

Average Premium Rates (per hour worked)

Washington State Fund Firms

Assuming Year Ending March 31, 2025 Distribution of Hours by Class and 91% average Experience Factor

Effective Date	Accident		Medical Aid		Stay at Work		Supplemental Pension		COMPOSITE		Net RETRO Refunds Rate	Composite net of RETRO		Net Employer Portion		Worker Portion		Net Worker %	Composite Net Rate per \$100 Payroll		Rate		Average Hourly Wage****	State's Average Annual Wage***	Comments
	Rate*	% Change	Rate*	% Change	Rate*	% Change	Rate*	% Change	Rate*	% Change		% Change	% Change	Rate*	% Change	Prem. Per FTE**	Rate*	% Change	Prem. Per FTE**		% Change				
1/1/2026	0.4105	5.5%	0.1809	0.0%	0.0060	4.8%	0.1911	8.8%	0.7885	4.9%	0.0480	0.7405	5.0%	0.5515	5.3%	\$1,058.88	0.1890	4.3%	\$362.88	26%	\$1.41	1.1%	\$52.48	\$102,925	Proposed
1/1/2025	0.3891	6.7%	0.1809	(1.0%)	0.0058	5.0%	0.1756	2.8%	0.7514	3.8%	0.0463	0.7051	2.7%	0.5240	3.3%	\$1,006.01	0.1811	0.9%	\$347.79	26%	\$1.40	(1.4%)	\$50.51	\$99,062	
1/1/2024	0.3647	6.5%	0.1827	4.7%	0.0055	0.0%	0.1708	2.2%	0.7237	5.0%	0.0371	0.6866	4.9%	0.5071	5.5%	\$973.63	0.1795	3.4%	\$344.64	26%	\$1.42	0.3%	\$48.52	\$95,160	
1/1/2023	0.3424	5.9%	0.1745	1.0%	0.0055	0.7%	0.1671	7.0%	0.6895	4.8%	0.0351	0.6544	6.0%	0.4809	6.8%	\$923.23	0.1736	3.8%	\$333.22	27%	\$1.41	0.1%	\$46.36	\$89,138	
1/1/2022	0.3233	0.0%	0.1728	0.0%	0.0055	10.4%	0.1562	14.0%	0.6578	3.1%	0.0405	0.6173	4.9%	0.4501	4.5%	\$864.10	0.1673	6.3%	\$321.12	27%	\$1.41	2.9%	\$43.78	\$84,167	
1/1/2021	0.3233	0.0%	0.1728	(7.8%)	0.0050	0.0%	0.1370	12.0%	0.6381	0.0%	0.0499	0.5882	1.4%	0.4308	1.9%	\$827.14	0.1574	0.0%	\$302.21	27%	\$1.37	(5.7%)	\$42.91	\$82,508	
1/1/2020	0.3233	(3.0%)	0.1874	(3.0%)	0.0050	3.5%	0.1223	9.4%	0.6380	(0.8%)	0.0578	0.5802	(2.0%)	0.4229	(3.3%)	\$811.87	0.1574	1.6%	\$302.11	27%	\$1.45	(11.0%)	\$39.91	\$76,741	
1/1/2019	0.3333	(7.5%)	0.1932	(7.5%)	0.0048	3.7%	0.1118	8.7%	0.6431	(5.0%)	0.0508	0.5923	(3.8%)	0.4374	(4.4%)	\$839.81	0.1549	(2.1%)	\$297.41	26%	\$1.63	(9.9%)	\$36.25	\$69,700	
1/1/2018	0.3603	(4.5%)	0.2089	(3.5%)	0.0046	0.0%	0.1029	7.3%	0.6767	(2.5%)	0.0609	0.6158	(2.7%)	0.4576	(3.6%)	\$878.59	0.1582	(0.2%)	\$303.74	26%	\$1.81	(7.8%)	\$33.96	\$65,301	
1/1/2017	0.3774	1.3%	0.2165	0.0%	0.0046	(16.0%)	0.0959	0.8%	0.6944	0.7%	0.0614	0.6330	(1.4%)	0.4745	(1.8%)	\$911.04	0.1585	(0.0%)	\$304.32	25%	\$1.97	(6.0%)	\$32.19	\$61,887	
1/1/2016	0.3726	2.6%	0.2165	0.0%	0.0055	(25.0%)	0.0951	6.3%	0.6897	2.0%	0.0480	0.6417	2.1%	0.4832	2.4%	\$927.65	0.1586	1.2%	\$304.42	25%	\$2.09	(2.5%)	\$30.66	\$58,957	
