

Getting Started



Step 1 – Review

Take a look at the WRA Retro Program Information sheet and see what Retro is all about.

Step 2 – Complete

Complete the Authorization for Release of Information form. This release form is used to determine if you qualify to participate in Retro. If you qualify to participate, you will receive an enrollment packet.

L&I account ID number and UBI number are required for processing.

Step 3 – Send

Send to: WRA Retro Department
510 Plum St. S.E., Ste. 200
Olympia, WA 98501-1587

or fax to: 360.357.9232

Step 4 – What now?

If you qualify, we will send you a contract packet that will need to be completed and returned to the WRA for enrollment.

Please Note:

This release is the first step to enrollment. The WRA Retro contract will need to be submitted and approved to complete the process.

Call 800.225.7166, extension 134.



WRA Retro Program Information

Taking part in a Retro program is the only way to receive a refund for your L&I premiums. The WRA Retro Program was established in 1986, is Washington's 3rd largest Retro program and has an excellent performance history. The WRA Retro program is experienced in all aspects of the hospitality industry and is the largest Retro in L&I Industry Group 5 Entertainment, Hospitality and Related Services.

TO QUALIFY

Participants must meet the following minimum criteria, which is determined by submitting the attached Authorization for Release of Information form:

- Be a WRA member in good standing
- Report hours worked in one of the WRA accepted risk classifications
- Have historically demonstrated a positive loss ratio
- Have fully paid all L&I premiums

ENROLLMENT PROCESS

Once qualified, applicants are required to complete a Retro contract for each Labor and Industry account number/sub account and are automatically re-enrolled on an annual basis.

Applicants are allowed to enroll during the Retro year. Contracts must be received 20 days prior to the start of a new quarter.

CLAIMS MANAGEMENT

By utilizing the claims management benefit of Retro, participants can focus on running their businesses. This service saves time and alleviates the stress of handling a L&I claim.

The WRA provides claims management services through Integrated Claims Management (ICM). Claims management services include:

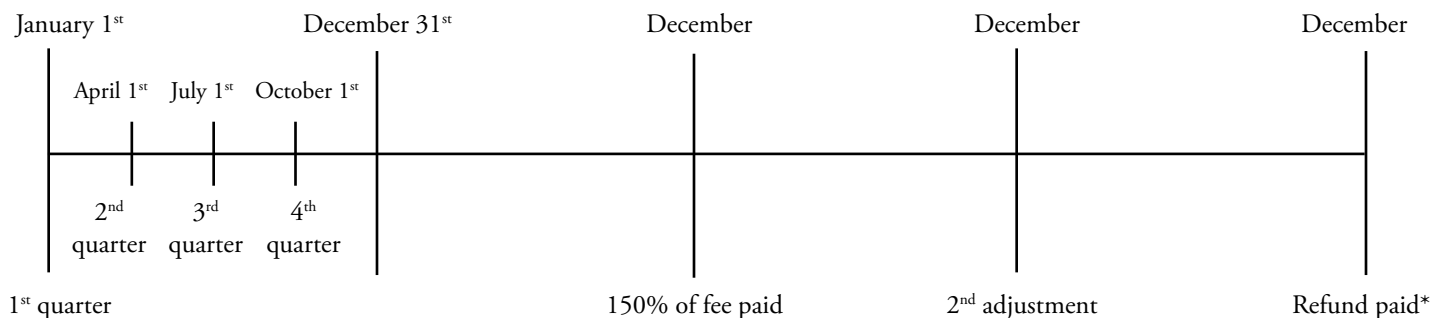
- A written safety plan and help with implementation
- Claims administration, aggressive management of claims and resolution of claim disputes
- Help with back-to-work transition to reduce lost time
- Regular claims reports

REFUND DISTRIBUTION

Refunds are distributed in December to participants, as follows:

- 1st L&I Adjustment – Participation Refund (150% of the Retro Management Fee)
- 2nd L&I Adjustment – no distribution
- 3rd L&I Adjustment – Performance Refund (participants with a loss ratio less than 1.25)

While refunds cannot be guaranteed, WRA Retro participants have received refunds each year. If WRA Retro claims were ever to exceed premiums, members could be assessed up to 40% in additional annual premiums; however, the WRA Retro Trust has a contingency fund, so an assessment to participants is extremely unlikely to occur.



Refunds are based on quarters participated. L&I adjustments are made in October, refunds in December.

**Refund paid to participants with loss ratio under 1.25*

COST

The Retro management fee is 3.3% of what your company has paid in L&I premiums over the last four quarters available (\$150.00 minimum fee). Other than the annual WRA membership, which is required to participate, there are no other fees or costs to participate in the WRA Retro program.

