

# Average Premium Rates (per hour worked)

## Washington State Fund Firms

Assuming Year Ending December 31, 2023 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			Net Employer Portion			Worker Portion			Net Worker		Composite Net Rate		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	Prem. Per	Rate*	% Change	FTE**	%	per \$100 Payroll	Rate				
1/1/2025	0.3837	6.7%		0.1791	(1.0%)	0.0057	5.0%	0.1756	2.8%	0.7441	3.8%	0.0542	0.6899	3.4%	0.5097	4.3%	\$978.62	0.1802	0.9%	\$345.98	26%			\$1.37	(0.4%)	\$50.38	\$96.504			
1/1/2024	0.3596	6.5%		0.1809	4.7%	0.0054	0.0%	0.1708	2.2%	0.7167	4.9%	0.0494	0.6673	4.2%	0.4888	4.5%	\$938.45	0.1786	3.4%	\$342.83	27%			\$1.37	(0.1%)	\$48.54	\$92.971			
1/1/2023	0.3377	5.9%		0.1728	1.0%	0.0054	0.7%	0.1671	7.0%	0.6830	4.8%	0.0425	0.6405	4.9%	0.4679	5.4%	\$898.27	0.1727	3.8%	\$331.49	27%			\$1.38	(0.9%)	\$46.54	\$89.138			
1/1/2022	0.3189	0.0%		0.1711	0.0%	0.0054	10.4%	0.1562	14.0%	0.6516	3.1%	0.0412	0.6104	4.8%	0.4441	4.2%	\$852.58	0.1664	6.3%	\$319.39	27%			\$1.39	2.7%	\$43.94	\$84.167			
1/1/2021	0.3189	0.0%		0.1711	(7.8%)	0.0049	0.0%	0.1370	12.0%	0.6319	0.0%	0.0494	0.5825	1.3%	0.4260	1.8%	\$817.92	0.1565	0.1%	\$300.48	27%			\$1.35	(5.8%)	\$43.08	\$82.508			
1/1/2020	0.3189	(3.0%)		0.1856	(3.0%)	0.0049	3.5%	0.1223	9.4%	0.6317	(0.8%)	0.0568	0.5749	(2.0%)	0.4185	(3.3%)	\$803.52	0.1564	1.6%	\$300.29	27%			\$1.43	(11.0%)	\$40.07	\$76.741			
1/1/2019	0.3288	(7.5%)		0.1913	(7.5%)	0.0047	3.7%	0.1118	8.7%	0.6366	(4.9%)	0.0501	0.5865	(3.8%)	0.4326	(4.4%)	\$830.59	0.1539	(2.0%)	\$295.49	26%			\$1.61	(9.8%)	\$36.39	\$69.700			
1/1/2018	0.3555	(4.5%)		0.2068	(3.5%)	0.0045	0.0%	0.1029	7.3%	0.6697	(2.5%)	0.0602	0.6095	(2.7%)	0.4524	(3.6%)	\$868.61	0.1571	(0.2%)	\$301.63	26%			\$1.79	(7.8%)	\$34.09	\$65.301			
1/1/2017	0.3724	1.3%		0.2143	0.0%	0.0045	(16.0%)	0.0959	0.8%	0.6871	0.7%	0.0606	0.6265	(1.3%)	0.4692	(1.8%)	\$900.77	0.1574	(0.0%)	\$302.11	25%			\$1.94	(6.0%)	\$32.31	\$61.887			
1/1/2016	0.3676	2.6%		0.2143	0.0%	0.0054	(25.0%)	0.0951	6.3%	0.6824	2.0%	0.0474	0.6350	2.1%	0.4776	2.4%	\$916.99	0.1574	1.2%	\$302.21	25%			\$2.06	(2.5%)	\$30.78	\$58.957			
