

# Average Premium Rates (per hour worked)

## Washington State Fund Firms

Assuming Year Ending June 30, 2022 Distribution of Hours by Class and 91% average Experience Factor

Effective Date	Accident		Medical Aid		Stay at Work		Supplemental Pension		COMPOSITE		Net RETRO			Composite net of RETRO			Net Employer Portion			Worker Portion			Net		Composite Net Rate per \$100 Payroll		State Fund Average Hourly Wage****	State's Average Annual Wage***	Comments
	Rate*	% Change	Rate*	% Change	Rate*	% Change	Rate*	% Change	Rate*	% Change	Rate	RETRO	% Change	Rate*	% Change	FTE**	Rate*	% Change	FTE**	Worker %	Rate	% Change	Rate	% Change	Rate	% Change			
11/1/2023	0.3409	5.9%	0.1750	1.0%	0.0055	0.7%	0.1676	7.0%	0.6890	4.8%	0.0480	0.6410	4.9%	0.4670	5.3%	\$896.54	0.1741	3.8%	\$334.18	27%	\$1.39	0.6%	\$1.39	0.6%	\$46.14	\$88,809			
11/1/2022	0.3220	0.0%	0.1732	0.0%	0.0054	10.4%	0.1566	14.0%	0.6572	3.1%	0.0461	0.6111	3.1%	0.4435	1.9%	\$851.49	0.1676	6.3%	\$321.86	27%	\$1.38	(0.1%)	\$1.38	(0.1%)	\$44.24	\$85,148	Proposed		
11/1/2021	0.3220	0.0%	0.1732	(7.8%)	0.0049	0.0%	0.1374	12.0%	0.6375	0.0%	0.0445	0.5930	1.3%	0.4353	1.7%	\$835.68	0.1578	0.0%	\$302.88	27%	\$1.38	(5.8%)	\$1.38	(5.8%)	\$42.87	\$82,508			
11/1/2020	0.3220	(3.0%)	0.1879	(3.0%)	0.0049	3.5%	0.1227	9.4%	0.6375	(0.8%)	0.0519	0.5856	(1.3%)	0.4279	(2.3%)	\$821.47	0.1578	1.6%	\$302.88	27%	\$1.47	(10.4%)	\$1.47	(10.4%)	\$39.87	\$76,741			
11/1/2019	0.3320	(7.5%)	0.1937	(7.5%)	0.0047	3.7%	0.1122	8.7%	0.6426	(4.9%)	0.0492	0.5934	(3.5%)	0.4381	(4.0%)	\$841.15	0.1553	(2.0%)	\$298.18	26%	\$1.64	(9.6%)	\$1.64	(9.6%)	\$36.21	\$69,700			
11/1/2018	0.3589	(4.5%)	0.2094	(3.5%)	0.0045	0.0%	0.1032	7.3%	0.6760	(2.5%)	0.0609	0.6151	(2.6%)	0.4566	(3.4%)	\$876.58	0.1586	(0.2%)	\$304.42	26%	\$1.81	(7.7%)	\$1.81	(7.7%)	\$33.93	\$65,301			
11/1/2017	0.3759	1.3%	0.2170	0.0%	0.0045	(16.0%)	0.0962	0.8%	0.6936	0.7%	0.0619	0.6317	(1.5%)	0.4729	(1.9%)	\$907.87	0.1589	(0.0%)	\$304.99	25%	\$1.96	(6.1%)	\$1.96	(6.1%)	\$32.15	\$61,887			
11/1/2016	0.3711	2.6%	0.2170	0.0%	0.0054	(25.0%)	0.0954	6.3%	0.6889	2.0%	0.0478	0.6411	2.1%	0.4822	2.4%	\$925.82	0.1589	1.2%	\$305.09	25%	\$2.09	(2.5%)	\$2.09	(2.5%)	\$30.63	\$58,957			
