

Experience Modification Rate (EMR)

The what, why, and how of the workers' compensation premium you pay

EMR's have a strong impact on businesses in Washington state. The lower the EMR of your business, the lower your workers' compensation insurance premiums will be.



Prevent
Accidents

What is an EMR?

A number used to calculate your premium based on past claims. EMR's above 1.0 pay more than average. EMR's below 1.0 are a discount from average rates.



Pay Less
Up Front
to L&I

Why Does L&I Use EMR's?

EMR's compare businesses within the same industry and rate them based on safety and claim best practices.



Reduce
Future
Costs

How Can You Save Money?

Approach partners with you using proven strategies to lower your EMR so you pay less up front to L&I and keep your EMR low, saving for future costs.

