

**IDAHO WORKERS COMPENSATION RATES**

EFFECTIVE JAN 1, 2026

*Rates applied per \$100 of payroll*

CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE	CLASS CODE	NCCI RATE
0005	2.369	1710	2.372	2416	1.850	3041	2.887	3400	2.534
0008	2.583	1747	2.218	2417	0.938	3042	2.636	3507	2.346
0016	5.124	1748	3.784	2501	1.936	3064	2.641	3515	1.366
0034	3.195	1803	4.031	2503	0.843	3076	2.210	3548	1.065
0035	2.130	1924	2.123	2570	3.129	3081	4.697	3559	1.504
0036	3.830	1925	2.278	2585	2.390	3082	3.320	3574	0.783
0037	4.939	2002	2.990	2586	3.150	3085	3.865	3581	0.834
0042	4.215	2003	2.682	2587	2.263	3110	3.025	3612	1.604
0050	4.253	2014	3.341	2589	1.719	3111	2.016	3620	2.627
0059	–	2016	2.455	2600	3.118	3113	1.350	3629	1.191
0065	–	2021	3.950	2623	4.226	3114	2.035	3632	1.705
0066	–	2039	2.153	2651	1.225	3118	1.371	3634	1.270
0067	–	2041	1.961	2660	1.439	3119	0.708	3635	1.394
0079	2.634	2065	1.473	2670	–	3122	1.303	3638	1.301
0083	7.824	2070	2.687	2683	–	3126	1.745	3642	1.055
0106	8.098	2081	2.748	2688	1.659	3131	1.154	3643	1.731
0113	4.282	2089	4.164	2702	12.264	3132	1.933	3647	3.084
0124	3.434	2095	2.873	2710	5.078	3145	1.457	3648	0.920
0170	1.736	2105	3.388	2714	3.425	3146	1.541	3681	0.321
0251	3.571	2110	2.406	2731	3.524	3169	1.732	3685	0.672
0401	8.607	2111	1.993	2735	3.553	3179	1.359	3719	0.947
0766 N	0.419	2112	2.818	2759	4.782	3180	1.674	3724	3.148
0771 N	0.309	2114	1.818	2790	1.552	3188	1.692	3726	2.586
0908 P	134.000	2121	1.103	2797	3.276	3220	1.317	3803	2.176
0913 P	382.000	2130	1.538	2799	6.356	3224	2.544	3807	1.418
0914 P	31.000	2131	1.859	2802	3.579	3227	2.035	3808	2.729
0917	3.072	2143	1.603	2835	2.025	3240	–	3821	5.325
1005	3.919	2157	3.080	2836	2.243	3241	2.503	3822	2.973
1164	2.755	2172	1.403	2841	2.653	3255	2.076	3824	2.721
1165	1.902	2174	2.539	2881	1.977	3257	2.453	3826	0.570
1320	1.266	2211	5.807	2883	2.489	3270	1.709	3827	1.732
1322	6.815	2220	3.639	2915	2.186	3300	2.905	3830	1.108
1430	3.169	2286	–	2916	4.459	3303	2.194	3851	1.807
1438	2.529	2288	3.481	2923	1.455	3307	1.982	3865	2.712
1452	2.021	2302	1.585	2960	4.712	3315	2.254	3881	2.505
1463	6.786	2305	2.247	3004	1.050	3334	1.763	4000	3.385
1472	2.515	2361	1.635	3018	2.139	3336	1.936	4021	2.870
1624	2.721	2362	2.035	3022	2.677	3365	3.421	4024	2.805
1642	2.494	2380	1.674	3027	1.807	3372	2.160	4034	4.579
1654	3.507	2388	1.066	3028	2.510	3373	3.032	4036	1.658
1699	2.231	2402	1.622	3030	3.299	3383	1.450	4038	2.489
1701	2.332	2413	1.494	3040	3.534	3385	0.860	4062	2.309

