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 \$87 MILLION

3-YEAR AVERAGE REFUND AT FINAL ADJUSTMENT



WFIA RETRO MEMBER	VS	NOT ENROLLED	
\leq	Claims Expertise With ERNwest, the largest and most knowledgeable TPA in WA.	X	
\subseteq	Safety Solutions Onsite walk-throughs, in-person training, hundreds of resources.	X	
\leq	Return to Work Dedicated RTW managers to assist you.	X	
\subseteq	DOSH Citation Support 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.

Claims Closed per Year

Safety Resources Available

Customer Satisfaction

Olympia, WA | 360.753.5177

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.

PLAN YEAR A 12 month period in which premium and claims are calculated.	2025-26 Jul 1–Jun 30	2026-27 Jul 1-Jun 30	2027-28 Jul 1-Jun 30	2028-29 Jul 1-Jun 30	2029-30 Jul 1-Jun 30
FIRST-LOOK When L&I retrospectively looks at a plan year for the first time and performs an adjustment.		1ST REFUND May/Jun 2027	1st Partial Refund May/Jun 2028	1st Partial Refund May/Jun 2029	1st Partial Refund May/Jun 2030
SECOND-LOOK When L&I retrospectively looks at a plan year for the second time and performs an adjustment.		FO25.26 REFUNO TIMING	2ND REFUND May/Jun 2028	2nd Partial Refund May/Jun 2029	2nd Partial Refund May/Jun 2030
FINAL-LOOK When L&I retrospectively looks at a plan year for the final time and performs an adjustment.		ADJUSTMENT refers to the calculation of premium nd claim costs that can result in a partial refund.		3RD FINAL REFUND May/Jun 2029	3rd FINAL Refund May/Jun 2030
				Reap the Retro	·

EXAMPLE DISTRIBUTION

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

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

FULL-REFUND

BENEFITS

Three partial refunds for the three plan years.

- Willing to provide modified-duty work or Kept on Salary (KOS) for injured workers
- Meet premium/loss criteria