11/1/2015	0.3617	(0.1%)	0.2170	3.4%	0.0072	0.0%	0.0898	(1.6%)	0.6757	0.8%	0.0479	0.6278	2.1%	0.4708	2.2%	\$903.94	0.1570	1.8%	\$301.44	25%	\$2.15	(0.5%)	\$2.15	(0.5%)	\$29.24	\$56,273			
11/1/2014	0.3621	0.0%	0.2099	10.6%	0.0072	(8.6%)	0.0913	(2.0%)	0.6705	2.7%	0.0558	0.6147	2.1%	0.4605	0.8%	\$884.16	0.1542	6.0%	\$296.06	25%	\$2.16	(2.0%)	\$2.16	(2.0%)	\$28.49	\$54,829			
11/1/2013	0.3621	0.0%	0.1898	0.0%	0.0079	5.0%	0.0932	(0.4%)	0.6530	0.0%	0.0509	0.6021	(1.2%)	0.4567	(1.6%)	\$876.77	0.1455	0.0%	\$279.26	24%	\$2.20	(3.2%)	\$2.20	(3.2%)	\$27.35	\$52,635			
11/1/2012	0.3621	2.0%	0.1898	0.4%	0.0075	NA	0.0936	(13.5%)	0.6530	0.1%	0.0436	0.6094	0.1%	0.4640	0.9%	\$890.78	0.1455	(2.1%)	\$279.26	24%	\$2.27	(3.2%)	\$2.27	(3.2%)	\$26.81	\$51,595			
11/1/2011	0.3550	29.8%	0.1890	(10.3%)	0.1082	11.2%	0.6522	12.2%	0.0437	0.6085	12.5%	0.4599	18.8%	0.3530	(1.6%)	\$677.66	0.1188	1.9%	\$228.00	25%	\$2.35	8.6%	\$2.35	8.6%	\$25.92	\$49,894			
11/1/2010	0.2735	4.5%	0.2107	8.4%	0.0973	16.0%	0.5815	7.7%	0.0405	0.5410	7.0%	0.3870	5.6%	\$743.04	0.1540	10.7%	\$295.68	28%	\$2.16	4.7%	\$2.16	4.7%	\$25.02	\$48,162					
11/1/2009	0.2617	1.8%	0.1944	3.2%	0.0839	7.0%	0.5400	3.1%	0.0343	0.5057	3.8%	0.3666	3.4%	\$703.78	0.1392	4.3%	\$267.17	28%	\$2.06	1.7%	\$2.06	1.7%	\$24.50	\$47,153					
11/1/2008	0.2571	(4.5%)	0.1884	10.5%	0.0784	17.1%	0.5239	3.4%	0.0359	0.4880	3.5%	0.3546	0.5%	\$680.83	0.1334	12.3%	\$256.13	27%	\$2.03	0.0%	\$2.03	0.0%	\$24.03	\$46,256	\$38 M dividend				
7/1/2007	0.2692	0.0%	0.0000	(100.0%)	0.0670	0.0%	0.3362	(33.6%)	0.0350	0.3012	(36.1%)	0.2677	(24.2%)	\$513.98	0.0335	(71.8%)	\$64.32	11%	\$1.30	(36.1%)	\$1.30	(36.1%)	\$23.24	\$44,721	\$310M Rate Holiday				
11/1/2007	0.2692	(5.0%)	0.1705	0.0%	0.0670	7.0%	0.5067	(1.9%)	0.0350	0.4717	(0.7%)	0.3530	(1.6%)	\$677.66	0.1188	1.9%	\$228.00	25%	\$2.03	(5.5%)	\$2.03	(5.5%)	\$23.24	\$44,721					
11/1/2006	0.2834	11.5%	0.1705	(10.6%)	0.0626	(15.9%)	0.5165	(0.5%)	0.0413	0.4752	1.0%	0.3587	6.2%	\$688.61	0.1166	(12.1%)	\$223.78	25%	\$2.15	(4.2%)	\$2.15	(4.2%)	\$22.13	\$42,584					
11/1/2005	0.2542	3.0%	0.1907	4.9%	0.0744	3.0%	0.5193	3.7%	0.0490	0.4703	3.0%	0.3378	2.5%	\$648.48	0.1326	4.4%	\$254.50	28%	\$2.24	(0.4%)	\$2.24	(0.4%)	\$20.98	\$40,385					
