

State of Idaho
DEPARTMENT OF INSURANCE

BRAD LITTLE
Governor

700 West State Street, 3rd Floor
P.O. Box 83720
Boise, Idaho 83720-0043
Phone 208-334-4250
Fax 208-334-4398
Website: <https://doi.idaho.gov>

DEAN L. CAMERON
Director

Idaho Department of Insurance News Release

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Contact: Julie Robinson, 208-334-4312

Julie.Robinson@doi.idaho.gov



Idaho's workers' compensation rates to drop again in 2026

BOISE, ID (October 10, 2025) – The Idaho Department of Insurance (DOI) has reviewed and accepted a National Council on Compensation Insurance (NCCI) filing that will **reduce** workers' compensation rates by 2.5%, effective January 1, 2026. This marks the ninth straight year of reductions for Idaho employers and continues a long-term trend of lower rates.

NCCI's recommendation reflects multiple factors, including claims volume and utilization, workforce and wage data, as well as recent rule and legislative changes. With DOI's acceptance of the 2.5% reduction, workers' compensation insurers can now either adopt the NCCI rates without modification or propose to the Department's review an adjustment from NCCI's rates.

"This is another significant decrease to workers' compensation rates," said Dean L. Cameron, Director of the Idaho Department of Insurance. "Workers' compensation rates have declined in 10 of the past 11 years—nine consecutively. The 2026 rate reduction highlights our state's ongoing improvements in projected claims costs and the continued drop in claims frequency."

Workers' compensation insurance provides critical protection for both employers and employees. It covers medical expenses and wage replacement for workers injured on the job, while protecting employers from costly litigation.

NCCI annually collects information about the workers' compensation system and submits proposed rates to the Department of Insurance for review and approval. The Department continues working with the NCCI to keep rates low for Idaho businesses and Idahoans.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International

Fire Code. For more information, please visit us at doi.idaho.gov or email us at consumeraffairs@doi.idaho.gov.