

WFIA RETRO

A workers' compensation program serving the food industry



RETRO PROGRAM BENEFITS

At no upfront costs to WFIA members

BEFORE CLAIMS HAPPEN

- ✔ Safety resources specific to the food industry
- ✔ Help with setting up your safety program
- ✔ Assessment of current performance and identification of cost saving strategies

WHEN CLAIMS HAPPEN

- ✔ Proactive claim management by experts in Washington workers' compensation
- ✔ Dedicated return to work specialists
- ✔ Monthly reports outlining claim type, costs and PLAN moving forward

SAVINGS TO YOUR BOTTOM LINE

- ✔ Long term savings with reduced rates/premium
- ✔ Retro refunds averaging 26% over the last 3 years
- ✔ DOSH citation assistance



The Washington Food Industry Association is dedicated to promoting and protecting the independent, community-focused grocery industry and its suppliers. Membership offers many industry support programs and valuable benefits such as:

- Government Affairs Support
- Agency Advocacy
- Industry Scholarships through our Educational Foundation
- Political Action Committee Support
- Industry Relations Building Opportunities
- Informative bi-weekly newsletter from WFIA
- Calls to Action and Industry Alerts

WFIA BY THE NUMBERS

1995

Program Inception

406

Members in Program

1000s

Claims closed per year

100s

Safety resources available

\$73,432,654

Refunded to Members

Contact WFIA: Physical address: 1415 Harrison Ave. Ste. 101, Olympia, WA 98502
Mailing Address: P.O. Box 706, Olympia, WA 98507

| 360.753.5177

| www.wa-food-ind.org

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RETRO specifics



MANAGEMENT CHOICES:

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

RETROSPECTIVE RATING PROGRAM

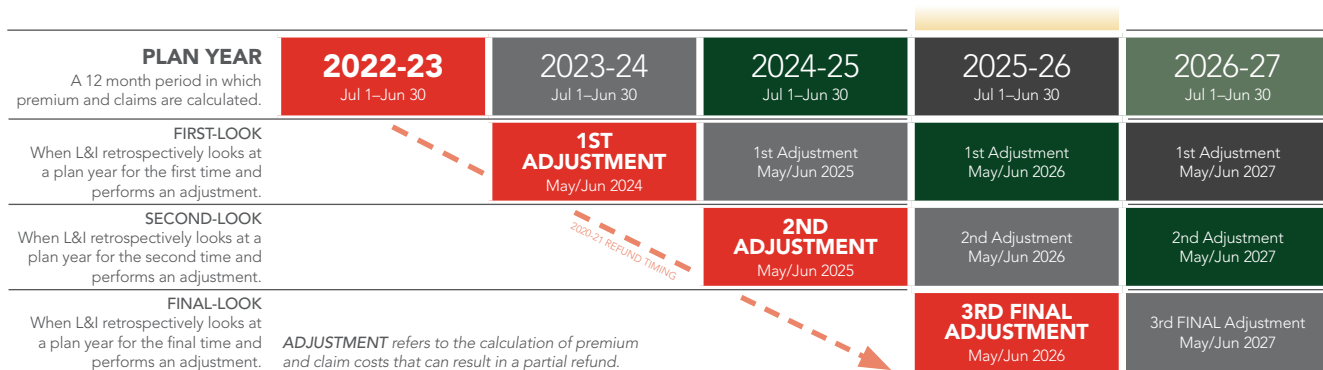
Also known as "Retro", this program is the only way you are able to earn any of your premium back from LNI. Your premium is pooled along with other employers of similar risk class or industry, which reduces risk and maximizes refunds.

NON-RETRO MANAGEMENT ONLY OR WAIVER 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. 105

HOW TO QUALIFY FOR RETRO

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