



# GRIP

## A BETTER HANDLE ON WORKERS' COMP



## Get More with GRIP

### Commitment to Our Members

Since 2010, GRIP has focused on keeping upfront costs low and net refunds high—all while delivering exceptional safety and claim-management resources.

### What is Retro?

Retrospective Rating (Retro) is an optional financial incentive program offered by the Department of Labor and Industries to help qualifying employers reduce their industrial insurance costs. **IMPORTANT:** Retro is the only way to earn premium refunds from L&I.

### Pay Less to Join! Only \$99 *Upfront (Annually)*

Members Only—you will not be billed monthly to participate. You just need to keep your membership current and participate for more than one full year. All participation fees will be deducted from your future refunds.

### Resources & Benefits

Get more details about these services on the back.

-  Safety and Compliance
-  Claim Management
-  Return to Work (RTW) and Light Duty
-  Group Management and Participant Support
-  Stay at Work (SAW) Assistance
-  Training

# 97%

**GRIP members** have BETTER service, BETTER support, and BETTER refunds, which is why 97% of them stay with GRIP every year.

# \$54M

**GRIP members** are getting workers' compensation refunds.



**GRIP members** pay millions less in workers' compensation premiums than nonmembers.

# 1,200+

**GRIP members** currently taking advantage of this great program number more than 1,200.

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## Resources & Benefits



### Safety and Compliance

- Jobsite visit and gap analysis
- Phone consultation
- Safety resources
- Citation support
- Online and group training
- Weekly Toolbox Topics



### Group Management and Participant Support

- Provides members with specific tools and strategies to lower workers' compensation rates
- Develops an understanding of member needs and coordinates appropriate services



### Claim Management

- Upfront, proactive approach guiding claims efficiently and effectively to closure
- Ensure claims are valid and injured workers are getting the appropriate medical care they need
- One point of contact who will get to know your company



### Return to Work (RTW) and Light Duty Support

Returning injured workers back to work is one of the best ways to pay less in premiums and increase your Retro refund.

- RTW shows you care about your employees
- Retains maximum control of the claim
- Minimizes costs



### SAW Assistance + GRIP Match

GRIP has a program that matches the L&I Stay at Work (SAW) program, which means when you provide modified duty for injured workers you can be reimbursed 100% of their base wages for 66 days or \$20K per claim.



### Training

As a GRIP member, your company has access to a variety safety and workers' compensation trainings that are held either in person or online. For the latest training schedule, please visit [ernwest.com/training](http://ernwest.com/training)

## Contacts

To speak to someone about the program or how to get started, please contact us or go to [mbaGRIP.com](http://mbaGRIP.com).

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[ernwest.com](http://ernwest.com)

ERNwest administers the GRIP Retrospective rating program. In partnership with MBA we help members improve safety, save money and eliminate the hassle of workers' comp claims.