1/1/2015	0.3583	(0.1%)		0.2143	3.4%	0.0072	0.0%	0.0895	(1.6%)	0.6693	0.8%	0.0474	0.6219	2.1%	0.4664	2.2%	\$895.49	0.1555	1.8%	\$298.56	25%			\$2.12	(0.6%)	\$29.38	\$56.273			
1/1/2014	0.3587	0.0%		0.2073	10.6%	0.0072	(8.6%)	0.0910	(2.0%)	0.6642	2.7%	0.0552	0.6090	2.1%	0.4563	0.9%	\$876.00	0.1528	6.0%	\$293.28	25%			\$2.13	(2.0%)	\$28.63	\$54.829			
1/1/2013	0.3587	0.0%		0.1874	0.0%	0.0079	5.0%	0.0929	(0.4%)	0.6469	0.0%	0.0504	0.5965	(1.2%)	0.4524	(1.6%)	\$868.61	0.1441	0.0%	\$276.67	24%			\$2.17	(3.1%)	\$27.48	\$52.635			
1/1/2012	0.3587	2.0%		0.1874	0.4%	0.0075	NA	0.0933	(13.5%)	0.6469	0.1%	0.0432	0.6037	0.1%	0.4596	0.8%	\$882.43	0.1441	(2.2%)	\$276.67	24%			\$2.24	(3.2%)	\$26.94	\$51.595			
1/1/2011	0.3517	29.8%		0.1867	(10.3%)	0.0079	11.2%	0.0463	12.2%	0.6463	12.2%	0.0432	0.6031	12.5%	0.4558	18.9%	\$875.14	0.1473	(3.4%)	\$282.82	24%			\$2.32	8.6%	\$26.05	\$49.894			
1/1/2010	0.2710	4.5%		0.2081	8.4%	0.0070	16.0%	0.5761	7.7%	0.5761	7.7%	0.0401	0.5360	7.0%	0.3835	5.6%	\$736.22	0.1526	10.7%	\$292.90	28%			\$2.13	4.8%	\$25.15	\$48.162			
1/1/2009	0.2593	1.8%		0.1920	3.2%	0.0836	7.0%	0.5349	3.1%	0.0340	0.5009	3.6%	0.3631	3.4%	0.3631	3.4%	\$697.15	0.1378	4.4%	\$264.58	28%			\$2.03	0.7%	\$24.62	\$47.153			
1/1/2008	0.2547	(4.5%)		0.1860	10.5%	0.0781	17.1%	0.5188	3.4%	0.0355	0.4833	3.5%	0.3513	0.5%	0.3513	0.5%	\$674.40	0.1321	12.4%	\$253.54	27%			\$2.00	1.0%	\$24.15	\$46.256			
7/1/2007	0.2667	0.0%		0.0000	(100.0%)	0.0667	0.0%	0.3334	(33.5%)	0.0346	0.2988	(36.0%)	0.2655	(24.1%)	0.2655	(24.1%)	\$509.66	0.0334	(71.6%)	\$64.03	11%			\$1.28	(36.0%)	\$23.35	\$44.721			
1/1/2007	0.2667	(5.0%)		0.1683	0.0%	0.0667	7.0%	0.5017	(1.9%)	0.0346	0.2671	(0.7%)	0.3496	(1.5%)	0.3496	(1.5%)	\$671.23	0.1175	1.9%	\$225.60	25%			\$2.00	(5.4%)	\$23.35	\$44.721			
1/1/2006	0.2807	11.5%		0.1683	(10.6%)	0.0623	(15.9%)	0.5113	(0.5%)	0.0409	0.4704	1.0%	0.3551	6.2%	0.3551	6.2%	\$681.79	0.1153	(12.1%)	\$221.38	25%			\$2.12	(4.2%)	\$22.23	\$42.584			
