

Life Science Washington Retro Program

A workers' compensation program
to benefit our member organizations



REFUNDS EARNED BY MEMBERS SINCE INCEPTION

\$15,833,918

UPFRONT
FEES

\$0

+

AVERAGE REFUND
OVER 3 PLAN YEARS

53.4%

WITH A RANGE OF
[10.2% – 65.3%]

= Top-Performing
Retro Group in WA State

5 YEARS RUNNING

83%

OF MEMBERS EARNED A
CLAIMS-FREE DISCOUNT

98%

AVERAGE % OF
CLAIMS CLOSED

Life Science Washington is a trade association serving the life sciences industry in the state of Washington. Our members include organizations engaged in, or supportive of, the research, development and commercialization of life science technologies. As the center of influence for Washington state life sciences, we advocate for positive public policy and private investment, bring together research institutions, investors and entrepreneurs to grow our economic sector, and create healthier communities.

How Life Science Washington Retro Program Works



FREQUENTLY ASKED QUESTIONS

WHAT IS GROUP RETRO?

Group Retrospective Rating, or Retro is a program offered by the Department of Labor and Industries to give Washington employers a way to earn some of their workers' compensation premium back.

HOW DO I QUALIFY FOR THE LIFE SCIENCE WASHINGTON RETRO PROGRAM?

- Membership to Life Science Washington required
- Meet safety and loss criteria determined by retro administrator.

WHAT TYPE OF COMPANY CAN JOIN A GROUP?

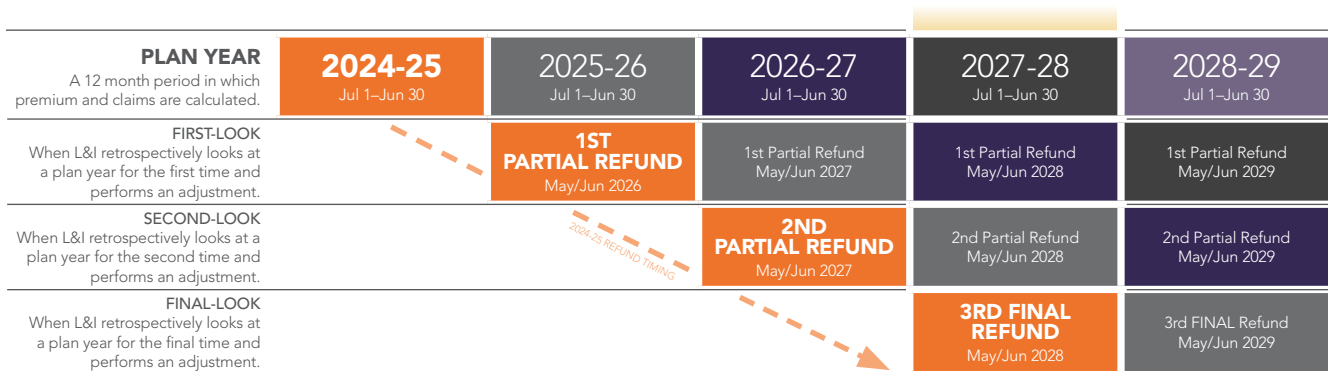
Companies that work in, or support the life science, medical, or pharmaceutical industries.

CAN EMPLOYERS WITH HEADQUARTERS OUTSIDE OF WASHINGTON PARTICIPATE?

Yes, as long as they have employees in Washington and pay premium to Labor and Industries an employer can participate in Retro.

WHAT IF WE CURRENTLY WORK WITH AN INSURANCE BROKER?

ERNwest, our Retro administrator, works in conjunction with Insurance brokers helping members receive refunds on their workers' compensation premiums in Washington.



EXAMPLE DISTRIBUTION

The graph shows the first 5 years of Retro group participation.

Reap the Retro FULL-REFUND BENEFITS

Three partial refunds for the three plan years.

CONTACT

For more information or to find out if your company qualifies, please contact:

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