

# 2025 Rates

2023		per Hour Worked for State Fund firms					% Full-time employee		in \$Millions	
Hazard	Risk	Yr ending Dec.'23	Composite Base Rate	Changes	Costs or (Savings)	'25 Base	'25 Standard			
Group	Class	Examples of Businesses within the Class	FTEs	2024	2025	2025	Employee	Employer	Premiums	Premiums
5	<b>ALL CLASSIFICATIONS***</b>		<b>2,227,626</b>	<b>\$ 0.7168</b>	<b>\$ 0.7441</b>	<b>3.8%</b>	<b>\$ 2.97</b>	<b>\$ 53.80</b>	<b>\$ 3,183</b>	<b>\$ 2,407</b>
8	<b>BUILDING CONSTRUCTION AND TRADES</b>		<b>127,307</b>	<b>\$ 2.3795</b>	<b>\$ 2.4508</b>	<b>3%</b>	<b>(\$ 13)</b>	<b>\$ 149</b>	<b>\$ 599</b>	<b>\$ 501</b>
3	0606	<a href="#">Vending Machine Installation, Service and Repair</a>	1,146	\$ 1.2970	\$ 1.3841	7%	\$ 14	\$ 154	\$ 3.0	\$ 2.4
3	0308	<a href="#">Lawn Care Maintenance</a>	8,445	\$ 1.3668	\$ 1.4356	5%	\$ 6	\$ 127	\$ 23.3	\$ 18.4
5	0301	<a href="#">Landscape Construction and Renovation</a>	6,154	\$ 2.0984	\$ 2.1151	1%	(\$ 24)	\$ 57	\$ 25.0	\$ 20.7
6	0607	<a href="#">Appliance Install, Svc, Repair &amp; Store Display Svs Contractor</a>	3,629	\$ 1.7126	\$ 1.7639	3%	\$ 2	\$ 97	\$ 12.3	\$ 10.0
7	0608	<a href="#">Telephone and Electrical Alarm System Installation</a>	4,201	\$ 0.9898	\$ 0.9828	-1%	(\$ 7)	(\$ 7)	\$ 7.9	\$ 5.9
7	0521	<a href="#">Painting: Buildings - Interior Work</a>	6,372	\$ 1.5726	\$ 1.6966	8%	\$ 26	\$ 212	\$ 20.8	\$ 16.8
7	0307	<a href="#">HVAC-R System/Wood stove-Install, Svs, Repair</a>	9,582	\$ 1.7537	\$ 1.8439	5%	(\$ 8)	\$ 181	\$ 33.9	\$ 27.6
7	0502	<a href="#">Floor and Counter Covering Installation</a>	2,131	\$ 1.7898	\$ 1.9277	8%	\$ 26	\$ 239	\$ 7.9	\$ 6.5
7	0513	<a href="#">Interior Finish Carpentry</a>	6,411	\$ 1.9714	\$ 1.9863	1%	(\$ 9)	\$ 37	\$ 24.4	\$ 20.1
7	0514	<a href="#">Garage Door Installation, Service and Repair</a>	904	\$ 2.7802	\$ 2.8923	4%	(\$ 13)	\$ 228	\$ 5.0	\$ 4.2
7	0511	<a href="#">Glass Installation: Buildings</a>	1,908	\$ 2.9010	\$ 3.2397	12%	\$ 15	\$ 636	\$ 11.9	\$ 10.1
7	0510	<a href="#">Wood Frame Building Construction and Alterations</a>	8,814	\$ 4.5996	\$ 4.7435	3%	(\$ 55)	\$ 331	\$ 80.3	\$ 69.6
8	0601	<a href="#">Electrical Wiring: Buildings and Structures</a>	15,483	\$ 1.2117	\$ 1.3296	10%	\$ 5	\$ 222	\$ 39.5	\$ 30.9
8	0512	<a href="#">Insulation Installation and Asbestos Abatement Work</a>	2,499	\$ 2.4814	\$ 2.6440	7%	\$ 13	\$ 299	\$ 12.7	\$ 10.7
8	0516	<a href="#">Building Repair, Remodeling and Carpentry, NOC</a>	12,292	\$ 2.9660	\$ 2.9430	-1%	(\$ 41)	(\$ 3)	\$ 69.5	\$ 58.8
8	0504	<a href="#">Painting: Building and Structures - Exterior Work</a>	2,802	\$ 3.7286	\$ 3.8688	4%	(\$ 24)	\$ 293	\$ 20.8	\$ 17.9
8	0519	<a href="#">Sheet Metal Siding, Gutter and Downspout Installation</a>	1,266	\$ 3.6578	\$ 4.0791	12%	\$ 57	\$ 751	\$ 9.9	\$ 8.5
9	0306	<a href="#">Plumbing</a>	10,196	\$ 1.7176	\$ 1.7561	2%	(\$ 0)	\$ 74	\$ 34.4	\$ 27.8
9	0602	<a href="#">Elevator Installation, Service and Repair</a>	1,085	\$ 1.6345	\$ 1.8020	10%	\$ 12	\$ 310	\$ 3.8	\$ 3.0
9	0603	<a href="#">Machinery Installation, Service and Repair</a>	4,141	\$ 1.8733	\$ 1.9309	3%	(\$ 14)	\$ 125	\$ 15.4	\$ 12.6
9	0518	<a href="#">Non-Wood Frame Building Construction</a>	8,232	\$ 2.6998	\$ 2.6256	-3%	(\$ 31)	(\$ 112)	\$ 41.5	\$ 34.8
9	0517	<a href="#">Factory Built Home Set-up by Contractor/Manufacturer</a>	85	\$ 3.4415	\$ 3.4776	1%	(\$ 27)	\$ 97	\$ 0.6	\$ 0.5
9	0302	<a href="#">Masonry Construction</a>	1,381	\$ 3.9153	\$ 3.7878	-3%	(\$ 69)	(\$ 176)	\$ 10.0	\$ 8.6
9	0303	<a href="#">Plastering, Stuccoing and Lathing: Buildings</a>	310	\$ 3.6316	\$ 3.8560	6%	(\$ 9)	\$ 440	\$ 2.3	\$ 2.0
9	0507	<a href="#">Roof Work - Construction and Repair</a>	4,591	\$ 5.8167	\$ 5.8440	0%	(\$ 85)	\$ 138	\$ 51.5	\$ 45.0
The following rates are per sq. ft. of wallboard installed										
8	0540	<a href="#">Wallboard Installation - Discounted Rate</a>	762	\$ 0.0344	\$ 0.0361	5%	\$ 0	\$ 408	\$ 6.6	\$ 5.7
9	0541	<a href="#">Wallboard Taping - Discounted Rate</a>	762	\$ 0.0199	\$ 0.0197	-1%	(\$ 48)	(\$ 0)	\$ 3.6	\$ 3.0
9	0551	<a href="#">Wallboard Taping - Undiscounted Rate</a>	1,092	\$ 0.0284	\$ 0.0305	7%	\$ 12	\$ 492	\$ 8.0	\$ 6.9
9	0550	<a href="#">Wallboard Installation - Undiscounted Rate</a>	632	\$ 0.0811	\$ 0.0879	8%	\$ 108	\$ 1,524	\$ 13.3	\$ 11.8
4	<b>MISCELLANEOUS SERVICES</b>		<b>372,097</b>	<b>\$ 0.7024</b>	<b>\$ 0.7316</b>	<b>4%</b>	<b>\$ 5</b>	<b>\$ 52</b>	<b>\$ 523</b>	<b>\$ 358</b>
0	7204	<a href="#">Preferred Workers</a>	215	\$ 0.1710	\$ 0.1758	3%	\$ 5	\$ 5	\$ 0.1	\$ 0.0
0	7205	<a href="#">Life and rescue emergency personnel</a>	0	\$ 0.1710	\$ 0.1758	3%	\$ 5	\$ 5	\$ 0.0	\$ 0.0
1	7203	<a href="#">Community Service Workers-Elective Coverage</a>	59	\$ 0.3942	\$ 0.4015	2%	\$ 1	\$ 13	\$ 0.0	\$ 0.0
1	6203	<a href="#">YMCA, YWCA, Boys and Girls Clubs</a>	3,592	\$ 0.3933	\$ 0.4101	4%	\$ 4	\$ 28	\$ 2.8	\$ 1.5
1	6704	<a href="#">Parking Lot Operations</a>	1,259	\$ 0.4468	\$ 0.4672	5%	\$ 3	\$ 36	\$ 1.1	\$ 0.6
1	4504	<a href="#">Theaters</a>	3,303	\$ 0.4376	\$ 0.4815	10%	\$ 15	\$ 69	\$ 3.1	\$ 1.7
1	3905	<a href="#">Restaurants and Taverns</a>	148,023	\$ 0.4672	\$ 0.4851	4%	\$ 3	\$ 31	\$ 137.9	\$ 79.3
1	3409	<a href="#">Gas Stations-Self Service - No Groceries</a>	97	\$ 0.5242	\$ 0.5558	6%	\$ 7	\$ 54	\$ 0.1	\$ 0.1
1	6206	<a href="#">Golf Courses NOC</a>	2,082	\$ 0.6186	\$ 0.6350	3%	\$ 2	\$ 30	\$ 2.5	\$ 1.7
