



Washington State Department of
Labor & Industries

Workers' Compensation Services



Your Premium Dollars at Work

*Washington's Workers'
Compensation System*



December 2024

Washington State is at the forefront of flexible work environments, and here at the Department of Labor & Industries (L&I), we have a robust hybrid work structure. We are proud of our success in serving employers and workers in today's world.

As many employers see their worksites evolve in a post-pandemic era, we continue to pursue a number of initiatives to respond to your needs.

State lawmakers supported our request to give more money to employers who bring their injured workers back to work. Watch for announcements soon about these incentives for employers in the Stay at Work and Preferred Worker programs.

That's not all. We have several new initiatives to reduce the development of long-term disability.

Next year, we're excited to launch a skill enhancement training opportunity for injured workers. Workers receiving vocational rehabilitation services, many coming from marginalized communities, will soon be able to participate in basic skills training to increase their job readiness. These include receiving training on computer literacy, learning English as a second language, and acquiring a graduate equivalency degree.

In addition, we're boosting efforts to address mental health issues for workers. This includes assessing best practices to help prevent and treat post-traumatic stress disorder (PTSD), as well as expanding access to mental health care.

All these efforts aim to improve health outcomes for workers and help injured workers heal and return to work.

Past efforts to improve outcomes for

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workers have helped us follow one of our key principles — keeping workers' compensation premium rates steady and predictable. Once again, we adopted only a modest increase in the average workers' compensation rates for next year.

We wish you all the best in the new year, and look forward to our continued partnership and shared successes.



Brenda Heilman

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Asst. Director for Insurance Services

What is Workers' Compensation?

It is a no-fault insurance for work-related injuries and illnesses that protects both employers and workers. No-fault means workers give up their right to sue their employer for a work-related injury or illness. The insurance also protects employers from the cost of extended claims and tort liability.

Who is covered?

Workers' compensation insurance through the Department of Labor & Industries (L&I) covers more than 201,000 employers and about 2.8 million workers. Premiums and investment earnings finance the program. Workers pay on average about 24% of the premiums, while employers pay the remaining 76%. Washington is the only state where workers pay a significant portion of the premiums.

Upon request, language support and formats for persons with disabilities are available.

Call 1-800-547-8367. TDD users, call 711.

L&I is an equal opportunity employer.

Workers' Compensation Statistics at a Glance

Operating Environment	FY 2024	FY 2023
Employers Insured	201,000	201,000
Workers Covered	2,760,000	2,780,000
Hours Reported	4,284,000	4,302,000
Premiums Assessed (employers' portion) ¹	\$1,876,076,000	\$1,780,821,000
Premiums Assessed (workers' portion) ²	\$380,758,000	\$379,822,000
Net Investment Interest and Gains	\$1,164,310,000	\$995,599,000
Benefits Incurred	\$2,083,015,000	\$2,230,424,000

Claim Statistics	FY 2024	FY 2023
Number of Claims Filed	98,617	101,098
Number of Claims Accepted	81,396	84,448
Number of Claims Denied	16,974	16,999
Number of Fatal Pensions Awarded	32	44
Number of Total Permanent Disability Pensions Awarded	778	826
Number of Claims Closed with Permanent Partial Disability Awards	5,629	5,966
Number of New Time-loss (Wage Replacement) Claims	16,216	18,365
Number of Medical-only Claims Accepted	67,511	68,165
Number of Injured Workers Completing Training Plans ³	139	153
Total Number of Days Lost from Work	5,820,199	5,599,108

Demographics of Accepted Claims	FY 2024	FY 2023
Percent of Injured Workers Male	64%	64%
Percent of Injured Workers Female	36%	36%
Average Worker Age at Injury	39	39
Percent of Workers Under Age 30	32%	31%
Percent of Workers Age 30–50	43%	43%
Percent of Workers Age 51 and Over	24%	25%
Percent of Workers Age Unknown	1%	1%

Notes: The data are a snapshot of FY 2024 (year ending June 30, 2024) as of fall 2024.

Because of rounding, some columns may not add up to 100%.

Counts of accepted and denied claims reflect actions in that year regardless of when claim was filed.

Counts of new time-loss (wage replacement) claims reflect claims with first time-loss payments, regardless of year claim was accepted.

