

WHAT IS RETRO?

Retrospective Rating (Retro) is an optional financial incentive program offered by the Department of Labor and Industries (L&I) to help qualifying employers reduce their industrial insurance costs.

IMPORTANT: Retro is the only way to earn premium refunds from L&I.

PROGRAM ACHIEVEMENTS

OVER \$80 MILLION

Refunds earned by members since program inception

25%

AVERAGE REFUND

NO UPFRONT RETRO FEES!

Members Only—you will not get quarterly billing to participate. You just need to keep your membership current. Keep more of your money upfront!

YOUR PROGRAM PARTNER:

WFIA Member Solutions, Inc.

- » WFIA Member Solutions, Inc. provides claims management and support when there is a workplace injury.
- » WFIA Member Solutions, Inc. provides money-saving strategies on your workers' compensation premium.

CONTACT US WITH ANY QUESTIONS

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By filling out this release, you are not joining the program or obligated in any way. This is a temporary authorization for release of workers' comp information which allows us to determine qualification and provide a confidential refund estimate.

Find out if Retro is the right fit for you in 3 easy steps.

1. Fill out the release form (below).
2. Email or scan and fax to submit the form. email: info@wafood.org
3. Receive personalized information about qualification and refunds.

Enrollment opportunities occur four times each year; March 15, June 15, September 15 and December 15.

Company Name DBA (if applicable)

Address

City, State, Zip

L&I Account Number UBI Number

Email Address

Phone

Authorization is hereby given to the Department of Labor & Industries (L&I) to provide our company's claim history, premiums, losses, statistics, experience modification factor and related industrial insurance data to the WFIA RRID# 00041 and WFIA Member Solutions, Inc.. This authorization is to include allowing WFIA RRID# 00041 and WFIA Member Solutions, Inc. online access to the Secure Access system and the Claim and Account (CAC) system. The scope of authorization is to include all matters relating to L&I and is to begin effective immediately and granted for one year from date of signature or until with-drawn through our written notification to the Department.

Company Official Title

Signature Date

Contact Person (if different) Title

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 \$80 MILLION

3-YEAR AVERAGE REFUND AT
FINAL ADJUSTMENT **25%**



WFIA RETRO MEMBER	VS	NOT ENROLLED
<input checked="" type="checkbox"/>	In-House Claims Management Expertise	---
<input checked="" type="checkbox"/>	Safety Solutions Onsite walk-throughs, in-person training, hundreds of resources.	---
<input checked="" type="checkbox"/>	Light Duty Program Development Experts	---
<input checked="" type="checkbox"/>	DOSH Citation Support Assisting employers through DOSH safety violations.	---

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 provides expert claims management, safety education, and expert consulting in both light duty and causation to maximize refunds and minimize unjustified involvement in workers compensation that leads to poor outcomes for employees and increased costs.



RETRO Specifics



MANAGEMENT CHOICES:

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

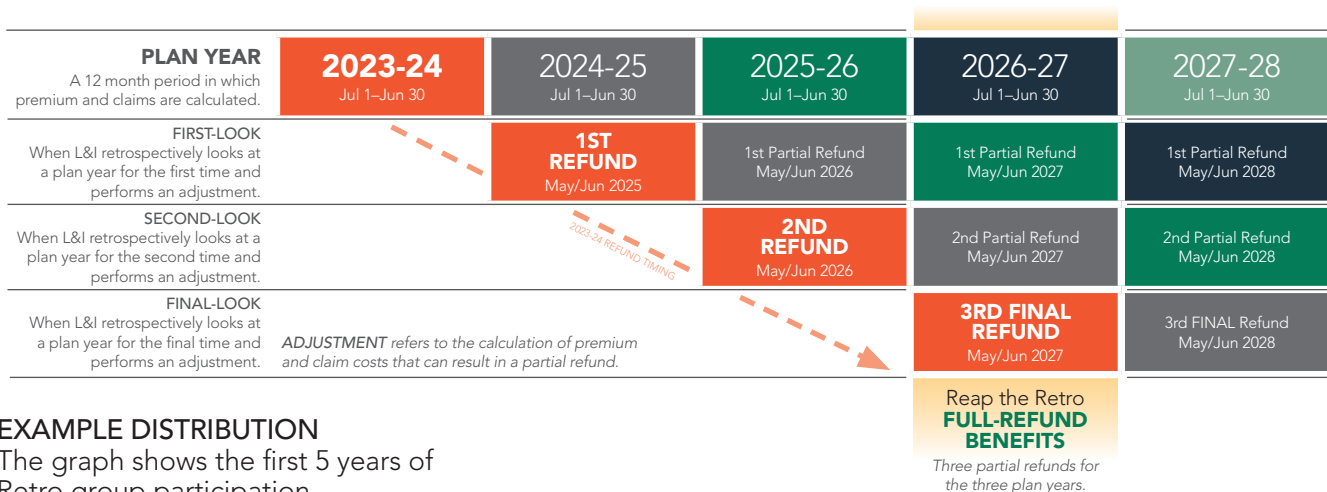
RETROSPECTIVE RATING PROGRAM

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, 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 WFIA Member Solutions, Inc. 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.

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 Terry Hopsecger at Member Solutions, Inc. for more information.

Terry Hopsecger, Director Marketing & Services
terry@wfiасervices.com | (360) 753-5177 ext. 8

HOW TO QUALIFY FOR RETRO

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