



DATE: August 8, 2025

TO: LAWCX Members

FROM: Tammy Vitali, Claims Manager

SUBJECT: Workers' Compensation Insurance Rating Bureau Pure Premium Rates effective September 1, 2025

Attached is a schedule of the current Workers' Compensation Insurance Rating Bureau (WCIRB) Pure Premium Rates. In comparing rates effective September 1, 2025, to the current rates, you will find there was an average increase of 10% in the codes based on the Insurance Commissioner's approval. This information is provided for members that utilize this information to budget workers' compensation costs by department.

If you have any questions, please contact me at (800) 541-4591, ext. 19114.

Attachment



Workers' Compensation Insurance Rating Bureau
Municipal, State, or Other Public Agencies Classification Descriptions
and
Pure Premium Rates
Effective September 1, 2025

MUNICIPAL, STATE, OR PUBLIC AGENCIES

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Ambulance Services: All operations – including medical technicians and attendants and maintenance of vehicle and equipment. This classification applies to the operation of ambulances for the emergency transport of ill or injured people. It also applies to non-emergency transport of persons who require medical supervision while in transit, such as the transport of individuals from hospitals to nursing homes.	7332	\$3.24	\$3.67	13%
Airport Operators: All employees – including field or hangar instructors. This classification applies to all operations of airports, including but not limited to tower communications, facility or grounds maintenance, aircraft fueling or repair, airport parking, and airport security. Ticket sellers or information clerks shall be separately classified as 8810, Clerical Office Employees.	7429	\$1.51	\$1.79	19%
Bus, Shuttle Van, or Limousine Operations: All employees. This classification applies to transportation services provided to passengers on a scheduled route or charter basis using vehicles that include but are not limited to buses, vans, and limousines. This classification also applies to paratransit services for elderly or disabled individuals who do not require medical supervision while in transit. Transportation services provided with medical supervision shall be classified as 7332, Ambulance Services.	7382	\$6.48	\$7.93	22%
Cemetery Operation: All employees. This classification applies to the operation and maintenance of cemeteries or mausoleums. This classification also applies to the operation and maintenance of pet cemeteries.	9220	\$5.94	\$5.24	-12%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Clerical Office Employees: Not otherwise classified. Use the closest description to the job you are trying to classify. Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer shall be classified as 8871, clerical computer employees.	8810	\$0.18	\$0.20	11%
Clerical Telecommuter Employees: Not otherwise classified. Use the closest description to the job you are trying to classify. This classification applies to Clerical Office Employees who work more than 50% of their time at their home or other office space away from any location of their employer.	8871	\$0.12	\$0.10	-17%
Day Care Centers: child not residential care facilities – all employees including receptionists. This classification applies to child daycare centers that provide non-medical care and supervision for children ranging from infancy to 17 years of age for periods of less than 24 hours; preschool programs; or before or after school programs that are not operated in connection with public or private schools operated by the same employer. This classification also applies to recreational or educational day camps that do not include overnight lodging for camp participants. This classification also applies to daycare services provided by employers primarily for the use of their employee's dependents.	9059	\$1.63	\$1.84	13%
Firefighters: Not volunteers – including all employees of firefighting operations, including but not limited to emergency fire and rescue operations, fire hydrant testing, fire investigations, and fire prevention services.	7706	\$6.40	\$6.82	7%
Firefighters: Volunteers, serving with or without remuneration, performing firefighting operations, including but not limited to emergency fire and rescue operations, fire hydrant testing, fire investigations, and fire prevention services.	7707	\$307.75 (per capita per person)	\$368.47 (per capita per person)	20%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Housing Authorities: All employees – including resident or on-site managers. When lodging is provided by the employer, the total remuneration shall include the market value of such lodging to the employee. This classification applies to public agencies that provide housing or housing assistance to individuals in need. The housing authority may own and operate the housing or provide financial assistance in the form of housing vouchers, which allow clients to reside in approved housing operated by other concerns. This classification includes but is not limited to resident or on-site property managers and property maintenance or repair staff. On-site property managers are those employees whose base of operations is at any property location that they are employed to manage. The term “resident” shall refer to any employee who resides at a property managed by the employer. Employees engaged in property inspections to determine the eligibility of properties owned and operated by separate parties for rental subsidies shall be separately classified as 9410, Municipal, State, or Other Public Agency Employees – not engaged in manual labor, or direct supervision of construction or erection work. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants, or Taverns. Day care centers operated by housing authorities should be separately classified as 9059, Day Care Centers. New construction, alteration, or demolition work shall be separately classified.	9033	\$3.13	\$3.52	12%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Institutional Employees: Hospitals, skilled nursing facilities, residential care facilities for adults or residential care facilities for the aged – all employees – including Clerical Telecommuter Employees and Outside Salespersons – not jail or prison employees. The payroll for student nurses or interns shall be included at an average wage of at least \$100 per week. This classification applies to the operation of hospitals, skilled nursing facilities, residential care facilities for adults, and residential care facilities for the elderly by public agencies. This classification includes all operations, including but not limited to patient and resident care, meal preparation and dining facility operation, laundry, facility and grounds maintenance, and housekeeping. The provision of medical or nursing care to residents of correctional facilities shall be classified as 7720, Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers, or 7722, Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – volunteers, serving with or without remuneration.	8830	\$1.31	\$1.37	5%
Irrigation, Drainage, or Reclamation Works Operation: All work incidental to maintenance and operation of irrigation, drainage, or reclamation districts. This classification applies to the operation of irrigation, drainage, or canal systems for the purpose of providing water to agricultural customers. This classification includes all operations involved in the operation or maintenance of systems, including but not limited to maintenance and repair of pumping stations, repair or replacement of water lines, removal of weeds or debris from channels; repair of canals, channels, or levees; and rodent or mosquito control. Construction operations, including alterations or additions to existing irrigation or drainage systems, pile driving, dredging, tunneling, and dam or sewer construction, shall be separately classified.	0251	\$3.84	\$3.69	-4%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Libraries – Public: This classification applies to librarians, professional library assistants, and clerical office or clerical telecommuter staff who engage in activities, including but not limited to conducting research, ordering books and publications, maintaining reference systems, assisting customers to locate and check out materials, and performing general clerical and administrative functions in support of the library. Code was updated when 8811 was assigned to private libraries. Employees other than librarians, professional assistants, and clerical office or clerical telecommuter staff, including but not limited to janitorial, maintenance, delivery, and security personnel, shall be classified as 9420, Municipal, State, or Other Public Agency Employees – all other employees.	8811	\$0.18	\$0.20	11%
Municipal, State, or Public Agency Employees: Employees not engaged in manual labor, or direct supervision of construction or erection work – Not otherwise classified. This classification includes mayors, city council members, elected officials, judges, hearing officers, district attorneys, courthouse clerks and public records clerks, employees engaged in laboratory work, health inspectors, building inspectors, engineers not engaged in actual construction or operation, meter readers other than water meter readers, and similar occupations. This classification includes housing authority employees engages in determining the eligibility of properties owned and operated by separate parties for rental subsidies. This classification also includes recreation and park department operations that are performed by recreation leaders, coaches, instructors, referees, and officials; daycare/babysitting; activity supervisors; and similar operations that do not involve manual labor.	9410	\$0.77	\$0.80	4%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
All Other Municipal, State, or Public Agency Employees: Not otherwise classified – including laborers, mechanics, and storekeepers. This classification includes park and facility maintenance, landscape, snack bar and vending operations, lifeguards, security, and similar activities in support of the facility. Classification 9420 does not apply to park security operations when performed by fish and game wardens or by park rangers. Such operations shall be classified as 7720, Police, Sheriffs Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers, or 7722, Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – volunteers, serving with or without remuneration.	9420	\$7.77	\$7.97	3%
Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers, and Correctional Officers: Including deputies – not volunteers. This classification applies to law enforcement officers, including but not limited to police officers, sheriffs and deputy sheriffs, court bailiffs, marshals, animal control officers, fish and wildlife officers, and correctional officers. This classification also applies to all employees of publicly or privately operated correctional facilities. This classification also applies to medical care personnel, including but not limited to registered nurses, licensed vocational nurses, pharmacists, and psychiatric technicians who provide care to residents of correctional facilities on a contract basis. Dog catchers, veterinarians, and animal care or kennel employees (not animal control officers) who are employed by public agencies shall be classified as 9420, Municipal, State, or Other Public Agency Employees – all other employees. Volunteers serving with or without remuneration shall be separately classified as 7722, Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers, and Correctional Officers – volunteers, serving with or without remuneration.	7720	\$2.69	\$2.68	0%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers, and Correctional Officers: volunteers, serving with or without remuneration. This classification applies to law enforcement volunteers, serving with or without remuneration. The exposure for this classification shall be on a per capita basis. Also refer to Classification 7720, Police, Sheriffs, Marshals, Animal Control Officers, Fish and Wildlife Officers and Correctional Officers – including deputies – not volunteers.	7722	\$129.42 (per capita per person)	\$152.86 (per capita per person)	18%
Public Colleges or Schools: All employees – including cafeteria, Clerical Office Employees, Clerical Telecommuter Employees, and Outside Salespersons. This classification applies to all operations of public colleges or schools, including but not limited to instruction, dormitories, cafeterias, bookstores, transportation services, counseling, building and landscape maintenance, janitorial, libraries, athletic programs, parking, security, and administration. This classification includes daycare, preschools, and before or after school programs operated by public colleges or schools. This classification also applies to the operation of charter schools. This classification also applies to state or county vocational schools or training programs and to school counselors who are provided to public schools by separate concerns under contract.	8875	\$0.63	\$0.80	27%
Restaurants or Taverns: all employees – including musicians and entertainers. Code 9079 was eliminated in and reassigned to class code 9081. This classification applies to the preparation and serving of hot or cold food items for consumption on or away from the premises or the preparation, pouring and serving of alcoholic beverages for consumption on the premises.	9081	\$2.41	\$2.53	5%

