

RETRO Review 2023 Adjustment

(for 2019-20, 2020-21, 2021-22 Plan Years)

GRIP

A BETTER HANDLE
ON WORKERS' COMP

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.



\$52M  **38%** **99%**
Total refunds earned over the last 3 adjustments Refunded Claims closed



2nd Annual – GRIP on Safety Excellence Awards

This award is designed to recognize and promote GRIP members who have exceptional safety programs. Apply at mbaGRIP.com/safety.

3,640
Total ERNwest safety engagements

1,235
Total GRIP participants

SAW + GRIP Match

Only offered from the MBA for GRIP participants

You can now get reimbursed up to 100% of the base wages for your modified-duty workers. See back for details.

\$2,000,000

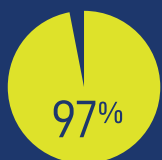
L&I Reimbursement

+ \$2,000,000

GRIP Match

= \$4,000,000

Total Reimbursement paid to members since inception



The GRIP program retains **over 97% of its participants** year over year.

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BENEFITS & HIGHLIGHTS

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

A great value—and all of the benefits.

What this means to you:

- **Members Only** – Qualified members will not receive a monthly billing 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
- All GRIP participants are eligible for refunds. 75% of the refunds are earned based on performance, and 25% are earned based on relative premium size to the group.

Focus on the Future

Here's how we do it together.

Utilize Cost-Saving Strategies:

- **Return to Work (RTW)** – The single most powerful tool an employer has in controlling workers' compensation costs is immediately providing meaningful work. *GRIP members are required to offer light/modified duty work to injured workers.*
- **Kept on Salary (KOS)** – It might take a few weeks to return your employee to modified-duty work. Providing KOS can reduce the cost of the claim helping keep refunds high. *GRIP members are required to provide KOS for 30 work days per incident*
- **SAW + GRIP Match** – GRIP has an incentive that matches the L&I SAW reimbursement. GRIP will reimburse your company 50% of the base wages for your modified-duty workers. Paired with the 50% the state already offers through the SAW program, you can now get reimbursed 100% of the base wages for 66 days or \$20,000 per claim.

Workplace incident or injury? Contact ERNwest first.

Report incidents immediately to reduce claim costs. Call, email or go online to ernwest.com/report-an-incident.

Contacts

For information on the program please contact us or go to mbaGRIP.com

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GET
MORE

KEEP
MORE

DO
MORE



ernwest.com

ERNwest administers the GRIP Retrospective rating program. In partnership with the Master Builders Association of King and Snohomish Counties and Master Builders Association of Pierce County, we help members improve safety, save money and eliminate the hassle of workers' comp claims.