What is Retro?

Retrospective Rating (Retro) is a voluntary incentive program available through the Department of Labor & Industries' State Fund. Retro allows participating employers to recover a portion of their workers' compensation premiums if they are able to reduce injury rates to their employees and lower associated claim costs.

Who qualifies for Retro?

If you have an active State Fund industrial insurance account, are current with all of your L&I payments and your annual workers' compensation insurance premiums are at least $5,000, you qualify to participate in Retro. Employers who pay less than $5,000 annually in premiums may qualify to participate in a Retro group.

Why should I 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 to a later date, loss of a project or a job. On top of that, an injury can result in increased workers' compensation insurance premiums for your business. Retro can help you save some of your hard-earned money and reduce your industrial insurance costs.

How do I enroll?

Simple! Call us at **360-902-4851** and one of our representatives will assist you. Or if you prefer, visit our web site at ***Retro.Lni.wa.gov*** for enrollment information. You can enroll any quarter.

Retro requires a commitment to improve safety and prevent injuries in the workplace.

How will Retro benefit my business?

Retro enables you to have more direct control of the workers' compensation insurance premiums you pay L&I. Retro staff can assist you in developing an effective safety program aimed at reducing or eliminating employee injuries and workplace hazards.

Retro staff can help you set up a loss-control program so you are prepared if and when an employee injury does occur. A loss-control program is effective in minimizing the cost of injury claims because it focuses on returning the injured worker to work as soon as possible.

Our staff can also provide you with a claims management overview so you have a greater understanding of your role in the management of claims that affect your business.

How do I know which plan to choose?

Retro staff can provide information to help make an informed decision on plans and whether to join a group or enroll as an individual employer.

We can provide you with a feasibility study using your own premium and loss history.

Are there risks in Retro?

Yes. Being enrolled in Retro requires a commitment to improve safety and prevent injuries in the workplace. If claim costs are higher than allowed in the plan selected, additional premiums will be assessed.

How are refunds determined?

We track the claim costs in each 12 month coverage period and perform 3 annual adjustments.

We compare developed losses and standard premiums against the chosen plan limits. If the losses are less than the maximum allowed in your plan, you receive a partial refund of those premiums you paid in advance. However, if the losses are higher, you will be required to pay more.

Retro is much more than returned dollars. The dollars refunded are a measure of how successful you are at keeping your workers safe and able to work.

What services are offered in Retro?

Retro staff can provide consultation on return-to-work options, assistance in the enrollment process, and review of claim trends and issues.

Our goal is to prevent injuries and improve workplace safety by making recommendations or assisting you through referrals to other available programs, such as safety consultations and risk management.

What does it cost?

Labor & Industries does not charge enrollment or service fees. Associations that sponsor Retrospective Rating groups can and do charge fees. Contact the sponsoring organization directly if you are interested in a Retro group that they sponsor. They can tell you what their fees and other requirements are. A list of association-sponsored groups can be found at ***Retro.Lni.wa.gov***.