538	254	3022	2.677	368	3620	2.627	363	4299	1.429	243
0067	–	–	2131	1.859	286	3027	1.807	281	3629	1.191	219	4304	3.800	400
0079	2.634	363	2143	1.603	260	3028	2.510	351	3632	1.705	271	4307	1.267	227
0083	7.824	400	2157	3.080	400	3030	3.299	400	3634	1.270	227	4351	0.671	167
0106	8.098	400	2172	1.403	240	3040	3.534	400	3635	1.394	239	4352	1.176	218
0113	4.282	400	2174	2.539	354	3041	2.887	389	3638	1.301	230	4361	0.774	177
0124	3.434	400	2211	5.807	400	3042	2.636	364	3642	1.055	206	4410	2.183	318
0170	1.736	274	2220	3.639	400	3064	2.641	364	3643	1.731	273	4420	2.479	348
0251	3.571	400	2286	–	–	3076	2.210	321	3647	3.084	400	4431	0.987	199
0401	8.607	A	2288	3.481	400	3081	4.697	400	3648	0.920	192	4432	1.159	216
0766N	0.419	–	2302	1.585	259	3082	3.320	400	3681	0.321	132	4452	1.818	282
0771N	0.309	–	2305	2.247	325	3085	3.865	400	3685	0.672	167	4459	2.056	306
0908P	134.000	234	2361	1.635	264	3110	3.025	400	3719	0.947	195	4470	1.718	272
0913P	382.000	400	2362	2.035	304	3111	2.016	302	3724	3.148	400	4484	2.205	321
0914P	31.000	131	2380	1.674	267	3113	1.350	235	3726	2.586	359	4493	3.726	400
0917	3.072	400	2388	1.066	207	3114	2.035	304	3803	2.176	318	4511	0.447	145
1005	3.919	400	2402	1.622	262	3118	1.371	237	3807	1.418	242	4557	1.919	292
1164	2.755	376	2413	1.494	249	3119	0.708	171	3808	2.729	373	4558	1.491	249
1165	1.902	290	2416	1.850	285	3122	1.303	230	3821	5.325	400	4568	1.927	293
1320	1.266	227	2417	0.938	194	3126	1.745	275	3822	2.973	397	4581	0.802	180
1322	6.815	400	2501	1.936	294	3131	1.154	215	3824	2.721	372	4583	2.840	384
1430	3.169	400	2503	0.843	184	3132	1.933	293	3826	0.570	157	4611	1.141	214
1438	2.529	353	2570	3.129	400	3145	1.457	246	3827	1.732	273	4635	2.222	322
1452	2.021	302	2585	2.390	339	3146	1.541	254	3830	1.108	211	4653	1.607	261
1463	6.786	400	2586	3.150	400	3169	1.732	273	3851	1.807	281	4665	6.374	400
1472	2.515	352	2587	2.263	326	3179	1.359	236	3865	2.712	371	4683	3.173	400
1624	2.721	372	2589	1.719	272	3180	1.674	267	3881	2.505	351	4686	1.925	293
1642	2.494	349	2600	3.118	400	3188	1.692	269	4000	3.385	400	4692	0.437	144
1654	3.507	400	2623	4.226	400	3220	1.317	232	4021	2.870	387	4693	0.787	179
1699	2.231	323	2651	1.225	223	3224	2.544	354	4024	2.805	381	4703	1.202	220
1701	2.332	333	2660	1.439	244	3227	2.035	304	4034	4.579	400	4717	1.721	272
1710	2.372	337	2670	–	–	3240	–	–	4036	1.658	266	4720	1.654	265
1747	2.218	322	2683	–	–	3241	2.503	350	4038	2.489	349	4740	0.661	166
1748	3.784	400	2688	1.659	266	3255	2.076	308	4062	2.309	331	4741	3.691	400
1803	4.031	400	2702	12.264	400	3257	2.453	345	4101	2.312	331	4751	2.004	300
1924	2.123	312	2710	5.078	400	3270	1.709	271	4109	0.381	138	4766N	3.069	400
1925	2.278	328	2714	3.425	400	3300	2.905	391	4110	0.567	157	4771N	1.753	306
2002	2.990	399	2731	3.524	400	3303	2.194	319	4111	1.607	261	4777	2.931	393
2003	2.682	368	2735	3.553	400	3307	1.982	298	4114	1.991	299	4825	0.715	172
2014	3.341	400	2759	4.782	400	3315	2.254	325	4130	2.649	365	4828	1.408	241
2016	2.455	346	2790	1.552	255	3334	1.763	276	4131	4.556	400	4829	0.881	188
2021	3.950	400	2797	3.276	400	3336	1.936	294	4133	2.283	328	4902	1.643	264
2039	2.153	315	2799	6.356	400	3365	3.421	400	4149	0.630	163	4923	1.035	204
2041	1.961	296	2802	3.579	400	3372	2.160	316	4206	2.012	301	5020	3.418	400

