

# Don't Let Workers' Comp Eat Into Your Margins.



Supporting & serving grocers,  
convenience stores & suppliers in our  
beautiful state since day one.

REFUNDS EARNED BY MEMBERS  
SINCE PROGRAM INCEPTION

## OVER \$83 MILLION

3-YEAR AVERAGE REFUND AT  
FINAL ADJUSTMENT **26%**



WFIA RETRO MEMBER	VS	NOT ENROLLED
<input checked="" type="checkbox"/>	<b>Claims Expertise</b> With ERNwest, the largest and most knowledgeable TPA in WA.	X
<input checked="" type="checkbox"/>	<b>Safety Solutions</b> Onsite walk-throughs, in-person training, hundreds of resources.	X
<input checked="" type="checkbox"/>	<b>Return to Work</b> Dedicated RTW managers to assist you.	X
<input checked="" type="checkbox"/>	<b>DOSH Citation Support</b> Assisting employers through DOSH safety violations.	X

We are dedicated to advocating, educating and elevating the interests of the Washington State independent grocers, convenience stores, and their suppliers.

The WFIA Retro program has been helping members manage claims, ensure workplaces are safe and get workers back to work to consistently achieve millions of dollars in refunds each year.

### 1000s

Claims Closed per Year

### 100s

Safety Resources Available

### 97%

Customer Satisfaction

Olympia, WA | 360.753.5177

[www.wafood.org](http://www.wafood.org)

# RETRO Specifics



## MANAGEMENT CHOICES:

*In order to meet the needs of its members, there are two options employers can choose from.*

### RETROSPECTIVE RATING PROGRAM

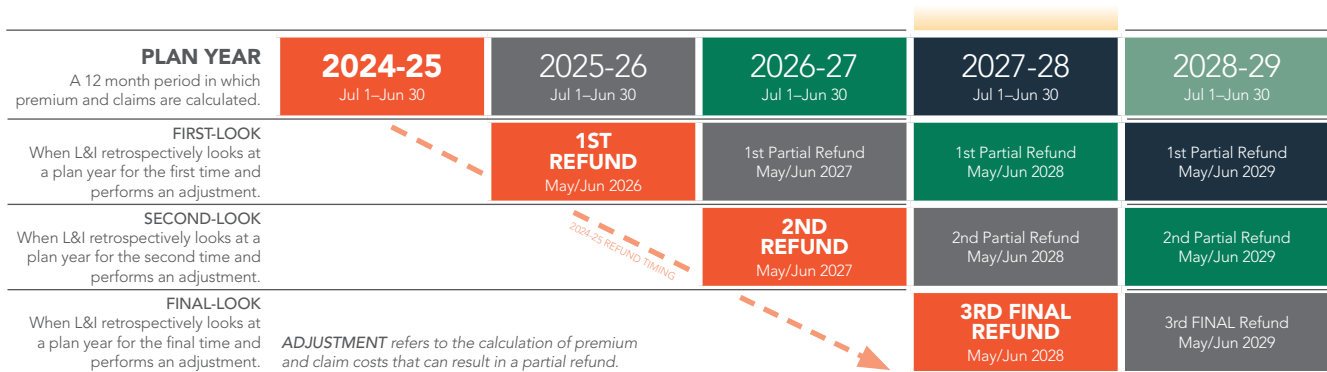
Also known as Retro, this program is the only way you are able to earn any of your premium back from L&I. Your premium is pooled along with other employers of similar risk class or industry, which reduces risk and maximizes refunds.

### NON-RETRO OR MANAGEMENT-ONLY PROGRAM

Not quite ready for Retro? Whether you have had a couple of bad years or a couple of out of control claims, there is a place for you. Employers will have access to all of ERNwest's services to help you get back on track.

## WHAT IS RETRO?

RETROSPECTIVE RATING (RETRO) is an optional financial incentive program offered by the Department of Labor and Industries to help employers reduce their industrial insurance costs. Employers or groups of like employers may receive premium refunds or they may be assessed additional premium based on their performance.



## EXAMPLE DISTRIBUTION

The graph shows the first 5 years of Retro group participation.

### Reap the Retro FULL-REFUND BENEFITS

*Three partial refunds for the three plan years.*

## WHAT YOU SHOULD KNOW ABOUT REFUNDS:

Refunds are performance based. When companies “perform” well that means there are very few or no losses, and will earn a higher refund. Recent numbers show 64% of WFIA Retro members earned an above-average refund.

### HOW DO I GET STARTED?

Contact Tammie Hetrick at WFIA for more information.

Tammie Hetrick, President and CEO  
tammie@wafood.org | (360) 753-5177 ext. 2

## HOW TO QUALIFY FOR RETRO

- Good-standing member of WFIA
- All workers’ compensation premiums current
- Willing to provide modified-duty work or Kept on Salary (KOS) for injured workers
- Meet premium/loss criteria