

WFIA RETRO

A workers' compensation program serving the food industry



PROGRAM BENEFITS

- ▶ Claims Management with a team of experts on your side.
- ▶ Refunds that are transparent with no hidden costs.
- ▶ Safety services that help your company get and stay safe.
- ▶ Monthly reports that are easy to read and outline claim activity.
- ▶ Consistent refunds, yielding an average of 30% over the last 5 years.



WFIA BY THE NUMBERS

1995

Program Inception

297

Members in Program

1000's

Claims closed per year

100's

Safety resources available

\$50,000,000

Refunded to Members

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

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", 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

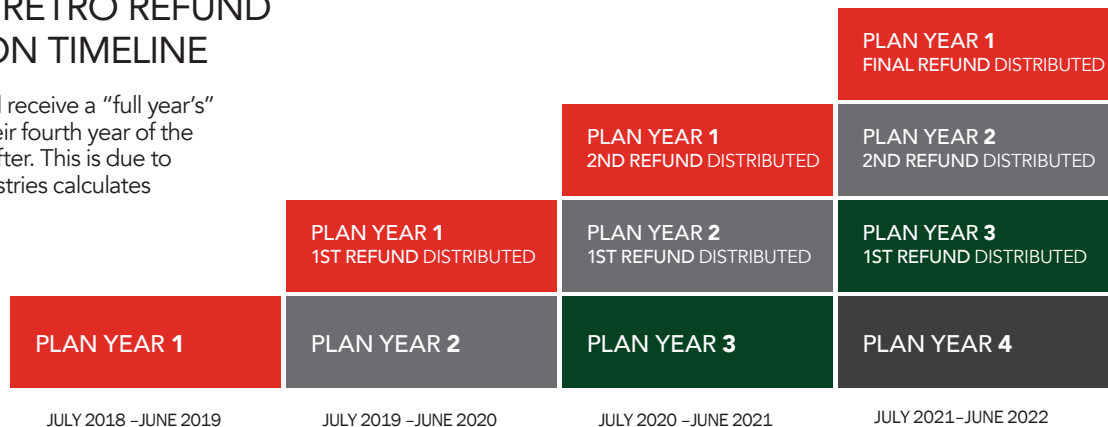
Not quite ready for Retro? Whether you have had a couple of bad years or a couple of out of control claims, there is a place for you. Employers will have access to all of WFIA's services to help you get back on track.

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.

FOUR-YEAR RETRO REFUND DISTRIBUTION TIMELINE

New participants will receive a "full year's" refund starting in their fourth year of the program and thereafter. This is due to how Labor and Industries calculates Retro refunds.



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. 64% of WFIA Retro members earned an above average refund.

HOW DO I GET STARTED?

Contact Jan Gee at WFIA for more information.

Email: info@wa-food-ind.org

Call: 360.753.5177 Visit: www.wa-food-ind.org

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