11/1/2004	0.2468	11.6%	0.1818	9.1%	0.0722	5.3%	0.5008	9.8%	0.0443	0.4565	9.5%	0.3295	10.1%	\$632.64	0.1270	8.0%	\$243.84	28%	\$2.25	8.8%	\$2.25	8.8%	\$20.28	\$39,038					
11/1/2003	0.2211	18.4%	0.1666	74.3%	0.0686	(5.0%)	0.4563	28.7%	0.0394	0.4169	28.1%	0.2993	23.9%	\$574.66	0.1176	40.2%	\$225.79	28%	\$2.07	25.3%	\$2.07	25.3%	\$20.16	\$38,794					
11/1/2002	0.1867	0.0%	0.0956	0.0%	0.0722	10.1%	0.3545	1.9%	0.0291	0.3254	3.0%	0.2415	2.7%	\$483.68	0.0839	4.1%	\$161.09	26%	\$1.65	1.1%	\$1.65	1.1%	\$19.71	\$37,940					
11/1/2001	0.1867	(7.5%)	0.0956	0.0%	0.0656	13.9%	0.3479	(2.0%)	0.0321	0.3158	(1.5%)	0.2352	(3.6%)	\$451.58	0.0806	5.2%	\$154.75	26%	\$1.63	(2.4%)	\$1.63	(2.4%)	\$19.34	\$37,229					
11/1/2000	0.2018	(3.6%)	0.0956	0.0%	0.0576	16.7%	0.3550	0.2%	0.0344	0.3206	0.8%	0.2440	(0.7%)	\$468.48	0.0766	5.7%	\$147.07	24%	\$1.67	(2.7%)	\$1.67	(2.7%)	\$19.17	\$36,889	\$200 M dividend				
11/1/1999	0.2093	(5.3%)	0.0956	0.0%	0.0494	7.9%	0.3543	(2.2%)	0.0361	0.3182	(1.8%)	0.2457	(3.0%)	\$471.74	0.0725	2.5%	\$139.20	23%	\$1.72	(9.4%)	\$1.72	(9.4%)	\$18.50	\$35,610					
11/1/1998	0.2210	4.8%	0.0956	(27.9%)	0.0458	22.6%	0.3624	(4.9%)	0.0383	0.3241	(5.6%)	0.2534	(1.9%)	\$486.53	0.0707	(16.8%)	\$135.74	22%	\$1.90	(12.5%)	\$1.90	(12.5%)	\$17.07	\$32,862	\$200 M dividend				
11/1/1997	0.2109	0.0%	0.1326	7.5%	0.0374	(21.2%)	0.3809	(0.2%)	0.0375	0.3434	(0.6%)	0.2584	(0.7%)	\$496.13	0.0850	(0.5%)	\$163.20	25%	\$2.17	(6.8%)	\$2.17	(6.8%)	\$15.84	\$30,479	Change from 1/96				
4/1/1996	0.1540	(27.0%)	0.0900	(27.0%)	0.0347	(27.0%)	0.2787	(27.0%)	0.0362	0.2425	(29.8%)	0.1802	(30.7%)	\$345.89	0.0624	(27.0%)	\$119.71	26%	\$1.63	(29.8%)	\$1.63	(29.8%)	\$14.86	\$28,594					
11/1/1996	0.2109	0.0%	0.1233	(24.4%)	0.0475	(4.8%)	0.3817	(10.0%)	0.0362	0.3455	(9.5%)	0.2601	(5.5%)	\$499.39	0.0854	(19.8%)	\$163.97	25%	\$2.33	(14.0%)	\$2.33	(14.0%)	\$14.86	\$28,594					
11/1/1995	0.2109	3.5%	0.1631	(5.4%)	0.0495	5.1%	0.4239	0.0%	0.0423	0.3816	(2.0%)	0.2751	(1.5%)	\$528.19	0.1065	(3.1%)	\$204.48	28%	\$2.70	(6.0%)	\$2.70	(6.0%)	\$14.12	\$27,167					
11/1/1994	0.2038	6.9%	0.1724	1.6%	0.0475	24.2%	0.4237	6.3%	0.0344	0.3893	5.4%	0.2794	5.2%	\$536.35	0.1100	5.8%	\$211.10	28%	\$2.88	3.2%	\$2.88	3.2%	\$13.54	\$26,058					
