

Group Retrospective Rating Program Frequently Asked Questions

How many years has Washington Employers sponsored a Group Retrospective Rating Program?

The 2007-2008 plan year is our 23rd consecutive year.

How much money has been refunded to the membership?

To date, the state has refunded in excess of \$87 million back to our members, with an average refund of nearly 30%.

How much of the refund goes back to the member companies?

100% of the refund is returned to the membership. Washington Employers retains nothing.

How is the amount of refund for any individual company determined?

Our program is merit based; the better a company performs, the more the refund.

Can just any company participate in the program?

No. Each participating company must pass our strict underwriting criteria. The continued success of our program is dependent on each company's commitment to safety and accident prevention.

How much does it cost for members to participate?

The present service fee is 6.75% of the company's premium paid on a quarterly basis. Historically, positive performing companies receive an amount equal to their service fee at first adjustment as well as a substantial first bonus amount.

How is the Washington Employers' program different than others?

At Washington Employers we place a significant emphasis on accident prevention. Each member company is assigned a Loss Control professional that establishes a baseline analysis and monitors for compliance and any claim activity on a week to week basis. This intervention enables us to place emphasis on the companies that are having problems and enables us to provide the solutions to prevent future injuries.

When we have a claims question, will we get lost in the system and have to leave messages?

No. Each member company is assigned a one-person contact with direct dial phone, fax and E-mail.

Do you require that our company pay salary continuation on our time loss claims?

No. Salary continuation can be an effective tool to mitigate costs in some cases. However, in most cases salary continuation does not benefit the employer as much as you might think and only artificially inflates the amount of refunds. Our success has been built on returning injured workers to meaningful transitional return to work.

How will we report our injuries?

You will report your injuries in a manner that best suits your needs: phone call, fax, E-mail, or on our 24-hour automated toll-free injury-reporting hotline. We make it easy to get information to us quickly.

How do I sign up?

Contact Art Dalessandro, Director of Workers' Compensation Services, at (206) 664-7240.