

MAXIMUM ALLOWABLE INCIDENCE RATES BY NAICS CODE - 2025

NAICS Code	SIC Code	NAICS Category	STEP Silver Maximum Incidence Rate	BLS Average/STEP Gold Maximum Incidence Rate	STEP Platinum Maximum Incidence Rate	STEP Diamond Maximum Incidence Rate
236110	1521, 1522	Residential Building Construction	3.75	2.5	1.875	1.25
236115	1521	New Single-Family Housing Construction (except Operative Builders)	3.75	2.5	1.875	1.25
236117	1531	New Housing Operative Builders	3.75	2.5	1.875	1.25
236118	1521	Residential Remodelers	3.75	2.5	1.875	1.25
236210	1541	Industrial Building Construction	2.4	1.6	1.2	0.8
236220	1542	Commercial and Institutional Building Construction	2.4	1.6	1.2	0.8
237110	1623	Water and Sewer Line and Related Structures Construction	3.9	2.6	1.95	1.3
237120	1623	Oil and Gas Pipeline and Related Structures Construction	0.75	0.5	0.375	0.25
237130	1623	Power/Communication Line and Related Structures Construction	2.4	1.6	1.2	0.8
237210	1629	Land Subdivision	2.55	1.7	1.275	0.85
237310	1611, 1622	Highway, Street, and Bridge Construction	3.75	2.5	1.875	1.25
237990	1629	Other Heavy and Civil Engineering Construction	2.1	1.4	1.05	0.7
238110	1771	Poured Concrete Foundation and Structure Contractors	4.2	2.8	2.1	1.4
238120	1791	Structural Steel and Precast Concrete Contractors	5.4	3.6	2.7	1.8
238130	1751	Framing Contractors	8.25	5.5	4.125	2.75
238140	1741	Masonry Contractors	4.05	2.7	2.025	1.35
238150	1793	Glass and Glazing Contractors	3.75	2.5	1.875	1.25
238160	1761	Roofing Contractors	4.8	3.2	2.4	1.6
238170	1761	Siding Contractors	8.7	5.8	4.35	2.9
238190	1741, 1742	Other Foundation, Structure and Building Exterior Contractors	1.65	1.1	0.825	0.55
238210	1731	Electrical Contractors and Other Wiring Installation Contractors	3	2	1.5	1
238220	1711	Plumbing, Heating, and Air Conditioning Contractors	4.35	2.9	2.175	1.45
238290	1796	Other Building Equipment Contractors	2.7	1.8	1.35	0.9
238310	1742	Drywall and Insulation Contractors	5.4	3.6	2.7	1.8
238320	1721	Painting and Wall Covering Contractors	2.4	1.6	1.2	0.8
238330	1752	Flooring Contractors	3.6	2.4	1.8	1.2
238340	1743	Tile and Terrazzo Contractors	2.25	1.5	1.125	0.75
238350	1751	Finish Carpentry Contractors	3.6	2.4	1.8	1.2
238390*	1751	Other Building Finishing Contractors	4.05	2.7	2.025	1.35
238910	1794	Site Preparation Contractors	2.85	1.9	1.425	0.95
238990	1799	All Other Specialty Trade Contractors	2.55	1.7	1.275	0.85
327320	3273	Ready-Mix Concrete Manufacturing	6.15	4.1	3.075	2.05
327390	3272	Other Concrete Product Manufacturing	4.95	3.3	2.475	1.65
423310	5031, 5939	Lumber, Plywood, Millwork, and Wood Panel Merchant Wholesalers	6	4	3	2
423320	5032	Brick, Stone, and Related Construction Material Merchant	6	4	3	2
423390	5039	Other Construction Material Merchant Wholesalers	6	4	3	2
423510	5051	Metal Service Centers and Other Metal Merchant Wholesalers	4.5	3	2.25	1.5
424720	5172	Petroleum and Petroleum Products Merchant Wholesalers	2.1	1.4	1.05	0.7
541380	8734	Testing Laboratories	0.9	0.6	0.45	0.3
		All Other Supplier Codes	4.05	2.7	2.025	1.35