ABC Washington
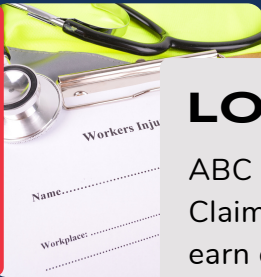
ABC Retro Program

Retrospective Rating (Retro) is a program offered by L&I to help employers earn refunds on their workers' compensation premiums. By participating in ABC's sponsored program, members receive claim and safety services designed to save time and money, and can earn on average 30% to 40% in refunds.

LOWER EMR'S & HIGH REFUNDS

ABC Retro Members have an average EMR of 0.75 with 63% receiving a Claims Free Discount and saving 25% or more off insurance costs! Members earn consistently high refunds that are performance based.

EXCEPTIONAL CLAIMS MANAGEMENT

Our Claims Management Team are local, dedicated professionals that work on YOUR behalf! They maintain relationships with doctors, lawyers, and vocational counselors to manage your claims and get your workers back to work!

FREE OR DISCOUNTED SAFETY SERVICES

Utilize free or discounted safety services and trainings to prevent injuries and help keep valuable employees. Our in-house safety officer is available for any safety needs including trainings, documentations, and job site inspections.

Refund Adjustments

Refunds are paid out over 3 years, up to 60% at 1st Adjustment, up to 25% at 2nd Adjustment, and the remaining balance at 3rd Adjustment. ABC Retro distributes refunds faster than our competitors. We work hard to not only earn our members a high refund the first year, but to increase that refund throughout the 3-year window that refunds are paid out.

Plan Year	1st Adjustment	2nd Adjustment	Final
2011-2012	27%	33%	33%
2012-2013	39%	39%	39%
2013-2014	39%	39%	39%
2014-2015	33%	36%	37%
2015-2016	21%	29%	31%
2016-2017	31%	36%	38%
2017-2018	36%	40%	44%
2018-2019	30%	21%	Done 2022
2019-2020	34%	Done 2022	Done 2023

To Qualify:

1. Be an ABC member.
2. Report more than $25,000 in premium to L&I over the last four quarters.
3. Provide injured workers with up to 6 weeks of Light Duty or Kept on Salary.