

**Changes to Retro in recent years  
make it more important than ever to  
be in a group with consistent high performance  
alongside companies serious about safety  
and managing their claims!**



ASSOCIATED GENERAL CONTRACTORS of WASHINGTON

*Skill • Integrity • Responsibility*

*Workers' Compensation / Group Retro Program*

**Please sign and FAX this release to Toll Free 888.737.3876 for a no obligation quote as to how you would have performed in AGC's plan. We will call you upon receipt of your information from L&I.**

Authorization is hereby given to the Department of Labor & Industries (L&I) to provide our company's loss history and projected rates to the Associated General Contractors Group Retro Program. Authorization is effective immediately and will remain in effect for one year from the signature date.

UBI No.: \_\_\_\_\_ Firm Name: \_\_\_\_\_

Official Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_ Date: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

**Reasons to consider AGC's Retro plan:**

- ✓ 20 year track record of net premium refunds averaging 51% to top performers!
- ✓ Our member's rates are 20% lower than average due to safety & claims efforts and AGC help!
- ✓ Low penalty risk at JUST 30% of premium vs. some groups that are now risking OVER 50% of your premium!
- ✓ Our performance based refund rewards safety and light duty accommodation!
- ✓ Low administrative costs @ 5% of refund compared to competing plans that take a straight percentage of the refund (i.e. 10%-20%) PLUS charge you more through a quarterly fee that we don't have!
- ✓ One of a kind return to work centers (Tacoma, Seattle, Arlington, Spokane and Yakima) for injured workers where they receive useful training, i.e. CPR/First Aid and Flagger certification, free GED testing, etc. We also offer one year on the job vocational retraining plans for people who cannot return to their customary job.
- ✓ AGC Safety written & jobsite audits help you meet or exceed L&I safety standards & qualify for Safety Team®. Safety Team® certified firms receive the benefit of L&I's directive to their inspectors for focused inspections.
- ✓ Meetings & training held locally on a variety of topics.
- ✓ Hands on claims help! We write the letters, protests, and participate in mediations; so you don't have to!

**AGC underwriting requirements for Group Retro participation:**

- ✓ Must be an AGC member in good standing. Significant dues discounts for first time NEW AGC Generals & Subcontractors last 3 years and convert to volume dues on the 4<sup>th</sup> year of membership and Retro participation!
- ✓ Firms must report a minimum of \$25,000 annual L&I workers compensation premium for two years.
- ✓ Firms must be in business for 3 years with a premium & loss history for us to analyze for underwriting purposes.
- ✓ While we generally require 2 of the 3 years of loss history with premium greater than losses, we take into consideration high costs that can occur due to one complex claim despite your safety and light duty efforts, etc.
- ✓ Firms must qualify for AGC Safety Team® within the first year of Retro participation. This involves a jobsite audit and paperwork audit by AGC to ensure safety programs meet or exceed L&I requirements.
- ✓ Firms must commit to keep workers on salary for a minimum of 30 days or provide light duty accommodation for up to 66 days (note: 50% of light duty wages are reimbursed for up to 66 days via L&I Stay at Work program). Exceptions may occur upon evaluation of each claim and the costs/benefits for Retro and future EMR impact.
- ✓ Firms must commit to working with AGC staff to manage claims and improve their safety performance in an effort to reduce injuries, lower future L&I rates, and maximize potential for a Retro refund!

[www.agcwa.com](http://www.agcwa.com)