

GRRP Upfront Savings



What is WHCA Group Retro and how does it affect your bottom line?

FOR OVER 20 YEARS, WHCA and Employer Resources Northwest (ERNwest) have partnered to bring you the best and most comprehensive workers' compensation program to help you prevent workplace injuries and manage your injured-worker claims. This program provides our facilities with a wide range of resources, including strategies for returning your employees to work and minimizing the costs associated with injured-worker claims. We also offer a wide range of

safety training topics—resources you need to recognize potential safety concerns and prevent injuries from happening in the first place.

Our members have worked hard to utilize these resources. Because of this, L&I workers' compensation rates have declined steadily over the past several years, saving our industry millions of dollars in paid premiums. Take a look below to see these savings at the facility level.

Upfront Savings— *Together we made a difference.*

Collectively we have minimized our workers' compensation costs through reduced insurance base rates and lowered Experience Modification Factor (EMF) ratings because of our focus on safety and Return to Work (RTW).

Skilled Nursing Savings **\$76,510** per building
\$1,093 per FTE

Assisted Living Savings **\$33,747** per building
\$797 per FTE

Average savings per building, over a 9-year period, based on L&I base rates for the period 2012-2021.

Monthly Savings

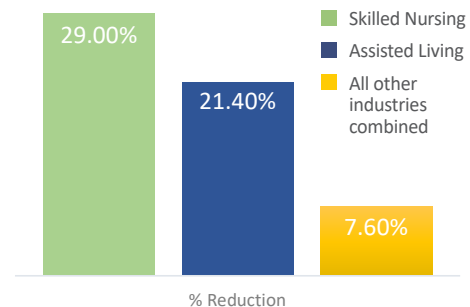
Group Retro participants pay *no upfront fees or monthly payments* for participation, giving you more money for your daily operational expenses.

Up Next

We will be reaching out to give you personalized information about your company's savings and performance. We will take a look at how these numbers have affected your bottom line.

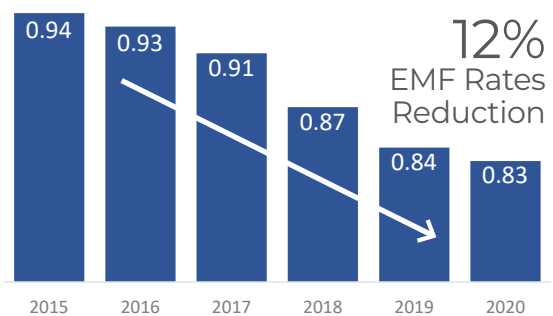
Base Rates Reduction

No other industry has seen this kind of reduction.



EMF Ratings Reduction

WHCA Retro participants, on average, have reduced their EMF by 12% since 2015.



EMF is a number L&I uses to determine your rates. The lower the number the lower the premium you pay. An EMF decrease is dependent on claim costs. So, companies that have a good safety program see reduced EMF.