

Expect more:

ABC's Retro Program



Western Washington

You Get More with ABC Retro

- Dedicated Claims Professionals working on your behalf to control cost
- Safety services designed to help you prevent injuries and save money
- Access to the states largest network of Return to Work Specialists
- Fully funded contingency reserve, so that participation is nearly risk free
- Refund is paid back to the members and not retained by the association
- Consistent refunds, often performing significantly above the state average

ABC's Retrospective Rating Program was started in 1981. Since that time ABC has returned over 50 million dollars to its members, offsetting continual rate hikes from Labor and Industries.

ABC's Retro Program helped lower our experience modification factor, allowing us to be more competitive for our clients by saving money on our workers' comp premiums.

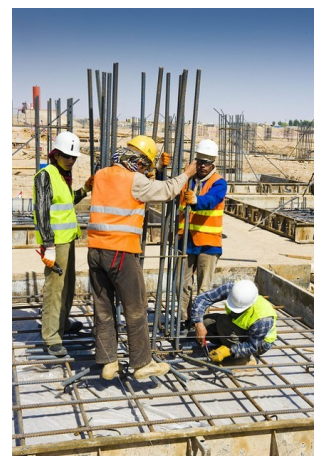
Ron Nolten, President
Dochnahl Construction

ABC Retro Member Statistic

48.6%

Of members qualify for a discount on their workers' compensation rates from being time loss free.

For More Information contact Heather Davis • Aspire Consulting LLC • (253) 320-0338



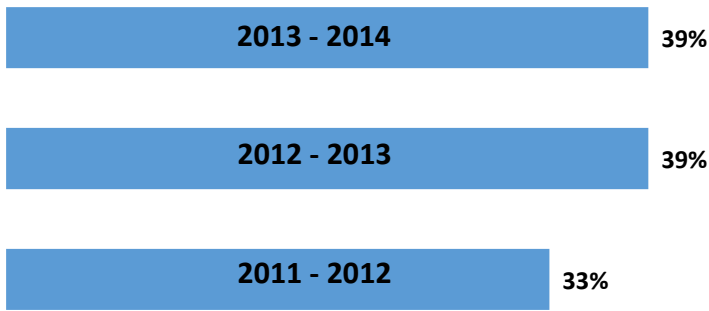


How ABC Retro Works

Western Washington

What is Retro? Retrospective Rating (Retro) is an optional financial incentive program offered by L&I to help employers reduce their workers' compensation costs. Employers can earn refund or be assessed additional premium based on their performance.

ABC Retro Refund History

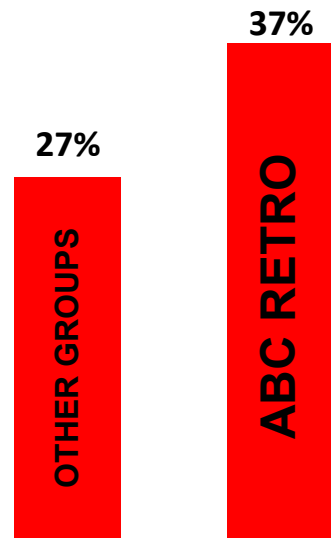


ABC Members earned over \$7.7 million in refund for the 2013-14 retro plan year

Do you Qualify?

- Report more than \$25,000 in premium to L&I over the last four quarters.
- Be an ABC association member in good standing
- Provide injured workers with up to 6 weeks of light duty or Kept on Salary (KOS)
- Perform work in a construction related field

Not only does ABC offer more extensive services than other construction Retro Groups, we also earn **more refund**.



How Would You Benefit from ABC Retro?

Contact Heather Davis with Aspire Consulting for info

Email hdavis@aspireconsultllc.com

Or Call (253) 320-0338

ABC's 3 year average exceeds that of competing construction groups.