1	7309	<a href="#">Work Activity Centers</a>	57	\$ 0.6624	\$ 0.6606	0%	(\$ 9)	\$ 6	\$ 0.1	\$ 0.0
1	6208	<a href="#">Amusement Parks, Race Tracks and Fairs-Permanent site</a>	2,445	\$ 0.6544	\$ 0.6729	3%	(\$ 1)	\$ 36	\$ 3.2	\$ 2.1
1	3406	<a href="#">Gas Stations-Full Service, Car Washes and Detailers</a>	4,521	\$ 0.7210	\$ 0.7290	1%	(\$ 2)	\$ 18	\$ 6.3	\$ 4.3
1	6511	<a href="#">Chore Services</a>	18,837	\$ 0.7424	\$ 0.7596	2%	\$ 5	\$ 28	\$ 27.5	\$ 19.0
1	7308	<a href="#">Pet Grooming/Boarding Services/Animal Shelters</a>	4,194	\$ 0.7899	\$ 0.8454	7%	\$ 8	\$ 98	\$ 6.8	\$ 4.9
1	4905	<a href="#">Motels and Hotels</a>	14,960	\$ 1.0071	\$ 1.0905	8%	\$ 14	\$ 146	\$ 31.3	\$ 23.7
1	6705	<a href="#">Ski Facilities and Outdoor Recreation Guides</a>	1,107	\$ 1.9047	\$ 2.0410	7%	\$ 44	\$ 218	\$ 4.3	\$ 3.6
1	6809	<a href="#">Baseball, Basketball and Soccer Teams</a>	65	\$ 7.6162	\$ 7.6707	1%	(\$ 138)	\$ 243	\$ 1.0	\$ 0.8
1	6707	<a href="#">Contact Sports, NOC</a>	10	\$ 19.5792	\$ 20.8013	6%	\$ 773	\$ 1,574	\$ 0.4	\$ 0.4
2	5308	<a href="#">Community Action Organizations</a>	6,234	\$ 0.3720	\$ 0.3927	6%	\$ 6	\$ 34	\$ 4.7	\$ 2.3
2	6204	<a href="#">Health Clubs, Gyms, Exercise Facilities and Baths NOC</a>	6,636	\$ 0.4407	\$ 0.4554	3%	\$ 3	\$ 25	\$ 5.8	\$ 3.2
2	6607	<a href="#">Card Rooms, Bingo Parlors and Recreational Centers</a>	4,308	\$ 0.4370	\$ 0.4589	5%	\$ 5	\$ 37	\$ 3.8	\$ 2.1
2	5207	<a href="#">Bowling Centers and Skating Rinks</a>	1,237	\$ 0.5129	\$ 0.5611	9%	\$ 16	\$ 76	\$ 1.3	\$ 0.8
2	3909	<a href="#">Caterers</a>	3,589	\$ 0.7162	\$ 0.7559	6%	\$ 11	\$ 65	\$ 5.2	\$ 3.6
2	6709	<a href="#">Sheltered Workshops</a>	2,445	\$ 0.7449	\$ 0.7647	3%	\$ 4	\$ 34	\$ 3.6	\$ 2.5
2	6509	<a href="#">Assisted Living, Adult Family Homes, Retirement Centers</a>	31,349	\$ 0.7156	\$ 0.7866	10%	\$ 13	\$ 124	\$ 47.3	\$ 33.2
2	2203	<a href="#">Laundries - Commercial NOC</a>	1,477	\$ 1.2761	\$ 1.3460	5%	\$ 6	\$ 129	\$ 3.8	\$ 3.0
3	6205	<a href="#">Clubs NOC</a>	3,074	\$ 0.5748	\$ 0.6225	8%	\$ 20	\$ 71	\$ 3.7	\$ 2.4
3	6706	<a href="#">Sports Teams - Operations and Facilities</a>	668	\$ 0.7017	\$ 0.7196	3%	(\$ 2)	\$ 36	\$ 0.9	\$ 0.6
3	6209	<a href="#">Campgrounds and Public Swimming Pools</a>	2,266	\$ 0.7998	\$ 0.8082	1%	(\$ 9)	\$ 25	\$ 3.5	\$ 2.5
3	2201	<a href="#">Laundry and Dry Cleaning Services</a>	814	\$ 0.9098	\$ 0.9521	5%	\$ 5	\$ 76	\$ 1.5	\$ 1.1
3	2204	<a href="#">Laundries - Coin Operated</a>	229	\$ 0.9098	\$ 0.9521	5%	\$ 5	\$ 76	\$ 0.4	\$ 0.3
3	6602	<a href="#">Janitorial Services and Pest Control</a>	15,524	\$ 1.5371	\$ 1.6098	5%	\$ 2	\$ 138	\$ 48.0	\$ 38.5
4	6201	<a href="#">Mortuaries</a>	677	\$ 1.3328	\$ 1.3751	3%	\$ 7	\$ 74	\$ 1.8	\$ 1.4
4	6202	<a href="#">Cemeteries</a>	259	\$ 2.0338	\$ 2.1773	7%	\$ 44	\$ 231	\$ 1.1	\$ 0.9
5	6512	<a href="#">Home Care Services/Consumer Directed Employer Program</a>	34,882	\$ 0.3825	\$ 0.3980	4%	\$ 5	\$ 25	\$ 26.7	\$ 13.4
5	4910	<a href="#">Property and Building Management Services</a>	22,607	\$ 1.2344	\$ 1.2732	3%	\$ 3	\$ 72	\$ 55.3	\$ 42.9
5	2202	<a href="#">Carpet Cleaning</a>	471	\$ 1.6524	\$ 1.8346	11%	\$ 29	\$ 321	\$ 1.7	\$ 1.4
5	6207	<a href="#">Carnivals, Circuses, Rodeos - Traveling</a>	142	\$ 2.1827	\$ 2.2299	2%	(\$ 18)	\$ 109	\$ 0.6	\$ 0.5
6	3411	<a href="#">Automobile Dealers, Rentals and Service Shops</a>	21,351	\$ 1.2178	\$ 1.2132	0%	(\$ 3)	(\$ 6)	\$ 49.7	\$ 38.3
6	3414	<a href="#">Boat Dealers, Marinas and Boat House Operations: Boat Storage Facilities</a>	1,364	\$ 1.9352	\$ 1.9488	1%	(\$ 1)	\$ 27	\$ 5.1	\$ 4.2
6	3415	<a href="#">Factory Built Housing Dealers</a>	221	\$ 3.0263	\$ 3.1525	4%	(\$ 14)	\$ 257	\$ 1.3	\$ 1.1

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2023		per Hour Worked for State Fund firms			% Full-time employee		in \$Millions		
Hazard Group	Risk Class	Yr ending Dec.'23	Composite Base Rate	Changes	Costs or (Savings)	'25 Base	'25 Standard	Premiums	Premiums
Group	Class	FTEs	2024	2025	Employee	Employer			
6	6708 <a href="#">Auto &amp; Boat Racing</a>	0	\$ 21.0008	\$ 21.5261	3%	(\$ 14)	\$ 115	\$ 0.0	\$ 0.0
8	3412 <a href="#">Automobile/truck: Body and Fender Repair Shops</a>	4,526	\$ 1.7344	\$ 1.7583	1%	(\$ 6)	\$ 52	\$ 15.3	\$ 12.4
9	6510 <a href="#">Domestic Workers in Private Residence</a>	922	\$ 1.1459	\$ 1.1833	3%	(\$ 1)	\$ 73	\$ 2.1	\$ 1.6
<b>5</b>	<b>GOVERNMENT AND SCHOOLS</b>	<b>260,096</b>	<b>\$ 0.7967</b>	<b>\$ 0.8408</b>	<b>6%</b>	<b>\$ 4</b>	<b>\$ 80</b>	<b>\$ 420</b>	<b>\$ 300</b>
1	6901 <a href="#">Volunteers, Student Volunteers, Unpaid Students</a>	2,369	\$ 0.0726	\$ 0.0748	3%	\$ 2	\$ 2	\$ 0.3	\$ 0.3
1	5306 <a href="#">Counties - Office and Administrative Employees</a>	13,598	\$ 0.2542	\$ 0.2664	5%	\$ 5	\$ 19	\$ 7.0	\$ 2.1
1	4909 <a href="#">Inmates - Juvenile Camps</a>	2	\$ 0.2636	\$ 0.2704	3%	\$ 3	\$ 10	\$ 0.0	\$ 0.0
1	4907 <a href="#">Inmates - Prison Industries</a>	1,390	\$ 0.2968	\$ 0.3045	3%	\$ 3	\$ 12	\$ 0.8	\$ 0.3
1	6103 <a href="#">Schools, Churches and Day Care - Professional/Clerical Staff</a>	56,041	\$ 0.3737	\$ 0.3846	3%	\$ 3	\$ 18	\$ 41.4	\$ 20.3
1	4908 <a href="#">Inmates - Adult Camps</a>	383	\$ 0.4026	\$ 0.4122	2%	\$ 2	\$ 17	\$ 0.3	\$ 0.2
1	6505 <a href="#">Welfare Special Works Programs</a>	855	\$ 0.4851	\$ 0.5178	7%	\$ 9	\$ 54	\$ 0.9	\$ 0.5
1	6906 <a href="#">Volunteer Law Enforcement Officers</a>	17	\$ 0.5503	\$ 0.6341	15%	\$ 80	\$ 80	\$ 0.0	\$ 0.0
2	5300 <a href="#">State Government - Administrative Field Staff</a>	15,706	\$ 0.3575	\$ 0.3626	1%	\$ 1	\$ 9	\$ 10.9	\$ 5.1