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

Refer to the Classification codes section of the ***Basic Manual*** for any state-specific classification phraseology.

* Refer to the Footnotes Page for additional information on this class code.

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
5022	5.557	400	6235	4.279	400	7370	4.569	400	8106	3.887	400	8820	0.112	111
5037	6.084	400	6236	3.824	400	7380	3.673	400	8107	1.836	284	8824	2.582	358
5040	6.160	400	6237	1.164	216	7382	3.668	400	8111	1.714	271	8826	1.603	260
5057	2.703	370	6251	4.026	400	7390	3.752	400	8116	1.717	272	8831	1.167	217
5059	13.576	400	6252	2.239	324	7394M	4.704	400	8203	5.469	400	8832	0.285	129
5102	5.474	400	6306	3.924	400	7395M	5.227	400	8204	3.204	400	8833	0.807	181
5146	3.621	400	6319	2.809	381	7398M	8.363	400	8209	4.101	400	8835	1.934	293
5160	1.728	273	6325	2.607	361	7402	0.103	110	8215	3.324	400	8842	1.797	280
5183	2.387	339	6400	2.997	400	7403	2.399	340	8227	2.951	395	8855	0.097	110
5188	2.986	399	6503	1.664	266	7405N	0.841	229	8232	3.306	400	8856	0.383	138
5190	1.919	292	6504	2.478	348	7420	4.359	400	8233	3.087	400	8864	1.190	219
5191	0.682	168	6702M*	2.946	395	7421	0.442	144	8235	5.115	400	8868	0.536	154
5192	2.453	345	6703M*	5.238	400	7422	1.045	205	8263	5.034	400	8869	0.922	192
5213	3.740	400	6704M*	3.274	400	7425	1.220	222	8264	6.544	400	8871	0.036	104
5215	4.372	400	6801F	4.520	400	7431N	0.661	202	8265	4.840	400	8901	0.131	113
5221	3.133	400	6811	4.146	400	7445N	0.453	–	8279	8.387	400	9012	0.610	161
5222	5.874	400	6824F	4.886	400	7453N	0.356	–	8288	4.744	400	9014	2.311	331
5223	2.710	371	6826F	2.504	350	7502	1.533	253	8291	2.761	376	9015	2.622	362
5348	3.033	400	6834	2.206	321	7515	0.645	165	8292	2.785	379	9016	1.787	279
5402	4.575	400	6836	2.725	373	7520	2.196	320	8293	5.109	400	9019	2.396	340
5403	4.995	400	6843F	5.492	400	7538	1.940	294	8304	3.943	400	9033	1.742	274
5437	3.583	400	6845F	5.370	400	7539	1.131	213	8350	4.349	400	9040	2.778	378
5443	2.395	340	6854	3.525	400	7540	2.202	320	8380	1.705	271	9052	1.660	266
5445	4.246	400	6872F	6.034	400	7580	1.870	287	8381	1.699	270	9058	1.280	228
5462	4.908	400	6874F	6.066	400	7590	3.708	400	8385	2.016	302	9060	1.218	222
5472	4.181	400	6882	2.383	338	7600	2.580	358	8392	1.718	272	9061	1.395	240
5473	5.749	400	6884	4.505	400	7605	1.602	260	8393	1.347	235	9063	0.751	175
5474	5.352	400	7016M	2.842	384	7610	0.484	148	8500	4.294	400	9077F	4.520	400
5478	2.736	374	7024M	3.158	400	7705	4.027	400	8601	0.221	122	9078	4.756	400
5479	4.026	400	7038M	4.137	400	7710	4.115	400	8602	1.168	217	9082	1.196	220
5480	4.419	400	7046M	7.301	400	7711	4.115	400	8603	0.065	107	9083	0.944	194
5491	2.225	323	7047M	5.053	400	7720	3.335	400	8606	1.260	226	9084	1.284	228
5506	3.959	400	7050M	7.355	400	7855	2.425	343	8709F	1.680	268	9088a	a	a
5507	3.323	400	7090M	4.597	400	8001	2.031	303	8719	1.356	236	9089	0.872	187
5535	6.018	400	7098M	8.112	400	8002	1.868	287	8720	0.955	196	9093	1.003	200