1/1/2005	0.2517	3.0%		0.1883	4.9%	0.0741	3.0%	0.5141	3.7%	0.0484	0.4657	3.0%	0.3345	2.5%	0.3345	2.5%	\$842.24	0.1312	4.4%	\$251.90	28%			\$2.21	(0.4%)	\$21.08	\$40.385			
1/1/2004	0.2444	11.6%		0.1795	9.1%	0.0719	5.3%	0.4958	9.7%	0.0438	0.4520	9.5%	0.3263	10.1%	0.3263	10.1%	\$625.50	0.1257	8.0%	\$241.34	28%			\$2.22	8.8%	\$20.38	\$39.038			
1/1/2003	0.2190	18.4%		0.1645	74.3%	0.0683	(5.0%)	0.4518	28.6%	0.0390	0.4128	28.0%	0.2964	23.8%	0.2964	23.8%	\$569.09	0.1164	40.0%	\$223.49	28%			\$2.04	25.2%	\$20.25	\$38.794			
1/1/2002	0.1850	0.0%		0.0944	0.0%	0.0719	10.1%	0.3513	1.9%	0.0288	0.3225	3.1%	0.2394	2.7%	0.2394	2.7%	\$459.55	0.0832	4.1%	\$159.65	26%			\$1.63	1.1%	\$19.81	\$37.940			
1/1/2001	0.1850	(7.5%)		0.0944	0.0%	0.0653	13.9%	0.3447	(2.0%)	0.0318	0.3129	(1.5%)	0.2331	(3.6%)	0.2331	(3.6%)	\$447.46	0.0799	5.3%	\$153.31	26%			\$1.61	(2.4%)	\$19.44	\$37.229			
1/1/2000	0.2000	(3.6%)		0.0944	0.0%	0.0573	16.7%	0.3517	0.2%	0.0340	0.3177	0.8%	0.2419	(0.7%)	0.2419	(0.7%)	\$464.35	0.0759	5.7%	\$145.63	24%			\$1.65	(2.7%)	\$19.26	\$36.889			
1/1/1999	0.2075	(5.3%)		0.0944	0.0%	0.0491	7.9%	0.3510	(2.2%)	0.0357	0.3153	(1.8%)	0.2436	(3.0%)	0.2436	(3.0%)	\$467.62	0.0718	2.6%	\$137.76	23%			\$1.70	(9.4%)	\$18.59	\$35.610			
1/1/1998	0.2191	4.8%		0.0944	(27.9%)	0.0455	22.6%	0.3590	(4.8%)	0.0379	0.3211	(5.6%)	0.2512	(1.9%)	0.2512	(1.9%)	\$482.21	0.0700	(16.7%)	\$134.30	22%			\$1.87	(12.4%)	\$17.16	\$32.862			
1/1/1997	0.2091	0.0%		0.1309	7.5%	0.0371	(21.2%)	0.3771	(0.2%)	0.0371	0.3400	(0.6%)	0.2560	(0.6%)	0.2560	(0.6%)	\$491.52	0.0840	(0.5%)	\$161.28	25%			\$2.14	(6.8%)	\$15.91	\$30.479			
4/1/1996	0.1526	(27.0%)		0.0889	(27.0%)	0.0344	(27.0%)	0.2759	(27.0%)	0.0359	0.2400	(29.8%)	0.1784	(30.8%)	0.1784	(30.8%)	\$342.43	0.0617	(27.0%)	\$118.37	26%			\$1.61	(29.8%)	\$14.93	\$28.594			
1/1/1996	0.2091	0.0%		0.1218	(24.4%)	0.0471	(4.8%)	0.3780	(9.9%)	0.0359	0.3421	(9.4%)	0.2577	(5.4%)	0.2577	(5.4%)	\$494.69	0.0845	(19.8%)	\$162.14	25%			\$2.29	(14.0%)	\$14.93	\$28.594			
1/1/1995	0.2091	3.5%		0.1611	(5.4%)	0.0495	5.1%	0.4197	0.1%	0.0419	0.3778	(2.0%)	0.2725	(1.5%)	0.2725	(1.5%)	\$523.20	0.1053	(3.1%)	\$202.18	28%			\$2.66	(6.0%)	\$14.18	\$27.167			
