

# Duty Disability Insurance Employer Rates 2025



Item 4D – Employee Trust Funds Board

Marie Ruetten, Deputy Administrator

Division of Trust Finance





# Action Needed

ETF requests that the Employee Trust Funds Board approve the Duty Disability Insurance Program Actuarial Valuation as of Dec. 31, 2023, and increase 2025 contributions rates by 0.1% of covered payroll.

# Duty Disability Program Reserves

Data Points:	2022	2023
Actuarial Liability	\$556,763,814	\$594,142,994
Reserve Balance	\$754,059,930	\$778,057,202
Surplus / (Deficit)	\$197,296,116	\$183,914,208
Funded Ratio *Target Range 125%-135%	135%	131%

# Duty Disability Rates

- Employer paid contributions
- Contribution rates based on experience-rated tier schedule

Tier	Number of Claims	Claims as a % of Covered Payroll	2024 Contribution Rate as a % of Covered Payroll
1	1	≤1.5%	0.02%
2	2	>1.5% but ≤ 3.0%	0.04%
3	3	>3.0% but ≤ 4.5%	0.09%
4	4	>4.5% but ≤ 6.0%	0.15%
5	5	>6.0% but ≤ 7.5%	0.24%
6	6	>7.5% but ≤ 9.0%	0.35%
7	7	>9.0% but ≤ 10.5%	0.48%
8	8 or more	Claims > 10.5%	0.57%

# Recommended 2025 Rates

Tier	Base Contribution Rate	Actuarial Adjustment Rate	Recommended 2025 Contribution Rate	# of Employers
1	0.25%	-0.19%	0.06%	423
2	0.50%	-0.38%	0.12%	42
3	1.00%	-0.76%	0.24%	28
4	1.75%	-1.33%	0.42%	8
5	2.75%	-2.08%	0.67%	7
6	4.00%	-3.03%	0.97%	5
7	5.50%	-4.17%	1.33%	1
8	6.60%	-5.00%	1.60%	1



**Questions?**



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# Thank you

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