



GROUP RETRO

REASONS TO CONSIDER SWCA'S GROUP RETRO PLAN

- Highest average Group refunds in the industry. Check the chart below.
- SWCA claims assistance helps lower your Experience Modifier lowering your initial premium paid to L&I. This makes you more competitive in your labor rates!
- Penalty risk at 11% with the highest **maximum** refund potential of 95.7%!
- A small group of employers dedicated to workers **safety** which maximizes **refunds**!

UNDERWRITING CONSIDERATIONS AND REQUIREMENTS

- Minimum premium paid to L&I in last 4 quarters must total \$40,000.
- Financial review by underwriter to verify financial stability.
- Submit to a safety audit of written safety policy and work place safety plans.
- Drug free workplace policy required.
- Must attend 6 safety & claims educational meetings in each policy period. (3 Fall/ 3 Spring).
- Employers are required to commit to keeping injured workers on salary (KOS) for a minimum of 90 days.
- Early return to work, light duty, policy in place.

RETRO GROUP REFUNDS

SOURCE WASHINGTON STATE DEPARTMENT OF LABOR AND INDUSTRIES

Enrollment Period Beginning	ABC Western Washington		AGC		BIAW		Master Builder	
	Premium	Refund	Premium	Refund	Premium	Refund	Premium	Refund
2015	\$23,462,490	21%	\$59,576,143	36%	\$79,363,121	34%	\$50,337,331	29%
2014	\$19,847,379	36%	\$53,982,860	26%	\$64,998,794	37%	\$43,240,845	36%
2013	\$19,941,268	39%	\$46,801,417	36%	\$56,362,585	42%	\$43,239,790	35%
2012	\$17,200,648	39%	\$38,167,445	28%	\$47,827,006	40%	\$38,249,819	13%
2011	\$16,212,966	33%	\$35,607,305	33%	\$50,266,016	22%	\$28,917,509	13%
2010	\$15,077,933	16%	\$31,878,895	38%	\$88,238,002	19%	\$14,910,842	35%
5 Year Average		34%		32%		35%		25%

Enrollment Period Beginning	SMART A-Team		SMART Dream Team		Tri-City Construction		SWCA	
	Premium	Refund	Premium	Refund	Premium	Refund	Premium	Refund
2015	\$44,949,377	59%	\$32,542,120	41%	\$6,785,069	33%	\$1,825,715	-4%
2014	\$45,019,225	31%	\$27,798,784	38%	\$5,849,621	33%	\$1,898,074	59%
2013	\$40,487,906	28%	\$22,536,539	47%	\$5,101,577	22%	\$1,582,106	50%
2012	\$43,693,120	21%	\$22,617,456	38%	\$4,481,369	5%	\$1,501,701	33%
2011	\$41,672,097	0%	\$21,411,306	37%	\$4,428,867	39%	\$1,745,927	70%
2010	\$35,462,456	28%	\$20,473,409	34%	\$3,510,921	57%	\$1,844,639	75%
5 Year Average		28%		40%		26%		42%