3	5305 <a href="#">Cities - Office and Administrative Employees</a>	6,036	\$ 0.2783	\$ 0.2895	4%	\$ 5	\$ 17	\$ 3.4	\$ 1.2
3	4906 <a href="#">Colleges and Universities</a>	76,231	\$ 0.4205	\$ 0.4292	2%	\$ 2	\$ 14	\$ 62.8	\$ 33.4
3	6104 <a href="#">Schools, Churches and Day Care - All Other Staff</a>	7,609	\$ 0.9813	\$ 1.0067	3%	(\$ 7)	\$ 55	\$ 14.7	\$ 10.9
4	4902 <a href="#">State Government - Office and Administrative Employees</a>	29,785	\$ 0.3342	\$ 0.3274	-2%	(\$ 0)	(\$ 13)	\$ 18.7	\$ 7.8
4	5307 <a href="#">State Government - All Other Employees, NOC</a>	12,310	\$ 1.7137	\$ 1.7178	0%	(\$ 3)	\$ 11	\$ 40.6	\$ 32.8
4	6905 <a href="#">County and City Law Enforcement Officers</a>	4,172	\$ 2.7116	\$ 3.1183	15%	(\$ 4)	\$ 785	\$ 25.0	\$ 21.2
5	0803 <a href="#">Cities and Towns - All Other Employees, NOC</a>	5,781	\$ 1.4450	\$ 1.5466	7%	\$ 8	\$ 187	\$ 17.2	\$ 13.7
5	7103 <a href="#">State Government - Law Enforcement Officers</a>	5,782	\$ 2.6317	\$ 2.8108	7%	\$ 19	\$ 325	\$ 31.2	\$ 26.3
5	7201 <a href="#">State Patient and Health Care Personnel, NOC</a>	3,628	\$ 4.1713	\$ 4.4844	8%	\$ 25	\$ 576	\$ 31.2	\$ 27.0
6	1501 <a href="#">County and Tribal Councils - All Other Employees, NOC</a>	8,018	\$ 1.9229	\$ 2.0948	9%	\$ 27	\$ 303	\$ 32.2	\$ 26.6
6	Firefighter Injury and Illness Reduction - Pilot Program	4,386	\$ 3.1450	\$ 3.6168	15%	\$ 33	\$ 873	\$ 30.5	\$ 26.0
6	Firefighter Injury and Illness Reduction - Review Quarter	0	\$ 3.3091	\$ 3.8055	15%	\$ 35	\$ 918	\$ 0.0	\$ 0.0
6	6904 <a href="#">County and City Fire Fighters - Salaried**</a>	3,000	\$ 3.4731	\$ 3.9941	15%	\$ 36	\$ 964	\$ 23.0	\$ 19.8
6	7400 <a href="#">State Acute Health Care Facilities w/o Safe Patient Handling</a>	0	\$ 6.9124	\$ 7.0604	2%	\$ 5	\$ 280	\$ 0.0	\$ 0.0
7	7200 <a href="#">State Acute Health Care Facilities w/Safe Patient Handling</a>	2,025	\$ 6.0331	\$ 6.1625	2%	\$ 4	\$ 244	\$ 24.0	\$ 20.9
8	4201 <a href="#">Longshore and Stevedoring: Port Districts</a>	972	\$ 1.9801	\$ 2.0514	4%	(\$ 3)	\$ 140	\$ 3.8	\$ 3.1
<b>5</b>	<b>TRANSPORTATION AND WAREHOUSING</b>	<b>81,782</b>	<b>\$ 2.2851</b>	<b>\$ 2.4186</b>	<b>6%</b>	<b>\$ 9</b>	<b>\$ 247</b>	<b>\$ 380</b>	<b>\$ 317</b>
2	6801 <a href="#">Scheduled Airlines - Flight Crew</a>	2,642	\$ 1.5725	\$ 1.8033	15%	\$ 26	\$ 417	\$ 9.1	\$ 7.4
2	2103 <a href="#">Fulfillment Centers</a>	12,396	\$ 3.3629	\$ 3.5659	6%	\$ 22	\$ 367	\$ 84.9	\$ 72.7
3	2008 <a href="#">Field Bonded Warehouses</a>	1	\$ 0.6931	\$ 0.7143	3%	(\$ 4)	\$ 45	\$ 0.0	\$ 0.0
3	6804 <a href="#">Non Scheduled Airlines - Ground Crew</a>	4,935	\$ 0.7596	\$ 0.8127	7%	\$ 3	\$ 99	\$ 7.7	\$ 5.4
3	2102 <a href="#">Warehouses, NOC, Grocery Distribution and Recycle Centers</a>	5,951	\$ 1.6418	\$ 1.6057	-2%	(\$ 27)	(\$ 42)	\$ 18.3	\$ 14.7
3	1407 <a href="#">Bus Companies</a>	1,654	\$ 1.5077	\$ 1.7138	14%	\$ 45	\$ 350	\$ 5.4	\$ 4.4
3	1404 <a href="#">Cabulance and Paratransit</a>	872	\$ 1.8152	\$ 1.8916	4%	\$ 18	\$ 128	\$ 3.2	\$ 2.6
3	2105 <a href="#">Beer, Wine, and Soft Drink Distributors</a>	3,760	\$ 1.7221	\$ 1.9982	16%	\$ 49	\$ 481	\$ 14.4	\$ 11.8
3	6907 <a href="#">Moving and Storage Companies</a>	1,656	\$ 1.9358	\$ 2.0011	3%	(\$ 1)	\$ 127	\$ 6.4	\$ 5.2
3	6802 <a href="#">Scheduled Airlines - Ground Crew</a>	3,158	\$ 2.2392	\$ 2.4181	8%	\$ 33	\$ 311	\$ 14.7	\$ 12.2
4	4404 <a href="#">Cold Storage Warehouse</a>	1,704	\$ 1.3453	\$ 1.5234	13%	\$ 51	\$ 291	\$ 5.0	\$ 4.0
4	1405 <a href="#">Ambulance Services</a>	1,917	\$ 1.7493	\$ 1.8575	6%	\$ 17	\$ 191	\$ 6.8	\$ 5.6
5	1408 <a href="#">Passenger Transportation Network Companies</a>	5,165	\$ 0.8702	\$ 0.9074	4%	(\$ 25)	\$ 96	\$ 9.0	\$ 6.5
5	1401 <a href="#">Taxi Cab Companies</a>	182	\$ 0.8702	\$ 0.9304	7%	\$ 7	\$ 109	\$ 0.3	\$ 0.2
5	1101 <a href="#">Delivery Services</a>	15,821	\$ 2.4629	\$ 2.5711	4%	\$ 14	\$ 194	\$ 78.1	\$ 65.5
6	1105 <a href="#">Septic Tank Pumping and Street Sweeping Services</a>	1,557	\$ 1.7074	\$ 1.7467	2%	(\$ 3)	\$ 78	\$ 5.2	\$ 4.2
6	2002 <a href="#">Freight Handling Services</a>	2,875	\$ 1.7287	\$ 1.7616	2%	(\$ 15)	\$ 78	\$ 9.7	\$ 7.9
6	4305 <a href="#">Solid Waste Collection Svcs/Landfill Operations/Hazardous Waste Processing</a>	2,132	\$ 2.6992	\$ 2.8776	7%	\$ 20	\$ 323	\$ 11.8	\$ 10.0
7	2007 <a href="#">Grain, Bean and Pea Elevators and Warehouses</a>	592	\$ 1.6095	\$ 1.6189	1%	\$ 1	\$ 17	\$ 1.8	\$ 1.5
7	1109 <a href="#">Auto and Truck Towing Services</a>	906	\$ 4.2390	\$ 4.4918	6%	(\$ 15)	\$ 500	\$ 7.8	\$ 6.8
8	1102 <a href="#">Trucking, NOC</a>	11,006	\$ 3.4072	\$ 3.6245	6%	(\$ 0)	\$ 417	\$ 76.6	\$ 65.6
9	6803 <a href="#">Non Scheduled Airlines - Flight Crew</a>	838	\$ 1.4088	\$ 1.4712	4%	\$ 1	\$ 119	\$ 2.4	\$ 1.9
9	6903 <a href="#">Aerial Fire Fighting, Spraying, Seeding and Crop Dusting</a>	62	\$ 9.2332	\$ 8.9825	-3%	(\$ 167)	(\$ 315)	\$ 1.1	\$ 0.9
<b>8</b>	<b>MISCELLANEOUS CONSTRUCTION AND MINING</b>	<b>55,616</b>	<b>\$ 1.5954</b>	<b>\$ 1.6100</b>	<b>1%</b>	<b>(\$ 6)</b>	<b>\$ 34</b>	<b>\$ 172</b>	<b>\$ 138</b>
4	0105 <a href="#">Fence Erection and Repair, NOC</a>	1,209	\$ 2.2132	\$ 2.2384	1%	(\$ 25)	\$ 73	\$ 5.2	\$ 4.3
6	0403 <a href="#">Sign- Erection, Repair, Removal</a>	213	\$ 3.1030	\$ 3.1449	1%	(\$ 36)	\$ 117	\$ 1.3	\$ 1.1
7	4911 <a href="#">Construction Estimator</a>	6,544	\$ 0.3165	\$ 0.3332	5%	\$ 5	\$ 27	\$ 4.2	\$ 1.8