11/1/1993	0.1906	5.0%	0.1697	6.8%	0.0382	8.0%	0.3985	6.0%	0.0291	0.3694	4.5%	0.2655	3.6%	\$509.66	0.1040	7.0%	\$199.58	28%	\$2.79	3.8%	\$2.79	3.8%	\$13.25	\$25,509					
11/1/1992	0.1815	4.5%	0.1589	5.5%	0.0354	5.4%	0.3758	5.0%	0.0224	0.3534	3.5%	0.2563	2.7%	\$492.00	0.0972	5.5%	\$186.53	27%	\$2.69	(3.3%)	\$2.69	(3.3%)	\$13.16	\$25,331					
11/1/1991	0.1737	3.2%	0.1506	14.0%	0.0336	0.0%	0.3579	7.2%	0.0163	0.3416	6.8%	0.2495	5.3%	\$479.04	0.0921	11.2%	\$176.83	27%	\$2.78	1.0%	\$2.78	1.0%	\$12.30	\$23,682					
11/1/1990	0.1683	11.0%	0.1321	11.0%	0.0336	(9.7%)	0.3340	8.5%	0.0141	0.3199	7.6%	0.2371	8.2%	\$455.14	0.0829	6.1%	\$159.07	26%	\$2.75	2.7%	\$2.75	2.7%	\$11.64	\$22,401					
11/1/1989	0.1516	8.8%	0.1190	(9.6%)	0.0372	0.0%	0.3078	(0.1%)	0.0106	0.2972	(1.5%)	0.2191	0.8%	\$420.67	0.0781	(7.5%)	\$149.95	26%	\$2.68	(5.2%)	\$2.68	(5.2%)	\$11.10	\$21,369					
11/1/1988	0.1393	(0.2%)	0.1316	0.2%	0.0372	0.0%	0.3081	0.0%	0.0064	0.3017	(0.4%)	0.2173	(0.6%)	\$417.22	0.0844	0.2%	\$162.05	28%	\$2.82	(3.9%)	\$2.82	(3.9%)	\$10.68	\$20,556					
11/1/1987	0.1396	(0.4%)	0.1313	0.4%	0.0372	(11.5%)	0.3081	(1.6%)	0.0052	0.3029	(1.1%)	0.2187	(0.6%)	\$419.81	0.0843	(2.5%)	\$161.76	28%	\$2.94	(6.7%)	\$2.94	(6.7%)	\$10.30	\$19,828					
7/1/1985	0.1402	33.0%	0.1308	9.7%	0.0420	0.0%	0.3130	17.4%	0.0067	0.3063	15.9%	0.2199	19.8%	\$422.21	0.0864	7.2%	\$165.89	28%	\$3.15	12.2%	\$3.15	12.2%	\$9.72	\$18,699					
11/1/1984	0.1054	21.5%	0.1192	53.6%	0.0420	0.0%	0.2666	29.2%	0.0024	0.2642	28.8%	0.1836	26.4%	\$352.51	0.0806	34.8%	\$154.75	31%	\$2.81	26.5%	\$2.81	26.5%	\$9.40	\$18,092					
11/1/1983	0.0867	0.0%	0.0776	21.0%	0.0420	95.3%	0.2063	19.7%	0.0012	0.2051	20.2%	0.1453	13.6%	\$278.98	0.0598	39.7%	\$114.82	29%	\$2.22	18.7%	\$2.22	18.7%	\$9.23	\$17,771					
11/1/1982	0.0867	2.5%	0.0641	9.0%	0.0215	12.6%	0.1723	6.0%	0.0016	0.1707	5.2%	0.1279	3.8%	\$245.57	0.0428	9.9%	\$82.18	25%	\$1.87	1.1%	\$1.87	1.1%	\$9.12	\$17,553					
11/1/1981	0.0846	0.3%	0.0588	10.5%	0.0191	(5.0%)	0.1625	3.1%	0.0003	0.1622	2.9%	0.1233	1.9%	\$236.64	0.0390	6.3%	\$74.78	24%	\$1.85	(5.4%)	\$1.85	(5.4%)	\$8.76	\$16,855					
11/1/1980	0.0843	(17.9%)	0.0532	(12.3%)	0.0201	0.0%	0.1576	(14.1%)	0.1576	(14.1%)	0.1210	(15.5%)	\$232.22	0.0367	(9.3%)	\$70.37	23%	\$1.96	(21.3%)	\$1.96	(21.3%)	\$8.05							