1/1/2015	0.3632	(0.1%)	0.2165	3.4%	0.0073	0.0%	0.0895	(1.6%)	0.6765	0.8%	0.0480	0.6285	2.1%	0.4719	2.2%	\$905.95	0.1567	1.8%	\$300.77	25%	\$2.15	(0.5%)	\$29.27	\$56,273	
1/1/2014	0.3636	0.0%	0.2094	10.6%	0.0073	(8.6%)	0.0910	(2.0%)	0.6713	2.7%	0.0559	0.6154	2.1%	0.4616	0.8%	\$886.18	0.1539	6.0%	\$295.39	25%	\$2.16	(2.0%)	\$28.52	\$54,829	
1/1/2013	0.3636	0.0%	0.1893	0.0%	0.0080	5.0%	0.0929	(0.4%)	0.6538	0.0%	0.0510	0.6028	(1.2%)	0.4577	(1.6%)	\$878.78	0.1451	0.0%	\$278.59	24%	\$2.20	(3.1%)	\$27.38	\$52,635	
1/1/2012	0.3636	2.0%	0.1893	0.4%	0.8% NA		0.0933	(13.5%)	0.6538	0.1%	0.0437	0.6101	0.1%	0.4650	0.9%	\$892.80	0.1451	(2.1%)	\$278.59	24%	\$2.27	(3.2%)	\$26.83	\$51,595	
1/1/2011	0.3565	29.8%	0.1885	(10.3%)			0.1079	11.2%	0.6529	12.2%	0.0437	0.6092	12.6%	0.4610	18.9%	\$885.12	0.1482	(3.5%)	\$284.54	24%	\$2.35	8.7%	\$25.95	\$49,894	
1/1/2010	0.2747	4.5%	0.2101	8.4%			0.0970	16.0%	0.5818	7.7%	0.0406	0.5412	7.0%	0.3877	5.6%	\$744.29	0.1536	10.7%	\$294.82	28%	\$2.16	4.7%	\$25.05	\$48,162	
1/1/2009	0.2629	1.8%	0.1938	3.2%			0.0836	7.0%	0.5403	3.1%	0.0344	0.5059	3.6%	0.3672	3.3%	\$705.02	0.1387	4.3%	\$266.30	27%	\$2.06	1.6%	\$24.52	\$47,153	
1/1/2008	0.2583	(4.5%)	0.1878	10.5%			0.0781	17.1%	0.5242	3.4%	0.0359	0.4883	3.4%	0.3554	0.4%	\$682.27	0.1330	12.3%	\$255.26	27%	\$2.03	(0.0%)	\$24.06	\$46,256	
7/1/2007	0.2705	0.0%	0.0000	(100.0%)			0.0667	0.0%	0.3372	(33.5%)	0.0350	0.3022	(36.0%)	0.2689	(24.0%)	\$516.19	0.0334	(71.8%)	\$64.03	11%	\$1.30	(36.0%)	\$23.26	\$44,721	\$38 M dividend
1/1/2007	0.2705	(5.0%)	0.1700	0.0%			0.0667	7.0%	0.5072	(1.9%)	0.0350	0.4722	(0.7%)	0.3539	(1.6%)	\$679.39	0.1184	1.9%	\$227.23	25%	\$2.03	(5.5%)	\$23.26	\$44,721	\$310M Rate Holiday
1/1/2006	0.2847	11.5%	0.1700	(10.6%)			0.0623	(15.9%)	0.5170	(0.5%)	0.0414	0.4756	1.1%	0.3595	6.2%	\$690.14	0.1162	(12.1%)	\$223.01	24%	\$2.15	(4.2%)	\$22.15	\$42,584	
1/1/2005	0.2553	3.0%	0.1902	4.9%			0.0741	3.0%	0.5196	3.7%	0.0490	0.4706	3.0%	0.3385	2.5%	\$649.82	0.1322	4.4%	\$253.73	28%	\$2.24	(0.4%)	\$21.00	\$40,385	
1/1/2004	0.2479	11.6%	0.1813	9.1%			0.0719	5.3%	0.5011	9.7%	0.0443	0.4568	9.5%	0.3302	10.1%	\$633.98	0.1266	8.0%	\$243.07	28%	\$2.25	8.8%	\$20.30	\$39,038	
1/1/2003	0.2221	18.4%	0.1662	74.3%			0.0683	(5.0%)	0.4566	28.7%	0.0395	0.4171	28.1%	0.2999	23.9%	\$575.71	0.1173	40.2%	\$225.12	28%	\$2.07	25.2%	\$20.18	\$38,794	
1/1/2002	0.1876	0.0%	0.0954	0.0%			0.0719	10.1%	0.3549	1.9%	0.0292	0.3257	3.0%	0.2421	2.7%	\$464.74	0.0837	4.1%	\$160.61	26%	\$1.65	1.1%	\$19.73	\$37,940	