7	0219 <a href="#">Guardrails, Street Signs and Traffic Lights Installation</a>	1,170	\$ 1.6051	\$ 1.5624	-3%	(\$ 32)	(\$ 50)	\$ 3.5	\$ 2.8
7	1704 <a href="#">Quarries</a>	420	\$ 1.8369	\$ 1.8636	1%	\$ 3	\$ 48	\$ 1.5	\$ 1.2
7	0217 <a href="#">Concrete Work - Foundations and Flatwork</a>	4,904	\$ 2.1293	\$ 2.1835	3%	(\$ 6)	\$ 110	\$ 20.6	\$ 17.0
7	0106 <a href="#">Tree Care and Pruning Services, NOC</a>	1,073	\$ 5.6608	\$ 6.4751	14%	\$ 147	\$ 1,416	\$ 13.3	\$ 11.7
8	4900 <a href="#">Construction Project or Site Superintendent/Manager</a>	11,080	\$ 0.4479	\$ 0.4842	8%	\$ 7	\$ 62	\$ 10.3	\$ 5.9
8	5206 <a href="#">Construction/Logging/Trucking - Permanent Yard</a>	6,132	\$ 1.0545	\$ 1.0400	-1%	(\$ 17)	(\$ 11)	\$ 12.2	\$ 9.2
8	0112 <a href="#">Sand and Gravel Production including Dealers</a>	1,505	\$ 1.7049	\$ 1.7092	0%	(\$ 0)	\$ 8	\$ 4.9	\$ 4.0
8	3506 <a href="#">Mobile Crane, Hoisting Services and Concrete Pumping</a>	832	\$ 1.9151	\$ 1.8783	-2%	(\$ 19)	(\$ 52)	\$ 3.0	\$ 2.4
8	0104 <a href="#">Dredging, NOC</a>	7	\$ 1.8900	\$ 2.0147	7%	\$ 10	\$ 230	\$ 0.0	\$ 0.0
8	0212 <a href="#">Asphalt Paving or Surfacing, NOC</a>	740	\$ 2.0523	\$ 2.2727	11%	\$ 39	\$ 384	\$ 3.2	\$ 2.7
9	0107 <a href="#">Underground Utility Line Construction and Pipelaying, NOC</a>	3,669	\$ 1.9702	\$ 1.9423	-1%	(\$ 28)	(\$ 25)	\$ 13.7	\$ 11.2
9	0108 <a href="#">Sewer &amp; Septic System Const. Underground Tank Install, Repair, Remove</a>	2,200	\$ 1.8900	\$ 2.0147	7%	\$ 10	\$ 230	\$ 8.5	\$ 7.0
9	0101 <a href="#">Excavation, Road Construction, Land Clearing, NOC</a>	8,986	\$ 2.2357	\$ 2.0977	-6%	(\$ 24)	(\$ 241)	\$ 36.2	\$ 29.9
9	0509 <a href="#">Overhead Power and Transmission Line Construction</a>	523	\$ 2.0589	\$ 2.1336	4%	(\$ 2)	\$ 146	\$ 2.1	\$ 1.8
9	1703 <a href="#">Open Cut Mines</a>	66	\$ 2.0818	\$ 2.1839	5%	\$ 6	\$ 190	\$ 0.3	\$ 0.2

# 2025 Rates

2023		per Hour Worked for State Fund firms			% Full-time employee		in \$Millions		
Hazard Group	Risk Class	Yr ending Dec.'23	Composite Base Rate	Changes	Costs or (Savings)	'25 Base	'25 Standard	Premiums	
	Examples of Businesses within the Class	FTEs	2024	2025	Employee	Employer	Premiums	Premiums	
9	0210 <a href="#">Asphalt Paving - Highway, Streets and Roads</a>	537	\$ 2.1697	\$ 2.2903	6%	\$ 4	\$ 228	\$ 2.4	\$ 2.0
9	0701 <a href="#">Dam Construction</a>	3	\$ 2.9690	\$ 2.5432	-14%	(\$ 131)	(\$ 687)	\$ 0.0	\$ 0.0
9	0103 <a href="#">Drilling and Geophysical Exploration, NOC</a>	544	\$ 2.6738	\$ 2.7338	2%	\$ 0	\$ 115	\$ 2.9	\$ 2.4
9	1702 <a href="#">Underground Mines</a>	14	\$ 2.7952	\$ 2.8671	3%	(\$ 12)	\$ 150	\$ 0.1	\$ 0.1
9	0508 <a href="#">Tower, Tank, Windmill and Crane Construction</a>	906	\$ 3.3279	\$ 3.2371	-3%	(\$ 17)	(\$ 158)	\$ 5.6	\$ 4.8
9	0214 <a href="#">Concrete Work - Highways, Streets, Roads and Sidewalks</a>	1,280	\$ 3.2436	\$ 3.3563	3%	(\$ 21)	\$ 237	\$ 8.3	\$ 7.0
9	0202 <a href="#">Pile Construction, Wharf, Pier &amp; Dock Construction, Diving Operations</a>	509	\$ 3.7409	\$ 3.7898	1%	(\$ 51)	\$ 145	\$ 3.7	\$ 3.2
9	0201 <a href="#">Bridge, Bulkhead and Tunnel Construction</a>	550	\$ 4.7377	\$ 4.6491	-2%	(\$ 88)	\$ 82	\$ 4.9	\$ 4.2
<b>4</b>	<b>AGRICULTURE</b>	<b>71,032</b>	<b>\$ 1.1775</b>	<b>\$ 1.2294</b>	<b>4%</b>	<b>\$ 8</b>	<b>\$ 91</b>	<b>\$ 168</b>	<b>\$ 130</b>
1	4806 <a href="#">Hand Harvesting: Berries, Nuts, Flowers</a>	1,192	\$ 0.4794	\$ 0.5165	8%	\$ 11	\$ 60	\$ 1.2	\$ 0.7
1	4815 <a href="#">Farm Internship program B</a>	0	\$ 0.8062	\$ 0.8922	11%	\$ 34	\$ 131	\$ 0.0	\$ 0.0
2	4814 <a href="#">Farm Internship program A</a>	5	\$ 0.4259	\$ 0.4392	3%	\$ 7	\$ 19	\$ 0.0	\$ 0.0
2	4810 <a href="#">Vegetable Farms - Hand Harvest</a>	2,871	\$ 0.7313	\$ 0.7450	2%	\$ 0	\$ 26	\$ 4.1	\$ 2.8
2	7307 <a href="#">Tree Farms</a>	159	\$ 1.1378	\$ 1.1299	-1%	(\$ 16)	\$ 1	\$ 0.3	\$ 0.3
2	4803 <a href="#">Orchards</a>	32,498	\$ 1.1931	\$ 1.2414	4%	\$ 13	\$ 80	\$ 77.5	\$ 60.0
3	4813 <a href="#">Vineyards</a>	3,723	\$ 0.8406	\$ 0.9416	12%	\$ 27	\$ 167	\$ 6.7	\$ 4.9
3	4805 <a href="#">Nurseries and Shellfish Farms</a>	4,514	\$ 0.9716	\$ 1.0181	5%	\$ 9	\$ 81	\$ 8.8	\$ 6.6
3	4811 <a href="#">Hop and Mint Farms</a>	2,905	\$ 1.2651	\$ 1.3026	3%	(\$ 4)	\$ 76	\$ 7.3	\$ 5.7
3	4804 <a href="#">Egg and Poultry Farms</a>	1,368	\$ 1.3453	\$ 1.3908	3%	(\$ 18)	\$ 105	\$ 3.7	\$ 2.9
4	4809 <a href="#">Greenhouses and Mushroom Farms</a>	4,109	\$ 0.7465	\$ 0.7762	4%	\$ 10	\$ 47	\$ 6.1	\$ 4.3
4	4816 <a href="#">Farm Internship program C</a>	1	\$ 0.9744	\$ 0.8540	-12%	(\$ 82)	(\$ 149)	\$ 0.0	\$ 0.0
5	4812 <a href="#">Fish and Shellfish Hatcheries</a>	174	\$ 1.1139	\$ 1.1421	3%	(\$ 2)	\$ 56	\$ 0.4	\$ 0.3
5	4802 <a href="#">Farms: Veg - Machine Harvest: Berry, Bulbs: Picking Forest Products, NOC</a>	6,341	\$ 1.2233	\$ 1.2903	5%	\$ 5	\$ 123	\$ 15.7	\$ 12.2
6	4808 <a href="#">Diversified Field Crops and Cereal Grains</a>	5,746	\$ 1.3470	\$ 1.4284	6%	\$ 7	\$ 149	\$ 15.8	\$ 12.5
6	7301 <a href="#">Dairy Farms</a>	4,305	\$ 1.8234	\$ 1.8202	0%	(\$ 24)	\$ 17	\$ 15.0	\$ 12.3
7	7302 <a href="#">Livestock Farms and Stables: Riding Academies</a>	1,121	\$ 2.1161	\$ 2.3564	11%	\$ 38	\$ 423	\$ 5.1	\$ 4.2
<b>4</b>	<b>MISC. PROFESSIONAL AND CLERICAL</b>	<b>767,567</b>	<b>\$ 0.2396</b>	<b>\$ 0.2457</b>	<b>3%</b>	<b>\$ 3.9</b>	<b>\$ 7.7</b>	<b>\$ 362</b>	<b>\$ 93</b>
1	6501 <a href="#">Barber, Beauty, Tattoo, Piercing, Tanning Shops</a>	9,982	\$ 0.3808	\$ 0.3765	-1%	\$ 1	(\$ 9)	\$ 7.2	\$ 3.5