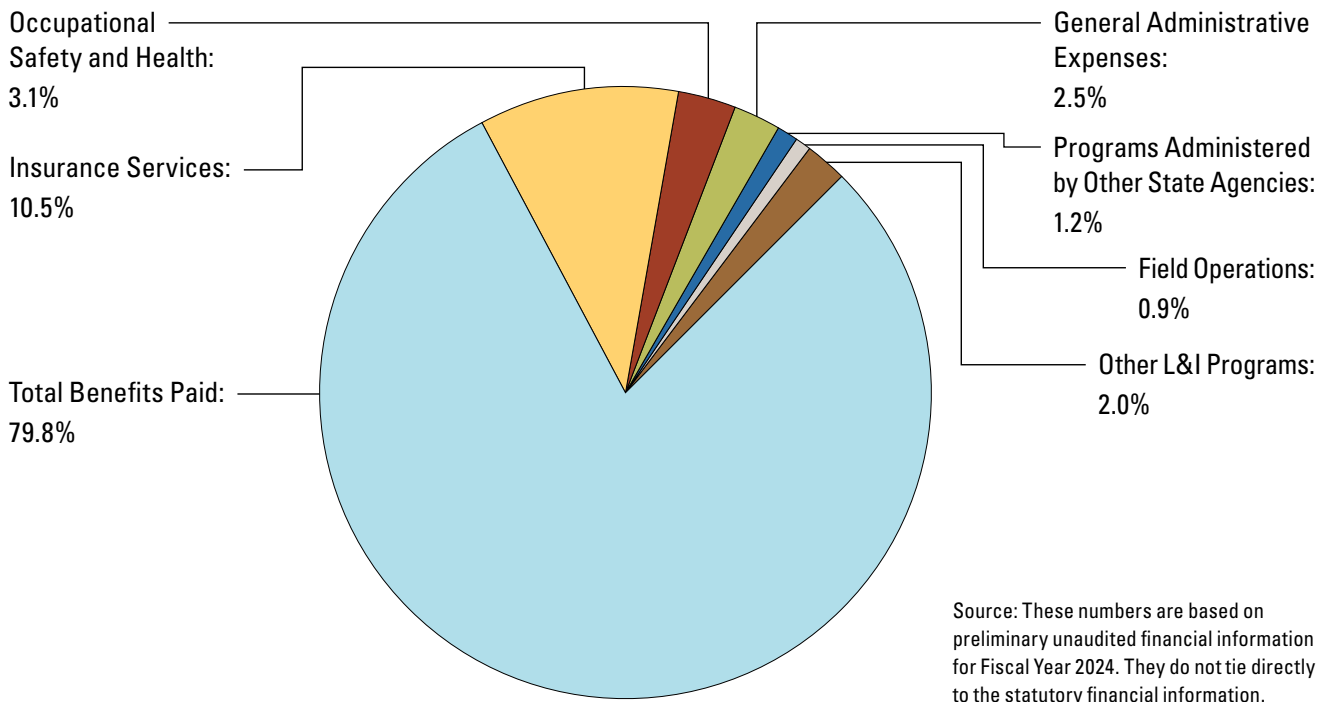
1. Includes Accident, Medical Aid, and Stay at Work premiums.

2. Includes Accident, Medical Aid, and Stay at Work premiums.

3. Includes only training plans successfully completed during the year.

Your State Fund Premium Dollars at Work

An accounting of programs and services paid for with your insurance dollars
July 1, 2023, through June 30, 2024



EXPENSE CATEGORY	AMOUNT PAID	PERCENTAGE
Total Benefits Paid	\$1,703,040,968	79.8%
Injured workers' medical treatment, partial wage replacement, disability and pension benefits (excludes cost-of-living adjustments); employer reimbursements under the Stay at Work Program, structured settlement payments		
Insurance Services	\$224,085,104	10.5%
Claims Management: Manage claims, medical treatment and vocational services, pay benefits	\$96,346,685	4.5%
Insurance Services Division Expenses	\$35,621,788	1.7%
Information Services: Technology development, and maintain data and voice systems	\$30,921,979	1.5%
Health Services Analysis and Office of the Medical Director: Control medical/drug costs, manage medical providers, develop treatment guidelines, pay medical treatment bills	\$34,538,005	1.6%
Legal Services: Manage appeal cases, recover claim costs from third parties	15,396,998	0.7%
Employer Services: Manage employer accounts, assess and collect premiums	11,259,649	0.5%
Occupational Safety and Health	\$65,653,449	3.1%
Division of Occupational Safety and Health: Provide safety and health compliance, consultation and education	\$62,359,516	2.9%
Safety and Health Assessment and Research for Prevention (L&I's safety/health research program)	\$3,293,933	0.2%
General Administrative Expenses	\$54,700,016	2.5%
Programs Administered by Other State Agencies	\$25,585,321	1.2%
Board of Industrial Insurance Appeals: Independent board, hears appeals in workers' compensation cases and safety and health citations	\$19,376,167	0.9%
University of Washington Dept. of Environmental & Occupational Health Sciences: Promote safer workplaces and prevent occupational injuries and diseases through teaching, research and service	\$5,800,419	0.3%
Health Care Authority: Consolidation of prescription drug purchasing by L&I and other agencies, manage preferred drug list	\$264,511	0.0%
Department of Health: Consolidation of L&I and Dept. of Health responsibilities for inspection of farm worker housing	\$144,224	0.0%
Field Operations: L&I Offices and Staff Costs Statewide	\$19,450,159	0.9%
Other L&I Programs	\$42,359,878	2.0%
Employment Standards/Workplace Rights: Enforce laws regulating child labor, minimum wage, overtime and working conditions	\$21,804,770	1.0%
Fraud, Collection and Audit: Investigate worker, employer and provider fraud; conduct audits; collect overpayments and delinquent premiums	16,971,661	0.8%
Apprenticeship: Oversee registered apprenticeship to build a skilled workforce	\$3,583,447	0.2%
TOTAL EXPENSES	\$2,134,874,896	100.0%

Note: Because of rounding, some columns may not add up to 100%.