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Idaho Department of Insurance News Release

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Idaho's Workers' Compensation Rates to Drop Again in 2027

BOISE, ID (October 15, 2026) – The Idaho Department of Insurance (DOI) has reviewed and accepted a filing from the National Council on Compensation Insurance (NCCI) that will result in an overall average workers' compensation rate decrease of 0.1%, effective January 1, 2027. While modest, the reduction continues Idaho's long-term trend of stable and declining workers' compensation costs for employers.

NCCI's recommendation is based on multiple factors, including claims volume and utilization, workforce and wage data, and recent rule and legislative changes. With DOI's acceptance of the filing, workers' compensation insurers may adopt the NCCI rates or submit proposed adjustments for review by the Department. Although the average rate remained mostly flat, the individual rates may vary based on job type.

"Idaho employers continue to benefit from a strong and stable workers' compensation system," said Dean L. Cameron, Director of the Idaho Department of Insurance. "Workers' compensation rates have declined in 11 of the past 12 years, including 10 consecutive years of reductions. While this year's decrease is smaller than in recent years, it reflects continued improvements in claims frequency and projected claims costs across the state."

Workers' compensation insurance provides important protections for both employers and employees. The coverage helps pay medical expenses and replace lost wages for employees injured on the job, while also protecting employers from potentially 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.