



Western Washington

ABC's Retro Program

Your Foundation for Success

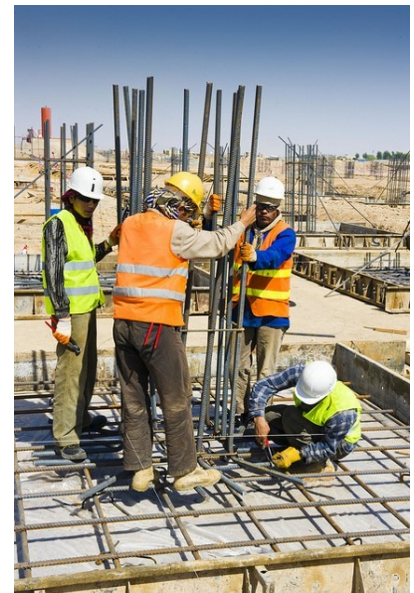
What is Retro? Retrospective Rating (Retro) is an incentive program offered by L&I to help employers reduce their workers' compensation costs. Employers can earn a refund based on their performance.

Benefits of being an ABC Retro Participant

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

"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."

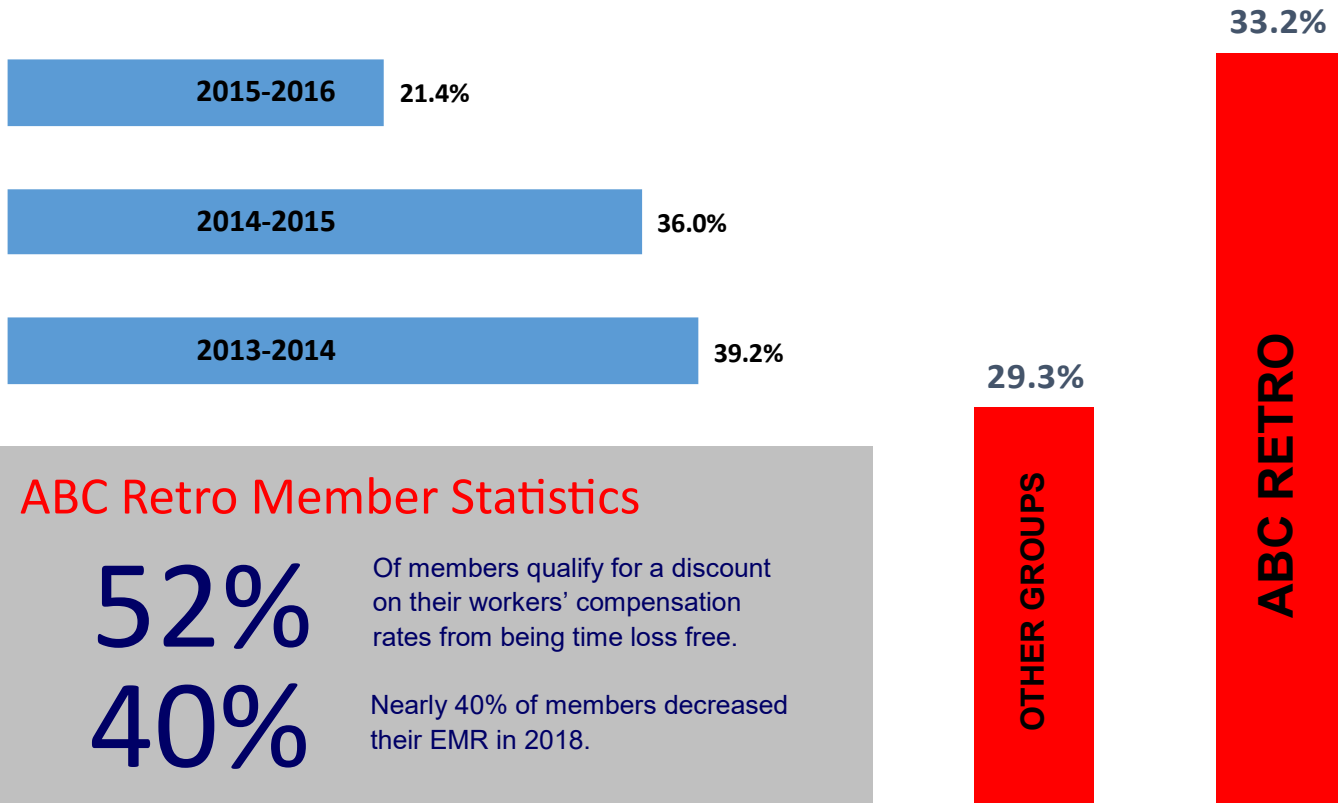
Ron Nolten, President
Dochnahl Construction



More Value with the ABC Retro Program

*ABC Retro Members earned **\$20 million**
in refund over the past three years!*

ABC Retro Refund History



ABC's 5 year average exceeds that of competing construction groups.

Do you Qualify?

- Are you ABC association member?
- Have you reported more than \$25,000 in premium to L&I over the last four quarters?
- Do you provide injured workers with up to 6 weeks of light duty or Kept on Salary?

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