Classification	Code	Rate Per \$100 of Payroll as of 09/01/24	Rate Per \$100 of Payroll as of 09/01/25	Difference
Road Districts or Departments: All operations – including shop or yard employees. This classification applies to paving or repaving of public streets or roads by public agencies. This classification includes the storage of equipment or supplies and maintenance of equipment at a yard or shop location. Tunneling, subway construction, grade separation work, bridge construction, or pile driving shall be separately classified.	9422	\$1.60	\$2.11	32%
Sanitary or Sanitation Districts Operation: All employees. This classification applies to all work incidentals to the maintenance and operation of sewer systems or sewage treatment plants. This classification also applies to the operation of sewage or wastewater treatment facilities under contract.	7580	\$2.42	\$2.96	22%
Water Companies: Operation – all employees – including construction or extension of lines. This classification applies to the operations of publicly or privately operated water companies that supply potable water to communities. This classification includes but is not limited to the construction, maintenance, repair of water mains and lateral lines, the treatment of water, the operation and maintenance of pumping stations, and the installation or repair of water meters. The construction of aqueducts, buildings, dams, or reservoirs shall be separately classified. Employees engaged exclusively in meter reading activities (or in combination with clerical office activities) shall be classified as 8742, Salespersons – Outside.	7520	\$2.47	\$2.64	7%