1/1/1994	0.2020	6.9%		0.1703	1.6%	0.0471	24.2%	0.4194	6.3%	0.0340	0.3854	5.4%	0.2767	5.2%	0.2767	5.2%	\$531.26	0.1087	5.8%	\$208.70	28%			\$2.83	3.1%	\$13.60	\$26.058			
1/1/1993	0.1890	5.0%		0.1676	6.8%	0.0379	8.0%	0.3945	6.0%	0.0287	0.3658	4.5%	0.2631	3.6%	0.2631	3.6%	\$505.06	0.1028	7.0%	\$197.28	28%			\$2.75	3.8%	\$13.32	\$25.509			
1/1/1992	0.1800	4.5%		0.1569	5.5%	0.0351	5.4%	0.3720	5.0%	0.0221	0.3499	3.5%	0.2539	2.8%	0.2539	2.8%	\$487.49	0.0960	5.5%	\$184.32	27%			\$2.65	(3.2%)	\$13.23	\$25.331			
1/1/1991	0.1722	3.2%		0.1487	14.0%	0.0333	0.0%	0.3542	7.1%	0.0161	0.3381	6.8%	0.2471	5.2%	0.2471	5.2%	\$474.43	0.0910	11.2%	\$174.72	27%			\$2.73	1.0%	\$12.36	\$23.682			
1/1/1990	0.1669	11.0%		0.1304	11.0%	0.0333	(9.7%)	0.3306	8.5%	0.0139	0.3167	7.6%	0.2349	8.2%	0.2349	8.2%	\$450.91	0.0819	6.0%	\$157.15	26%			\$2.71	2.7%	\$11.70	\$22.401			
1/1/1989	0.1504	8.8%		0.1175	(9.6%)	0.0369	0.0%	0.3048	(0.1%)	0.0105	0.2943	(1.5%)	0.2171	0.8%	0.2171	0.8%	\$416.83	0.0772	(7.5%)	\$148.22	26%			\$2.64	(5.3%)	\$11.16	\$21.369			
1/1/1988	0.1382	(0.2%)		0.1300	0.2%	0.0369	0.0%	0.3051	0.0%	0.0063	0.2988	(0.4%)	0.2154	(0.6%)	0.2154	(0.6%)	\$413.47	0.0835	0.2%	\$160.22	28%			\$2.78	(3.9%)	\$10.73	\$20.556			
1/1/1987	0.1385	(0.4%)		0.1297	0.4%	0.0369	(11.5%)	0.3051	(1.6%)	0.0052	0.2999	(1.1%)	0.2166	(0.6%)	0.2166	(0.6%)	\$415.87	0.0833	(2.5%)	\$159.94	28%			\$2.90	(6.8%)	\$10.35	\$19.828			
7/1/1985	0.1391	33.0%		0.1292	9.7%	0.0417	0.0%	0.3100	17.4%	0.0067	0.3033	15.9%	0.2179	19.7%	0.2179	19.7%	\$418.27	0.0855	7.1%	\$164.06	28%			\$3.11	12.1%	\$9.76	\$18.699			
1/1/1984	0.1046	21.5%		0.1178	53.6%	0.0417	0.0%	0.2641	29.1%	0.0024	0.2617	28.7%	0.1820	26.3%	0.1820	26.3%	\$349.34	0.0798	34.7%	\$153.12	30%			\$2.77	26.4%	\$9.45	\$18.092			
1/1/1983	0.0861	0.0%		0.0767	21.0%	0.0417	95.3%	0.2045	19.7%	0.0012	0.2033	20.1%	0.1441	13.6%	0.1441	13.6%	\$276.67	0.0592	39.6%	\$113.66	29%			\$2.19	18.6%	\$9.28	\$17.771			
1/1/1982	0.0861	2.5%		0.0634	9.0%	0.0214	12.6%	0.1709	6.0%	0.0016	0.1693	5.1%	0.1269																	