1	6107 <a href="#">Veterinary Services</a>	9,830	\$ 0.5615	\$ 0.5934	6%	\$ 11	\$ 50	\$ 11.2	\$ 7.1
1	6620 <a href="#">Entertainers and Dancers</a>	16	\$ 7.9453	\$ 8.3508	5%	(\$ 18)	\$ 797	\$ 0.2	\$ 0.2
2	4904 <a href="#">Clerical Office, NOC</a>	265,735	\$ 0.2008	\$ 0.2051	2%	\$ 4	\$ 5	\$ 104.6	\$ 13.5
2	6503 <a href="#">Labor Unions</a>	1,690	\$ 0.3596	\$ 0.3761	5%	\$ 4	\$ 28	\$ 1.2	\$ 0.6
2	6605 <a href="#">Actors, Entertainers and Musicians, NOC</a>	445	\$ 0.8400	\$ 0.8690	3%	\$ 10	\$ 46	\$ 0.7	\$ 0.5
3	5302 <a href="#">Computer Consulting, Program, Software design, Web dev, ISP NOC</a>	169,743	\$ 0.1853	\$ 0.1903	3%	\$ 5	\$ 5	\$ 62.0	\$ 4.2
3	7202 <a href="#">Real Estate Agencies/Brokers</a>	26,051	\$ 0.2117	\$ 0.2164	2%	\$ 4	\$ 5	\$ 10.8	\$ 1.8
3	6909 <a href="#">Medical and Testing Labs/Blood Banks</a>	11,952	\$ 0.4294	\$ 0.4474	4%	\$ 6	\$ 29	\$ 10.3	\$ 5.6
3	4108 <a href="#">Letter Service Shops and Mailing or Addressing Companies</a>	409	\$ 0.5622	\$ 0.6161	10%	\$ 15	\$ 88	\$ 0.5	\$ 0.3
3	4903 <a href="#">Inspection/Valuation Services - Building, Elevator, Boiler, Marine</a>	737	\$ 0.5884	\$ 0.6271	7%	\$ 6	\$ 69	\$ 0.9	\$ 0.6
4	7100 <a href="#">Exempt Limited Liability Members NOC</a>	91	\$ 0.2095	\$ 0.2141	2%	\$ 4	\$ 5	\$ 0.0	\$ 0.0
4	6502 <a href="#">Banks and Financial Institutions</a>	48,188	\$ 0.2167	\$ 0.2207	2%	\$ 4	\$ 4	\$ 20.4	\$ 3.7
4	6303 <a href="#">Sales Personnel - Outside, NOC</a>	57,178	\$ 0.2761	\$ 0.2839	3%	\$ 4	\$ 11	\$ 31.2	\$ 10.7
4	4109 <a href="#">Sign Painting - In Shop and Buildings</a>	370	\$ 0.6496	\$ 0.6739	4%	\$ 2	\$ 45	\$ 0.5	\$ 0.3
4	6601 <a href="#">Security Guard Agencies and Armored Car Services</a>	12,453	\$ 0.6167	\$ 0.6791	10%	\$ 12	\$ 108	\$ 16.2	\$ 10.8
4	1006 <a href="#">Land surveying services, NOC</a>	1,004	\$ 0.6628	\$ 0.7177	8%	\$ 10	\$ 96	\$ 1.4	\$ 0.9
5	5301 <a href="#">Accounting, Law and Service Companies</a>	106,719	\$ 0.2303	\$ 0.2298	0%	\$ 2	(\$ 3)	\$ 47.1	\$ 10.0
6	4901 <a href="#">Consulting Engineer, Architectural Services, Geologists NOC</a>	25,108	\$ 0.2639	\$ 0.2711	3%	\$ 3	\$ 10	\$ 13.1	\$ 4.1
6	4107 <a href="#">Business Machines- Installation, Service and Repair: Piano Tuning</a>	6,055	\$ 0.5805	\$ 0.5848	1%	(\$ 8)	\$ 16	\$ 6.8	\$ 4.3
7	7101 <a href="#">Exempt Corporate Officers, NOC</a>	1,195	\$ 0.2292	\$ 0.2397	5%	\$ 5	\$ 16	\$ 0.6	\$ 0.1
7	1007 <a href="#">Environmental Surveyors, Grading Bureaus, Foresters</a>	3,637	\$ 0.8367	\$ 0.8952	7%	\$ 13	\$ 99	\$ 6.3	\$ 4.5
8	6301 <a href="#">Sales Personnel - Vehicles/Boats: Driving school Instructor, Limo Drivers</a>	8,729	\$ 0.4815	\$ 0.4894	2%	\$ 1	\$ 14	\$ 8.2	\$ 4.7
9	6608 <a href="#">Motion Picture Production</a>	252	\$ 1.2685	\$ 1.2838	1%	(\$ 5)	\$ 34	\$ 0.6	\$ 0.5
<b>2</b>	<b>STORES</b>	<b>124,162</b>	<b>\$ 0.5708</b>	<b>\$ 0.5977</b>	<b>5%</b>	<b>\$ 7</b>	<b>\$ 45</b>	<b>\$ 142</b>	<b>\$ 91</b>
1	6305 <a href="#">Clothing and Shoe Stores</a>	12,139	\$ 0.3956	\$ 0.4143	5%	\$ 7	\$ 29	\$ 9.7	\$ 5.0
1	3901 <a href="#">Bakeries - Retail</a>	5,031	\$ 0.4586	\$ 0.4729	3%	\$ 2	\$ 25	\$ 4.6	\$ 2.6
1	6403 <a href="#">Convenience Grocery Stores - No Gas</a>	16,167	\$ 0.5031	\$ 0.5357	6%	\$ 11	\$ 52	\$ 16.6	\$ 10.1
1	6406 <a href="#">Housewares, Drug, Sports, Hobby, Variety Stores</a>	21,726	\$ 0.5177	\$ 0.5500	6%	\$ 10	\$ 52	\$ 22.9	\$ 14.1
1	3410 <a href="#">Convenience Grocery Store - with Self Service Gas</a>	10,527	\$ 0.5242	\$ 0.5558	6%	\$ 7	\$ 54	\$ 11.2	\$ 6.9
1	6402 <a href="#">Supermarkets</a>	15,065	\$ 0.7223	\$ 0.7278	1%	(\$ 1)	\$ 11	\$ 21.1	\$ 14.4
1	6504 <a href="#">Thrift Stores, non and for Profit</a>	3,144	\$ 0.7553	\$ 0.7782	3%	\$ 4	\$ 40	\$ 4.7	\$ 3.3
2	6506 <a href="#">Photography Studios and Film Print Shops</a>	578	\$ 0.4324	\$ 0.4421	2%	\$ 2	\$ 16	\$ 0.5	\$ 0.3
3	6411 <a href="#">Book, Coin, Camera, Phone, Music Instrument Stores</a>	7,945	\$ 0.2701	\$ 0.2941	9%	\$ 10	\$ 36	\$ 4.5	\$ 1.6
3	6309 <a href="#">Hardware, Auto Parts, Lawn &amp; Garden Stores</a>	20,596	\$ 0.6616	\$ 0.6876	4%	\$ 5	\$ 45	\$ 27.2	\$ 18.2
3	6404 <a href="#">Florists</a>	1,140	\$ 0.8736	\$ 0.9009	3%	(\$ 5)	\$ 58	\$ 2.0	\$ 1.4
4	3303 <a href="#">Meat, Fish and Poultry Dealers - Retail only</a>	649	\$ 0.9922	\$ 1.0479	6%	\$ 5	\$ 101	\$ 1.3	\$ 1.0
4	6306 <a href="#">Furniture and Appliance Stores</a>	7,002	\$ 1.0163	\$ 1.0845	7%	\$ 9	\$ 122	\$ 14.6	\$ 11.0
5	6308 <a href="#">Jewelry and Optical Goods Stores</a>	2,454	\$ 0.3395	\$ 0.3595	6%	\$ 6	\$ 32	\$ 1.7	\$ 0.8
<b>3</b>	<b>FOOD PROCESSING AND MANUFACTURING</b>	<b>42,984</b>	<b>\$ 1.2131</b>	<b>\$ 1.2633</b>	<b>4%</b>	<b>\$ 5</b>	<b>\$ 92</b>	<b>\$ 104</b>	<b>\$ 81</b>
2	2104 <a href="#">Fruit and Vegetable Packing - Fresh</a>	15,602	\$ 0.9747	\$ 1.0119	4%	\$ 8	\$ 64	\$ 30.3	\$ 22.6
2	3902 <a href="#">Fruit/Vegetable Canneries/Food Product Manufacturing, NOC</a>	12,068	\$ 1.2875	\$ 1.3703	6%	\$ 13	\$ 146	\$ 31.8	\$ 25.0
2	3903 <a href="#">Sugar Refining; Molasses, Syrup, NOC: Manufacturing</a>	0	\$ 1.9093	\$ 1.9044	0%	(\$ 31)	\$ 22	\$ 0.0	\$ 0.0

# 2025 Rates

2023		per Hour Worked for State Fund firms			% Full-time employee			in \$Millions		
Hazard Group	Risk Class	Examples of Businesses within the Class	Yr ending Dec.'23 FTEs	Composite Base Rate 2024	Base Rate 2025	Changes 2025	Costs or (Savings) Employee	Employer	'25 Base Premiums	'25 Standard Premiums
3	3702	<a href="#">Breweries, Wineries and Beverage Bottling</a>	4,227	\$ 0.9283	\$ 0.9228	-1%	(\$ 5)	(\$ 5)	\$ 7.5	\$ 5.5