1/1/2001	0.1876	(7.5%)	0.0954	0.0%			0.0653	13.9%	0.3483	(2.0%)	0.0322	0.3161	(1.5%)	0.2358	(3.6%)	\$452.64	0.0804	5.2%	\$154.27	25%	\$1.63	(2.4%)	\$19.36	\$37,229	
1/1/2000	0.2028	(3.6%)	0.0954	0.0%			0.0573	16.7%	0.3555	0.2%	0.0345	0.3210	0.7%	0.2447	(0.7%)	\$469.73	0.0764	5.7%	\$146.59	24%	\$1.67	(2.8%)	\$19.19	\$36,889	\$200 M dividend
1/1/1999	0.2104	(5.3%)	0.0954	0.0%			0.0491	7.9%	0.3549	(2.3%)	0.0362	0.3187	(1.8%)	0.2465	(3.1%)	\$473.18	0.0723	2.6%	\$138.72	23%	\$1.72	(9.4%)	\$18.52	\$35,610	
1/1/1998	0.2222	4.8%	0.0954	(27.9%)			0.0455	22.6%	0.3631	(4.8%)	0.0384	0.3247	(5.6%)	0.2543	(1.9%)	\$488.16	0.0705	(16.8%)	\$135.26	22%	\$1.90	(12.4%)	\$17.09	\$32,862	\$200 M dividend
1/1/1997	0.2120	0.0%	0.1323	7.5%			0.0371	(21.2%)	0.3814	(0.2%)	0.0375	0.3439	(0.6%)	0.2592	(0.6%)	\$497.66	0.0847	(0.5%)	\$162.62	25%	\$2.17	(6.7%)	\$15.85	\$30,479	Change from 1/96
4/1/1996	0.1548	(27.0%)	0.0899	(27.0%)			0.0344	(27.0%)	0.2791	(27.0%)	0.0363	0.2428	(29.8%)	0.1807	(30.7%)	\$346.85	0.0622	(27.0%)	\$119.33	26%	\$1.63	(29.8%)	\$14.87	\$28,594	
1/1/1996	0.2120	0.0%	0.1231	(24.4%)			0.0471	(4.8%)	0.3822	(9.9%)	0.0363	0.3459	(9.4%)	0.2608	(5.4%)	\$500.74	0.0851	(19.8%)	\$163.39	25%	\$2.33	(13.9%)	\$14.87	\$28,594	
1/1/1995	0.2120	3.5%	0.1628	(5.4%)			0.0495	5.1%	0.4243	0.1%	0.0424	0.3819	(2.0%)	0.2758	(1.5%)	\$529.44	0.1062	(3.1%)	\$203.81	28%	\$2.70	(6.0%)	\$14.13	\$27,167	
1/1/1994	0.2048	6.9%	0.1721	1.6%			0.0471	24.2%	0.4240	6.3%	0.0344	0.3896	5.4%	0.2800	5.2%	\$537.60	0.1096	5.7%	\$210.43	28%	\$2.87	3.1%	\$13.55	\$26,058	
1/1/1993	0.1916	5.0%	0.1694	6.8%			0.0379	8.0%	0.3989	6.0%	0.0291	0.3698	4.5%	0.2662	3.6%	\$511.01	0.1037	7.0%	\$199.01	28%	\$2.79	3.8%	\$13.27	\$25,509	
1/1/1992	0.1825	4.5%	0.1586	5.5%			0.0351	5.4%	0.3762	5.0%	0.0224	0.3538	3.5%	0.2570	2.7%	\$493.34	0.0969	5.5%	\$185.95	27%	\$2.69	(3.3%)	\$13.17	\$25,331	
1/1/1991	0.1746	3.2%	0.1503	14.0%			0.0333	0.0%	0.3582	7.1%	0.0163	0.3419	6.8%	0.2501	5.2%	\$480.19	0.0918	11.2%	\$176.26	27%	\$2.78	1.0%	\$12.32	\$23,682	
1/1/1990	0.1692	11.0%	0.1318	11.0%			0.0333	(9.7%)	0.3343	8.5%	0.0141	0.3202	7.7%	0.2377	8.2%	\$456.29	0.0826	6.1%	\$158.50	26%	\$2.75	2.7%	\$11.65	\$22,401	
1/1/1989	0.1524	8.8%	0.1187	(9.6%)			0.0369	0.0%	0.3080	(0.1%)	0.0106	0.2974	(1.5%)	0.2196	0.8%	\$421.63	0.0778	(7.5%)	\$149.38	26%	\$2.68	(5.2%)	\$11.11	\$21,369	
1/1/1988	0.1401	(0.2%)	0.1313	0.2%			0.0369	0.0%	0.30830																