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4101	2.312	4611	1.141	5402	4.575	6319	2.809	7317 F	4.068
4109	0.381	4635	2.222	5403	4.995	6325	2.607	7327 F	7.680
4110	0.567	4653	1.607	5437	3.583	6400	2.997	7333 M	2.507
4111	1.607	4665	6.374	5443	2.395	6503	1.664	7335 M	2.786
4114	1.991	4683	3.173	5445	4.246	6504	2.478	7337 M	4.458
4130	2.649	4686	1.925	5462	4.908	6702 M*	2.946	7350 F	5.180
4131	4.556	4692	0.437	5472	4.181	6703 M*	5.238	7360	3.688
4133	2.283	4693	0.787	5473	5.749	6704 M*	3.274	7370	4.569
4149	0.630	4703	1.202	5474	5.352	6801 F	4.520	7380	3.673
4206	2.012	4717	1.721	5478	2.736	6811	4.146	7382	3.668
4207	1.790	4720	1.654	5479	4.026	6824 F	4.886	7390	3.752
4239	1.857	4740	0.661	5480	4.419	6826 F	2.504	7394 M	4.704
4240	2.001	4741	3.691	5491	2.225	6834	2.206	7395 M	5.227
4243	1.688	4751	2.004	5506	3.959	6836	2.725	7398 M	8.363
4244	2.426	4766 N	3.069	5507	3.323	6843 F	5.492	7402	0.103
4250	1.533	4771 N	1.753	5535	6.018	6845 F	5.370	7403	2.399
4251	2.315	4777	2.931	5537	2.765	6854	3.525	7405 N	0.841
4263	3.484	4825	0.715	5551	11.303	6872 F	6.034	7420	4.359
4273	2.340	4828	1.408	5606	0.665	6874 F	6.066	7421	0.442
4279	2.529	4829	0.881	5610	3.109	6882	2.383	7422	1.045
4283	1.421	4902	1.643	5645	8.152	6884	4.505	7425	1.220
4299	1.429	4923	1.035	5703	19.801	7016 M	2.842	7431 N	0.661
4304	3.800	5020	3.418	5705	10.732	7024 M	3.158	7445 N	0.453
4307	1.267	5022	5.557	5951	0.600	7038 M	4.137	7453 N	0.356
4351	0.671	5037	6.084	6003	5.542	7046 M	7.301	7502	1.533
4352	1.176	5040	6.160	6005	3.010	7047 M	5.053	7515	0.645
4361	0.774	5057	2.703	6018	2.284	7050 M	7.355	7520	2.196
4410	2.183	5059	13.576	6045	3.138	7090 M	4.597	7538	1.940
4420	2.479	5102	5.474	6204	5.925	7098 M	8.112	7539	1.131
4431	0.987	5146	3.621	6206	2.184	7099 M	12.979	7540	2.202
4432	1.159	5160	1.728	6213	1.539	7133	2.098	7580	1.870
4452	1.818	5183	2.387	6214	1.143	7151 M	2.549	7590	3.708
4459	2.056	5188	2.986	6216	3.430	7152 M	4.532	7600	2.580
4470	1.718	5190	1.919	6217	3.688	7153 M	2.832	7605	1.602
4484	2.205	5191	0.682	6229	3.271	7219	5.297	7610	0.484
4493	3.726	5192	2.453	6233	1.416	7222	5.562	7705	4.027
4511	0.447	5213	3.740	6235	4.279	7225	7.060	7710	4.115
4557	1.919	5215	4.372	6236	3.824	7230	5.718	7711	4.115
4558	1.491	5221	3.133	6237	1.164	7231	5.716	7720	3.335
4568	1.927	5222	5.874	6251	4.026	7232	6.769	7855	2.425
4581	0.802	5223	2.710	6252	2.239	7309 F	6.034	8001	2.031
4583	2.840	5348	3.033	6306	3.924	7313 F	2.658	8002	1.868

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8006	1.393	8215	3.324	8720	0.955	8835	1.934	9089	0.872
8008	0.946	8227	2.951	8721	0.254	8842	1.797	9093	1.003
8010	1.441	8232	3.306	8723	0.076	8855	0.097	9101	4.419
8013	0.244	8233	3.087	8725	2.128	8856	0.383	9102	2.475
8015	0.718	8235	5.115	8726 F	0.972	8864	1.190	9154	1.170
8017	1.024	8263	5.034	8734 M	0.297	8868	0.536	9156	2.192
8018	2.378	8264	6.544	8737 M	0.267	8869	0.922	9170	8.816
8021	2.556	8265	4.840	8738 M	0.475	8871	0.036	9178	3.989
8031	1.583	8279	8.387	8742	0.220	8901	0.131	9179	9.916
8032	1.519	8288	4.744	8745	3.098	9012	0.610	9180	4.227
8033	1.592	8291	2.761	8748	0.347	9014	2.311	9182	1.572
8037	1.565	8292	2.785	8755	0.254	9015	2.622	9186	7.441
8039	1.332	8293	5.109	8799	0.504	9016	1.787	9220	3.990
8044	1.724	8304	3.943	8800	1.714	9019	2.396	9402	3.375
8046	1.943	8350	4.349	8803	0.037	9033	1.742	9403	5.055
8047	0.771	8380	1.705	8805 M	0.158	9040	2.778	9410	1.283
8058	1.890	8381	1.699	8810	0.117	9052	1.660	9501	2.748
8072	0.588	8385	2.016	8811	0.087	9058	1.280	9505	2.228
8102	2.098	8392	1.718	8814 M	0.142	9060	1.218	9516	2.070
8103	2.571	8393	1.347	8815 M	0.253	9061	1.395	9519	3.322
8106	3.887	8500	4.294	8818	2.583	9063	0.751	9521	2.277
8107	1.836	8601	0.221	8820	0.112	9077 F	4.520	9522	2.515
8111	1.714	8602	1.168	8824	2.582	9078	4.756	9534	4.440
8116	1.717	8603	0.065	8826	1.603	9082	1.196	9554	6.171
8203	5.469	8606	1.260	8831	1.167	9083	0.944	9586	0.425
8204	3.204	8709 F	1.680	8832	0.285	9084	1.284	9600	1.726
8209	4.101	8719	1.356	8833	0.807	9088 a	a	9620	1.627

**FOOTNOTES (2026)**

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- 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](http://www.ncci.com).

**MISCELLANEOUS VALUES (2026)**

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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

<b>Catastrophe (other than Certified Acts of Terrorism) (Assigned Risk)</b> .....	0.010
<b>Catastrophe (other than Certified Acts of Terrorism) (Voluntary)</b> .....	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

**MISCELLANEOUS VALUES (2026)**

**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)..... 0.010  
**Terrorism** (Voluntary) ..... 0.010

**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](http://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)	<u>\$ 328,000.00 (A)</u>
Times Two for Annualized Premium (x2)	<u><u>\$ 656,000.00 (B)</u></u>

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%	\$ -	\$ -
		<u>(B) \$ 656,000.00</u>	\$ 68,818.00
Halved for Semi-Annualization			<u>0.50</u>
Semi-Annual Premium Discount			<u><u>\$ 34,409.00 (C)</u></u>

**COMPUTATION OF PREMIUM TAX DUE**

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

\*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. Must be updated for each year.

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