5537	2.765	377	7099M	12.979	400	8006	1.393	239	8721	0.254	125	9101	4.419	400
5551	11.303	400	7133	2.098	310	8008	0.946	195	8723	0.076	108	9102	2.475	348
5606	0.665	167	7151M	2.549	355	8010	1.441	244	8725	2.128	313	9154	1.170	217
5610	3.109	400	7152M	4.532	400	8013	0.244	124	8726F	0.972	197	9156	2.192	319
5645	8.152	400	7153M	2.832	383	8015	0.718	172	8734M	0.297	130	9170	8.816	400
5703	19.801	400	7219	5.297	400	8017	1.024	202	8737M	0.267	127	9178	3.989	400
5705	10.732	400	7222	5.562	400	8018	2.378	338	8738M	0.475	148	9179	9.916	400
5951	0.600	160	7225	7.060	400	8021	2.556	356	8742	0.220	122	9180	4.227	400
6003	5.542	400	7230	5.718	400	8031	1.583	258	8745	3.098	400	9182	1.572	257
6005	3.010	400	7231	5.716	400	8032	1.519	252	8748	0.347	135	9186	7.441	400
6018	2.284	328	7232	6.769	400	8033	1.592	259	8755	0.254	125	9220	3.990	400
6045	3.138	400	7309F	6.034	400	8037	1.565	257	8799	0.504	150	9402	3.375	400
6204	5.925	400	7313F	2.658	366	8039	1.332	233	8800	1.714	271	9403	5.055	400
6206	2.184	318	7317F	4.068	400	8044	1.724	272	8803	0.037	104	9410	1.283	228
6213	1.539	254	7327F	7.680	400	8046	1.943	294	8805M	0.158	116	9501	2.748	375
6214	1.143	214	7333M	2.507	351	8047	0.771	177	8810	0.117	112	9505	2.228	323
6216	3.430	400	7335M	2.786	379	8058	1.890	289	8811	0.087	109	9516	2.070	307
6217	3.688	400	7337M	4.458	400	8072	0.588	159	8814M	0.142	114	9519	3.322	400
6229	3.271	400	7350F	5.180	400	8102	2.098	310	8815M	0.253	125	9521	2.277	328
6233	1.416	242	7360	3.688	400	8103	2.571	357	8818	2.583	358	9522	2.515	352

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* Refer to the Footnotes Page for additional information on this class code.

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
9534	4.440	400												
9554	6.171	400												
9586	0.425	143												
9600	1.726	273												
9620	1.627	263												

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

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* Refer to the Footnotes Page for additional information on this class code.

FOOTNOTES

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 2.160 and elr x 2.110.

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.

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

MISCELLANEOUS VALUES

An Assigned Risk Surcharge of 45% 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………………………………………………………………… $83,700
Leased or rented vehicle………………………………………………………………… $55,800

Catastrophe (other than Certified Acts of Terrorism) (Assigned Risk)……………………………… 0.010
Catastrophe (other than Certified Acts of Terrorism) (Voluntary)……………………............................. 0.010

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	1.181
Tax Multiplier	1.038

Loss Development Factors	
1st Adjustment	0.16
2nd Adjustment	0.10
3rd Adjustment	0.08
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" $4,300

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) …………… $27,900

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.