3	3906	<a href="#">Bakeries, Cracker, Pasta, Confection - Manufacturing/Wholesale, NOC</a>	3,529	\$ 1.2471	\$ 1.3695	10%	\$ 14	\$ 221	\$ 9.3	\$ 7.3
3	3304	<a href="#">Meat, Fish and Poultry Dealers - with Wholesale Operations</a>	4,159	\$ 1.7099	\$ 1.7336	1%	(\$ 14)	\$ 60	\$ 13.8	\$ 11.2
4	4301	<a href="#">Meat Products Manufacturing/ Slaughter and Packing Houses</a>	1,053	\$ 2.0004	\$ 1.9804	-1%	(\$ 43)	\$ 4	\$ 4.0	\$ 3.3
5	2101	<a href="#">Grain, Feed and Flour Mills and Dealers</a>	1,742	\$ 1.5353	\$ 1.5817	3%	\$ 14	\$ 75	\$ 5.3	\$ 4.2
5	4302	<a href="#">Custom Meat Cutting</a>	274	\$ 1.8151	\$ 1.9095	5%	\$ 10	\$ 171	\$ 1.0	\$ 0.8
5	4304	<a href="#">Feedlots or Stockyards; Livestock Auction/Sales Yards; Livestock Buyers</a>	330	\$ 2.0745	\$ 2.0280	-2%	(\$ 56)	(\$ 33)	\$ 1.3	\$ 1.1
<b>5 DEALERS AND WHOLESALERS</b>			<b>42,718</b>	<b>\$ 1.2955</b>	<b>\$ 1.3379</b>	<b>3%</b>	<b>\$ 1</b>	<b>\$ 80</b>	<b>\$ 110</b>	<b>\$ 86</b>
2	6407	<a href="#">Wholesale Stores, NOC incl wholesale/retail combination</a>	10,182	\$ 0.7704	\$ 0.8153	6%	\$ 11	\$ 75	\$ 15.9	\$ 11.3
2	6603	<a href="#">Auction Sales</a>	929	\$ 0.8067	\$ 0.8323	3%	\$ 4	\$ 45	\$ 1.5	\$ 1.1
2	6410	<a href="#">Janitorial Supply Dealers</a>	252	\$ 0.8376	\$ 0.8748	4%	\$ 10	\$ 62	\$ 0.4	\$ 0.3
2	2004	<a href="#">Iron and Steel Merchants</a>	1,181	\$ 1.4410	\$ 1.4658	2%	\$ 2	\$ 45	\$ 3.3	\$ 2.6
3	1106	<a href="#">Rental Stores NOC: Truck Canopy Sales</a>	1,038	\$ 0.9837	\$ 1.0225	4%	\$ 4	\$ 71	\$ 2.0	\$ 1.5
3	2009	<a href="#">Bldg Material Dlr., Lumber Yrds, Elect Supply Dlr., Farm Supply</a>	8,149	\$ 1.0191	\$ 1.0286	1%	(\$ 1)	\$ 19	\$ 16.1	\$ 12.0
3	4401	<a href="#">Cold Storage Lockers</a>	20	\$ 0.9922	\$ 1.0479	6%	\$ 5	\$ 101	\$ 0.0	\$ 0.0
3	4402	<a href="#">Ice Manufacturing and Dealers</a>	97	\$ 1.5276	\$ 1.6000	5%	\$ 9	\$ 130	\$ 0.3	\$ 0.2
4	3309	<a href="#">Golf cart, Motorcycle, Motorized Sport Vehicle Dealers</a>	798	\$ 1.0079	\$ 1.0776	7%	\$ 12	\$ 121	\$ 1.7	\$ 1.2
4	2106	<a href="#">Fertilizer Dealers</a>	1,362	\$ 1.3257	\$ 1.4002	6%	\$ 14	\$ 129	\$ 3.7	\$ 2.9
4	1104	<a href="#">Auto Wrecking</a>	737	\$ 1.4906	\$ 1.5448	4%	\$ 3	\$ 101	\$ 2.2	\$ 1.7
5	1108	<a href="#">Glass Merchants</a>	1,843	\$ 1.2688	\$ 1.4395	13%	\$ 22	\$ 306	\$ 5.1	\$ 4.0
5	6405	<a href="#">Tire Sales and Service Centers</a>	2,956	\$ 1.5762	\$ 1.5445	-2%	(\$ 15)	(\$ 46)	\$ 8.8	\$ 7.0
6	6409	<a href="#">Machinery and Equipment Dealers and Repair NOC</a>	6,157	\$ 1.7554	\$ 1.8239	4%	(\$ 11)	\$ 142	\$ 21.6	\$ 17.5
6	3101	<a href="#">Ready-mix Concrete Dealers</a>	1,036	\$ 1.7238	\$ 1.8326	6%	\$ 24	\$ 184	\$ 3.6	\$ 3.0
7	6408	<a href="#">Farm Machinery Dealers</a>	964	\$ 1.5800	\$ 1.6139	2%	(\$ 7)	\$ 72	\$ 3.0	\$ 2.4
7	3407	<a href="#">Gas, Oil, and Asphalt Dealers</a>	3,520	\$ 1.9991	\$ 2.0619	3%	(\$ 5)	\$ 125	\$ 13.9	\$ 11.5
7	0604	<a href="#">Scrap Metal Dealers and Processors</a>	654	\$ 2.2820	\$ 2.2540	-1%	(\$ 28)	(\$ 25)	\$ 2.8	\$ 2.4
7	1103	<a href="#">Solid Fuel, Firewood, Composting, Topsoil and Pallet Dealers</a>	843	\$ 2.3596	\$ 2.3324	-1%	(\$ 16)	(\$ 37)	\$ 3.8	\$ 3.1
<b>4 HEALTH CARE</b>			<b>126,072</b>	<b>\$ 0.5539</b>	<b>\$ 0.5756</b>	<b>4%</b>	<b>\$ 4</b>	<b>\$ 38</b>	<b>\$ 139</b>	<b>\$ 87</b>
1	6108	<a href="#">Nursing Homes and Skilled Nursing Centers</a>	14,930	\$ 0.7843	\$ 0.8131	4%	\$ 1	\$ 54	\$ 23.3	\$ 16.5
4	6109	<a href="#">Physicians and Medical Clinics</a>	100,277	\$ 0.4582	\$ 0.4725	3%	\$ 4	\$ 24	\$ 91.0	\$ 51.4
4	6120	<a href="#">Acute Care Hospitals with Safe Patient Handling</a>	2,716	\$ 0.9130	\$ 0.9735	7%	\$ 0	\$ 116	\$ 5.1	\$ 3.7
4	6110	<a href="#">Home Health Services and Nursing Care, NOC</a>	5,206	\$ 1.1009	\$ 1.2039	9%	\$ 8	\$ 190	\$ 12.0	\$ 9.3
4	6121	<a href="#">Acute Care Hospitals without Safe Patient Handling</a>	922	\$ 1.2019	\$ 1.2710	6%	(\$ 1)	\$ 133	\$ 2.2	\$ 1.7
6	6105	<a href="#">Hospitals, NOC</a>	2,021	\$ 1.4141	\$ 1.4667	4%	\$ 1	\$ 100	\$ 5.7	\$ 4.5
<b>5 METAL AND MACHINERY MANUFACTURING</b>			<b>35,438</b>	<b>\$ 1.1300</b>	<b>\$ 1.1624</b>	<b>3%</b>	<b>\$ 2</b>	<b>\$ 60</b>	<b>\$ 79</b>	<b>\$ 60</b>
2	5201	<a href="#">Electric Equipment Manufacturing</a>	674	\$ 0.7964	\$ 0.8022	1%	(\$ 5)	\$ 16	\$ 1.0	\$ 0.7
3	5108	<a href="#">Cable and Wire Rope Manufacturing</a>	112	\$ 1.9793	\$ 2.0047	1%	(\$ 20)	\$ 69	\$ 0.4	\$ 0.4
4	3605	<a href="#">Truck Manufacturing or Assembly</a>	0	\$ 1.1130	\$ 1.1381	2%	\$ 4	\$ 44	\$ 0.0	\$ 0.0
4	3404	<a href="#">Metal Goods Manufacturing, NOC - Under 9 Gauge</a>	6,248	\$ 1.3576	\$ 1.4494	7%	\$ 9	\$ 167	\$ 17.4	\$ 13.8
4	5106	<a href="#">Blacksmithing and Forging Works</a>	50	\$ 2.1203	\$ 2.2548	6%	\$ 33	\$ 225	\$ 0.2	\$ 0.2
4	5103	<a href="#">Foundries, NOC</a>	861	\$ 2.1203	\$ 2.2548	6%	\$ 33	\$ 225	\$ 3.7	\$ 3.1
5	3403	<a href="#">Aircraft Manufacturing</a>	2,177	\$ 0.4777	\$ 0.4955	4%	\$ 6	\$ 28	\$ 2.1	\$ 1.2
5	3405	<a href="#">Precision Machined Parts and Products, N.O.C</a>	7,559	\$ 0.7434	\$ 0.7713	4%	\$ 6	\$ 48	\$ 11.2	\$ 7.8
5	3402	<a href="#">Machine Shops and Machinery Manufacturing, NOC</a>	10,277	\$ 1.1130	\$ 1.1381	2%	\$ 4	\$ 44	\$ 22.5	\$ 17.1
6	5109	<a href="#">Heavy Machinery Manufacturing</a>	1,242	\$ 1.1948	\$ 1.2094	1%	(\$ 8)	\$ 36	\$ 2.9	\$ 2.2
6	3603	<a href="#">Furniture Stripping/Refinish; Electroplating/Detinning; Painting in Shop NOC</a>	1,481	\$ 1.1735	\$ 1.2308	5%	\$ 9	\$ 101	\$ 3.5	\$ 2.7
