

**Washington Retail Association members can qualify for rebates of paid worker's compensation taxes through its Labor & Industries Group Retrospective (Retro) Program.**

***Improve your bottom line:***



- ▶ Qualify for refunds on a portion of your workers' compensation premiums
- ▶ Lower your up-front costs by reducing and stabilizing your experience factor
- ▶ Turn an exemplary safety performance into a refund
- ▶ The better your safety record, the higher your refund
- ▶ Let WR save you time, money, and risk

***Included in your Retro Program membership:***



- ▶ Risk Management/ Safety Consulting
- ▶ SafeMe App, Safety Training
- ▶ Ergonomic audits
- ▶ Accident Prevention Plan
- ▶ Aggressive in-house claims management
- ▶ Customized reporting and trend analysis reports by location
- ▶ Monthly safety newsletter and calendar

***Maximize your refund potential and lower your risk!***



- ▶ Group premiums are pooled; refunds are given if premiums exceed claim costs for the group
- ▶ Must meet strict underwriting guidelines to qualify for enrollment
- ▶ WR's goal is to make each member a top performer in the Group Retro program.
  - ▶ The Retro program is a safety incentive program offered through Labor & Industries.