1. **What is Retro?**
    a. A safety incentive program offered by Labor & Industries and administered by an approved Association. If you can reduce injuries and lower associated claim costs, a company can potentially earn back a portion of what they pay in workers' compensation premiums in the form of a refund.
2. **Why consider enrolling in a Retro program?**
    a. If an employee is injured, it costs your company money and if not judicated properly with the help of claim management experts, this could cause your workers' compensation premiums to increase.
3. **What are the requirements to enroll in the Retro program?**
    a. The business must be in good standing (meaning premiums paid) with Labor & Industries.
    b. You must be a due paying member of an approved Association.
    c. Offer Light/Modified Duty to bring injured workers back to work.
    d. Offer Kept on Salary for 14 days to decrease time loss.
    e. Attend Claims Management Orientation.
4. **What are the underwriting requirements that determine acceptance in the Retro program?**
    a. Our group will evaluate your claim costs over the last 3 years to determine if you are eligible to participate in the program.
        i. Past loss ratios
        ii. Claims, Experience Modification Factor
        iii. Claim frequency and severity.
        iv. Safety & Loss control programs
        v. Do you offer light duty to injured workers?
5. **Are there any data sharing requirements?**
    a. We would have access to your CAC at Labor & Industries to help you manage and guide any workers comp claims to closure.
6. **What are the benefits of enrolling in the Retro Program?**
    a. In-house claims management
        i. Claims management, underwriting, finance, and legal results under one roof. Collaborative claims management results in faster claims resolutions.
        ii. Claim management based on the AMA guide.
        iii. Focus on only one Industry not multiple Retro programs.

    iv. Safety services, training, and assistance with accident prevention programs
    v. WFIA is dedicated to advocating, educating, and elevating the interests of Washington State independent grocers, convenience stores, and their suppliers.

7. **What are the costs associated with membership?**
    a. Yearly member ship dues – the only upfront fee you pay.
    b. Administration fee for claims management and management of the Retro program; 0634% of your paid premium. The fee is deducted from the group refund prior to distribution.
8. **How are refunds calculated and what is the typical timing of refunds?**
    a. Calculations based on the standard premium minus claims costs and Labor & Industries administration fees.
    b. Each plan year you participate in has three adjustments for future distributions.
    c. Over the past 3 years the average participant has received approximately 26% return on the standard premium that they have paid to Labor & Industries in workers' compensation.