6	5209	<a href="#">Metal Goods Manufacturing, NOC - 9 Gauge or More</a>	1,702	\$ 1.5099	\$ 1.4325	-5%	(\$ 36)	(\$ 112)	\$ 4.7	\$ 3.7
6	5208	<a href="#">Iron and Steel Works - Shop</a>	2,410	\$ 1.5130	\$ 1.4752	-2%	(\$ 22)	(\$ 51)	\$ 6.8	\$ 5.4
6	3604	<a href="#">Galvanizing and Tinning-Not Electrolytic, NOC</a>	65	\$ 2.0181	\$ 2.1729	8%	\$ 36	\$ 261	\$ 0.3	\$ 0.2
7	5101	<a href="#">Pipe Manufacturing - Iron or Steel</a>	138	\$ 2.1106	\$ 2.1423	2%	(\$ 10)	\$ 70	\$ 0.6	\$ 0.5
8	1801	<a href="#">Lead Smelting, Rolling Mills and Metal Recovery</a>	178	\$ 1.3230	\$ 1.4035	6%	\$ 12	\$ 143	\$ 0.5	\$ 0.4
8	1701	<a href="#">Ore Reduction</a>	0	\$ 1.8369	\$ 1.8636	1%	\$ 3	\$ 48	\$ 0.0	\$ 0.0
8	1802	<a href="#">Aluminum Smelting</a>	4	\$ 2.0143	\$ 2.1401	6%	\$ 16	\$ 226	\$ 0.0	\$ 0.0
8	5204	<a href="#">Railroad Car Manufacturing</a>	261	\$ 2.5690	\$ 2.6774	4%	\$ 0	\$ 208	\$ 1.3	\$ 1.1
<b>7 FOREST PRODUCTS</b>			<b>18,803</b>	<b>\$ 1.8583</b>	<b>\$ 1.8928</b>	<b>2%</b>	<b>(\$ 13)</b>	<b>\$ 79</b>	<b>\$ 68</b>	<b>\$ 56</b>
3	2907	<a href="#">Cabinet and Countertop Manufacturing - Wood</a>	3,837	\$ 1.1093	\$ 1.1512	4%	\$ 10	\$ 70	\$ 8.5	\$ 6.5
3	2905	<a href="#">Furniture and Casket Manufacturing - Wood</a>	368	\$ 1.3431	\$ 1.4230	6%	\$ 15	\$ 138	\$ 1.0	\$ 0.8
3	5002	<a href="#">Log Booming and Rafting</a>	0	\$ 1.4177	\$ 1.4707	4%	(\$ 0)	\$ 102	\$ 0.0	\$ 0.0
4	2903	<a href="#">Wood Products Manufacturing, NOC</a>	5,771	\$ 1.4894	\$ 1.5032	1%	(\$ 10)	\$ 37	\$ 16.7	\$ 13.3
5	1003	<a href="#">Pole Yards and Log Home Manufacturing</a>	314	\$ 1.3245	\$ 1.3794	4%	\$ 4	\$ 101	\$ 0.8	\$ 0.7
6	2401	<a href="#">Pulp and Paper Goods Manufacturing, NOC</a>	2,872	\$ 1.1318	\$ 1.1367	0%	(\$ 12)	\$ 21	\$ 6.3	\$ 4.8
6	1004	<a href="#">Log Storage or Sorting Yards</a>	71	\$ 1.1332	\$ 1.2599	11%	\$ 16	\$ 228	\$ 0.2	\$ 0.1
7	2909	<a href="#">Woodenware Products Manufacturing</a>	96	\$ 1.1190	\$ 1.1678	4%	(\$ 0)	\$ 94	\$ 0.2	\$ 0.2
7	2904	<a href="#">Plywood and Veneer Manufacturing</a>	477	\$ 1.6032	\$ 1.6040	0%	(\$ 14)	\$ 16	\$ 1.5	\$ 1.2
7	1002	<a href="#">Sawmills and Automated Shake and Shingle Mills</a>	1,848	\$ 1.8227	\$ 1.8204	0%	\$ 2	(\$ 7)	\$ 6.5	\$ 5.3
8	6902	<a href="#">Log Road Construction</a>	295	\$ 1.9131	\$ 2.0024	5%	(\$ 6)	\$ 177	\$ 1.1	\$ 0.9
8	5004	<a href="#">Forestry and Timberland Services - Manual Labor</a>	779	\$ 2.4914	\$ 2.4395	-2%	(\$ 85)	(\$ 14)	\$ 3.6	\$ 3.1
8	1005	<a href="#">Shake and Shingle Mills - Non-automated</a>	0	\$ 18.3486	\$ 12.3462	-33%	(\$ 1,187)	(\$ 10,338)	\$ 0.0	\$ 0.0
9	5005	<a href="#">Mechanized Logging</a>	1,014	\$ 2.4074	\$ 2.4407	1%	(\$ 18)	\$ 82	\$ 4.7	\$ 4.0
9	5006	<a href="#">Forestry/Timberland Services - Machine Operations</a>	146	\$ 2.8464	\$ 2.9344	3%	(\$ 11)	\$ 180	\$ 0.8	\$ 0.7

# 2025 Rates

2023		per Hour Worked for State Fund firms			% Full-time employee		in \$Millions		
Hazard Group	Risk Class	Examples of Businesses within the Class	Yr ending Dec.'23 FTEs	Composite Base Rate 2024	Base Rate 2025	Changes 2025	Costs or (Savings) Employee Employer	'25 Base Premiums	'25 Standard Premiums
9	5003	<a href="#">Log Hauling</a>	602	\$ 5.6895	\$ 6.1659	8%	\$ 33 \$ 882	\$ 7.1	\$ 6.2
9		Logging Operations, NOC Logger Safety Initiative Tier 3	174	\$ 14.0857	\$ 14.1391	0%	(\$ 383) \$ 486	\$ 4.7	\$ 4.2
9		Logging Operations, NOC Logger Safety Initiative Tier 2	19	\$ 15.8250	\$ 15.8845	0%	(\$ 432) \$ 546	\$ 0.6	\$ 0.5
9		Logging Operations, NOC Logger Safety Initiative Tier 1	17	\$ 16.6947	\$ 16.7572	0%	(\$ 456) \$ 576	\$ 0.5	\$ 0.5
9	5001	<a href="#">Logging Operations, NOC*</a>	101	\$ 17.5644	\$ 17.6299	0%	(\$ 480) \$ 606	\$ 3.4	\$ 3.1
5	<b>MISCELLANEOUS MANUFACTURING</b>		<b>41,749</b>	<b>\$ 0.8411</b>	<b>\$ 0.8638</b>	<b>3%</b>	<b>\$ 1 \$ 43</b>	<b>\$ 69</b>	<b>\$ 50</b>
1	3512	<a href="#">Plastic - Cutting, Bending and Milling</a>	2,246	\$ 0.9953	\$ 1.0063	1%	(\$ 9) \$ 30	\$ 4.3	\$ 3.2
1	3509	<a href="#">Statuary and Ornament Manufacturing</a>	61	\$ 1.1551	\$ 1.2141	5%	\$ 5 \$ 109	\$ 0.1	\$ 0.1
2	6604	<a href="#">Optical Goods Manufacturing</a>	732	\$ 0.3128	\$ 0.3210	3%	\$ 3 \$ 13	\$ 0.5	\$ 0.2
3	3503	<a href="#">Decorative Tile, Pottery, Glassware Manufacturing, NOC</a>	819	\$ 0.8827	\$ 0.9477	7%	\$ 15 \$ 110	\$ 1.5	\$ 1.1
3	3513	<a href="#">Rubber Goods Manufacturing, NOC</a>	376	\$ 1.1961	\$ 1.2532	5%	(\$ 4) \$ 113	\$ 0.9	\$ 0.7
4	3602	<a href="#">Electronic Products, Jewelry and Instrument Mfg, Dental Labs</a>	11,413	\$ 0.3883	\$ 0.3826	-1%	(\$ 2) (\$ 9)	\$ 8.4	\$ 4.1
4	3802	<a href="#">Soft Goods Manufacturing/Embellishing NOC</a>	2,716	\$ 0.5938	\$ 0.6007	1%	(\$ 2) \$ 15	\$ 3.1	\$ 2.0
4	4101	<a href="#">Printing Services and Book Binding</a>	2,558	\$ 0.6100	\$ 0.6129	0%	\$ 3 \$ 3	\$ 3.0	\$ 1.9
4	3510	<a href="#">Plastic Products Manufacturing</a>	5,961	\$ 0.9995	\$ 1.0497	5%	\$ 12 \$ 84	\$ 12.0	\$ 9.0
4	3104	<a href="#">Soapstone &amp; Plasterboard Manufacturing; Wood preserving</a>	1,191	\$ 1.7380	\$ 1.8155	4%	(\$ 7) \$ 156	\$ 4.2	\$ 3.4
4	2908	<a href="#">Factory Built Housing; Campers/Trailers Manufacturing</a>	427	\$ 1.8981	\$ 1.9052	0%	(\$ 12) \$ 26	\$ 1.6	\$ 1.3
5	3808	<a href="#">Upholstery Work, NOC</a>	414	\$ 1.0183	\$ 1.0281	1%	(\$ 15) \$ 34	\$ 0.8	\$ 0.6
5	6908	<a href="#">Paper Products Manufacturing</a>	1,756	\$ 1.0987	\$ 1.1438	4%	\$ 16 \$ 71	\$ 3.9	\$ 2.9
5	3105	<a href="#">Concrete Products Manufacturing</a>	1,228	\$ 2.0897	\$ 2.1325	2%	(\$ 12) \$ 94	\$ 5.0	\$ 4.2
