

Is Retrospective Rating right for you?



- Safe Workplaces
- Early and safe return to work
- Earned refunds



Washington State Department of
Labor & Industries

Workers' Compensation Services

What are the benefits of Retro?

As a retro employer, you'll enjoy these benefits:

- Tools and services to make your workplace safer.
- The potential for premium refunds.
- Support and assistance from Retro staff to help you set up a customized program.
- Automatic monthly and quarterly reports that track your claims.
- Help understanding what drives up rates and how to keep costs down.

It's easy to get started!

Call L&I and a Retro representative will tailor a Retro plan just for you. Your representative will offer tools to make your workplace safer and help you understand what drives up your rates and how to keep costs down.

- 360-902-4851
- Email to Retro@Lni.wa.gov
- Learn more at www.Lni.wa.gov/Retro

Retro can help you save some of your hard-earned money and reduce your workers' compensation costs.

Is Retrospective Rating right for you?

What is Retrospective Rating?

Retrospective Rating (Retro) is a safety incentive program offered by the Department of Labor & Industries (L&I). In Retro you can earn a partial refund of your workers' compensation premiums if you reduce workplace injuries and lower associated claim costs.

Who can be in Retro?

Any employer with an industrial insurance account in good standing can participate – either in a Retro group or as an individual business.

Why consider Retro?

Any time one of your employees is injured, it costs your company. The loss can be in production, hiring and training a replacement, rescheduling work or the loss of a project or job. Plus, the injury can cause your workers' compensation premium rates to go up.

In Retro you have an opportunity to turn your good safety performance into a refund from L&I by preventing injuries and controlling losses.



Success in Retro starts with preventing injuries.

How does Retro work?

Retro is simply another way of calculating your premium – after the fact, or retrospectively.

A Retro coverage period lasts 12 months and can begin any calendar quarter. About nine months after a coverage period ends, L&I looks back at your (or your group's) actual experience and calculates **retrospective premium for that 12-month coverage year**. This occurs three times for each coverage year (about 12 months apart).

If claim costs for the coverage year are below what is expected, you would earn a partial refund of the difference between the Retro premiums and the standard premiums.*

There are risks, however. Being in Retro requires a commitment to improve safety and prevent injuries in the workplace. If claim costs are higher than the amount of standard premium you paid, it could result in your having to pay an additional amount (assessment). There is a pre-selected limit to this assessment, but it's critical that you recognize and understand this risk.

* Standard premium is the portion of total premium due during a Retro Coverage Period, including the Accident and Medical Aid Funds only, not the Supplemental Pension Fund.

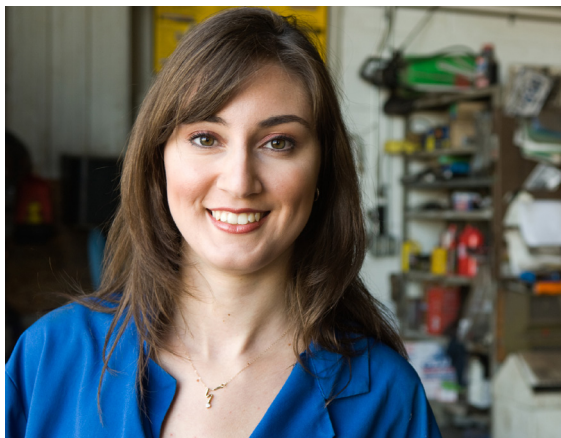
Our staff will provide information to help you make an informed decision about Retro.

Why is “return to work” so important?

Studies show that the longer an injured worker is off work, the harder it is for him or her to get back to their original job and wage. For the employer, longer claims translate into higher workers’ compensation premiums.

“Return to work” explores a variety of options for helping an injured worker get back to work as soon as safely possible, including worksite modification, light-duty work or temporary assignment to different work.

Successful participants in L&I’s Retrospective Rating program understand return-to-work strategies.



*If safety and early return to work are important to you, Retro can save you money.
www.Lni.wa.gov/Retro*

Other L&I services to help you control costs and save money:

- NEW! Reimbursement for employers who provide light-duty jobs:
www.Lni.wa.gov/StayAtWork
- No-fee safety and health or risk management consultation:
www.Lni.wa.gov/SafetyConsultants
- Ergonomic tools and resources:
www.Lni.wa.gov/Ergonomics
- Safety tools, training, checklists and more at www.Lni.wa.gov/Safety
- L&I Workshop & Training Center:
www.Lni.wa.gov/Workshops

For more information

- Web: www.Lni.wa.gov/Retro
- Telephone: 360-902-4851

Upon request, foreign language support and formats for persons with disabilities are available. Call 1-800-547-8367. TDD users, call 711. L&I is an equal opportunity employer.