6	3701	<a href="#">Chemicals NOC; Mixing and Manufacturing</a>	6,940	\$ 0.7826	\$ 0.8248	5%	\$ 4 \$ 77	\$ 11.0	\$ 7.8
6	3501	<a href="#">Brick and Clay Product Manufacturing, NOC</a>	4	\$ 1.0832	\$ 0.9826	-9%	(\$ 49) (\$ 144)	\$ 0.0	\$ 0.0
6	2906	<a href="#">Pattern and Model Manufacturing; Wood Instrument Manufacturing</a>	869	\$ 1.4378	\$ 1.4143	-2%	(\$ 29) (\$ 16)	\$ 2.4	\$ 1.9
6	3708	<a href="#">Mattress, Textile, Felt, and Rope Manufacturing, NOC</a>	1,214	\$ 1.5319	\$ 1.5678	2%	(\$ 11) \$ 80	\$ 3.7	\$ 2.9
6	3511	<a href="#">Fiberglass Products Manufacturing, NOC</a>	679	\$ 1.9865	\$ 2.0272	2%	(\$ 10) \$ 88	\$ 2.6	\$ 2.2
7	3102	<a href="#">Stone Wool Insulation Manufacturing</a>	33	\$ 0.7826	\$ 0.8248	5%	\$ 4 \$ 77	\$ 0.1	\$ 0.0
7	3103	<a href="#">Cement Manufacturing</a>	98	\$ 0.9246	\$ 0.9473	2%	(\$ 2) \$ 45	\$ 0.2	\$ 0.1
8	0901	<a href="#">Shipbuilding and Repair, NOC</a>	15	\$ 2.6998	\$ 2.6256	-3%	(\$ 31) (\$ 112)	\$ 0.1	\$ 0.1
4	<b>TEMPORARY HELP</b>		<b>37,109</b>	<b>\$ 0.8762</b>	<b>\$ 0.9117</b>	<b>4%</b>	<b>(\$ 1) \$ 70</b>	<b>\$ 65</b>	<b>\$ 47</b>
1	7107	<a href="#">Temp. Help - Food Services</a>	332	\$ 1.1005	\$ 1.1302	3%	(\$ 2) \$ 59	\$ 0.7	\$ 0.5
2	7108	<a href="#">Temp. Help - Warehousing Services</a>	2,465	\$ 0.8488	\$ 0.9151	8%	\$ 13 \$ 114	\$ 4.3	\$ 3.2
2	7114	<a href="#">Temp. Help - Assembly Work and Freight Handling</a>	1,354	\$ 1.8641	\$ 1.9314	4%	(\$ 8) \$ 137	\$ 5.0	\$ 4.1
3	7105	<a href="#">Temp. Help - Office Services</a>	11,166	\$ 0.2113	\$ 0.2193	4%	\$ 5 \$ 11	\$ 4.7	\$ 0.8
3	7104	<a href="#">Temp. Help - Administrative Staff</a>	4,166	\$ 0.2294	\$ 0.2378	4%	\$ 5 \$ 12	\$ 1.9	\$ 0.4
3	7109	<a href="#">Temp. Help - Light Assembly Work</a>	707	\$ 0.4028	\$ 0.4251	6%	\$ 6 \$ 37	\$ 0.6	\$ 0.3
3	7106	<a href="#">Temp. Help - Retail and Wholesale Store Services</a>	384	\$ 0.7087	\$ 0.7428	5%	\$ 4 \$ 62	\$ 0.5	\$ 0.4
3	7113	<a href="#">Temp. Help - Maintenance Services</a>	721	\$ 1.1942	\$ 1.2965	9%	\$ 14 \$ 182	\$ 1.8	\$ 1.4
3	7115	<a href="#">Temp. Help - Food Processing Services</a>	1,467	\$ 1.5622	\$ 1.6436	5%	(\$ 14) \$ 170	\$ 4.6	\$ 3.7
3	7112	<a href="#">Temp. Help - Agricultural Services</a>	231	\$ 1.6431	\$ 1.7251	5%	\$ 15 \$ 143	\$ 0.8	\$ 0.6
4	7122	<a href="#">Temp. Help - Laborers for Manufacturing</a>	1,237	\$ 0.9904	\$ 1.0292	4%	(\$ 2) \$ 76	\$ 2.4	\$ 1.8
4	7110	<a href="#">Temp. Help - Field Technical Services</a>	887	\$ 1.2275	\$ 1.2417	1%	(\$ 9) \$ 37	\$ 2.1	\$ 1.6
4	7117	<a href="#">Temp. Help - Machine Operators and Skilled Craftsmen</a>	1,090	\$ 2.4364	\$ 2.4930	2%	(\$ 32) \$ 141	\$ 5.2	\$ 4.4
5	7111	<a href="#">Temp. Help - Health Care Services</a>	8,745	\$ 0.9967	\$ 1.0499	5%	(\$ 5) \$ 108	\$ 17.6	\$ 13.2
5	7119	<a href="#">Temp. Help - Vehicle Operations</a>	249	\$ 4.2003	\$ 4.2286	1%	(\$ 50) \$ 105	\$ 2.0	\$ 1.7
6	7118	<a href="#">Temp. Help - Flagging for Construction Services NOC</a>	1,168	\$ 3.6763	\$ 3.6756	0%	(\$ 43) \$ 41	\$ 8.2	\$ 7.1
7	7116	<a href="#">Temp. Help - Flagging for Public Utility Construction</a>	742	\$ 1.4924	\$ 1.6220	9%	\$ 21 \$ 228	\$ 2.3	\$ 1.9
7	7121	<a href="#">Temp. Help - Logging and Aircraft Services</a>	0	\$ 16.7058	\$ 16.5888	-1%	(\$ 406) \$ 181	\$ 0.0	\$ 0.0
8	7120	<a href="#">Temp. Help - Hazardous Waste Services</a>	0	\$ 12.8122	\$ 13.6846	7%	\$ 81 \$ 1,594	\$ 0.0	\$ 0.0
5	<b>UTILITIES AND COMMUNICATIONS</b>		<b>23,094</b>	<b>\$ 0.4900</b>	<b>\$ 0.5025</b>	<b>3%</b>	<b>\$ 3 \$ 21</b>	<b>\$ 22</b>	<b>\$ 13</b>
1	4501	<a href="#">Radio and Television - Field Employees</a>	145	\$ 0.5299	\$ 0.5440	3%	\$ 4 \$ 23	\$ 0.2	\$ 0.1
2	3408	<a href="#">Natural Gas Companies</a>	501	\$ 0.7346	\$ 0.7573	3%	\$ 3 \$ 40	\$ 0.7	\$ 0.5
4	1304	<a href="#">Telephone Companies - Office and Administrative Staff</a>	10,644	\$ 0.2093	\$ 0.2149	3%	\$ 4 \$ 7	\$ 4.4	\$ 0.7
4	1303	<a href="#">Telephone Companies - All Other Employees, NOC</a>	1,076	\$ 1.0069	\$ 1.0425	4%	\$ 0 \$ 68	\$ 2.2	\$ 1.6
4	1507	<a href="#">Waterworks Operations, Repair and Maintenance</a>	1,868	\$ 1.1059	\$ 1.1453	4%	\$ 7 \$ 68	\$ 4.1	\$ 3.1
5	4103	<a href="#">Newspaper Publishing</a>	142	\$ 1.4052	\$ 1.5298	9%	\$ 32 \$ 208	\$ 0.4	\$ 0.3
6	4502	<a href="#">Radio and Television - All Other Employees</a>	6,337	\$ 0.3016	\$ 0.3072	2%	\$ 2 \$ 9	\$ 3.7	\$ 1.4
6	1305	<a href="#">TV Cable Companies - All Other Employees, NOC</a>	534	\$ 1.1226	\$ 1.1679	4%	(\$ 1) \$ 88	\$ 1.2	\$ 0.9
6	1301	<a href="#">Electric Light &amp; Power Companies</a>	1,847	\$ 1.5074	\$ 1.5222	1%	\$ 2 \$ 27	\$ 5.4	\$ 4.3

**Notes:**

- Base premiums calculated assuming all firms have experience factor = 1.0000
- Industries are sorted by amount of Standard Premiums
- Standard Premiums exclude SPF and SAW premium rates
- Standard Premiums calculated assuming average experience factor = 0.91
- Within industries, sorting by Hazard grouping, then 2023 hourly rate
- Hazard group based on claim severities
- Higher rates within similar hazard group usually reflects higher claim frequencies
- Full-time employee (FTE) = 1,920 hours worked or 240,000 sq. ft. of wallboard
- \*Excluding FTEs and rates related to the Logger Safety Initiative (LSI)
- \*\*Excluding FTEs and rates related to the Firefighter Injury and Illness Reduction (FIIRE) program.
- \*\*\*All Classifications row assumes all firms have experience factor = 0.91