



**WLA has established the following criteria in order for properties to be considered for enrollment in its Workers' Comp Group Retro Program:**

- a) The individual property must have a minimum annual workers' comp premium of not less than \$10,000 -- or the individual property must be enrolled as one of a group of hotels under the same management or ownership, with a combined annual premium of not less than \$10,000.
- b) The prospective participant must have an Experience Modification Rate within the acceptable range, currently established at 1.00 or lower.
- c) The prospective participant must designate a primary contact to work with Approach Management Services on claims and safety-related issues; that contact must participate in a free Claims Management Workshop within 6 months of enrollment.
- d) The prospective participant must ensure that all matters related to their industrial insurance account with the Department of Labor & Industries are current prior to enrollment. If an issue is identified, the prospect must notify WLA and Approach Management Services immediately.
- e) The prospective participant must agree to implement Approach Management Services' recommendations and procedures, and ensure that claims and incidents are reported in a timely fashion.

*Should a prospect fail to meet one or more of the criteria mentioned above but wishes to receive special consideration, their application for enrollment will be reviewed by the Retro Steering Committee and, in a timely manner, accepted or refused for enrollment.*

**WLA has established the following expectations of participants enrolled in its Workers' Comp Group Retro Program:**

- a) One or more representatives from each business will attend a free Claims Management Workshop annually.
- b) A specific point of contact will be provided to Approach Management Services to handle claim and safety-related issues.
- c) All claims will be reported to Approach Management Services within 24 hours of notice of the claim or incident.
- d) Retro program members are expected to participate in safety training classes offered by Approach, and each member business is entitled to four free classes per year.
- e) Requests by the Approach Management Services' Safety Department for the business to participate in a free on-site Loss-Control Review will be accepted.
- f) The participant will follow thru with requests and recommendations made by Approach Management Services to the best of their ability.

*Participants of the WLA Workers' Comp Group Retro are expected to be active and conscientious members of the program. If a participant does not meet the above expectations they will be subject to performance review and possible corrective action by the Retro Steering Committee.*

**WLA has established the following course of action to be taken by Retro Program Steering Committee in the event of poor performance by a Retro Program participant:**

- a) Should a participant of the workers' comp group retro experience total developed losses in excess of their premium for the duration of the plan year and/or experience claims with a frequency greater than the WLA average, the account is subject to review and corrective action by the Retro Steering Committee.
- b) Should a participant experience a second consecutive year of total developed losses in excess of their premium for the duration of the plan year or frequency greater than the WLA average, the account is subject to probationary status with specific stipulations (i.e. quarterly claim staffing, mandatory 30-day Kept on Salary Program, Light Duty Return-to-Work Program) required for implementation.
- c) If a participant fails to meet the expectations or implement the required corrective actions outlined by the Retro Steering Committee, continued enrollment in the group will be subject to review by the Retro Steering Committee.
- d) Should a participant experience a third consecutive year in which their total developed losses are in excess of their premium or frequency greater than the WLA average, the account is subject to removal from the Workers' Comp Group Retro Program at the discretion of the Retro Steering Committee.

*For purposes of the actions outlined in this document, the phrase "total developed losses in excess of premium" is interchangeable with a loss ratio exceeding 1.00.*

**Characteristics of employers triggering a review and possible intervention by the Steering Committee and Approach Management Services prior to developed losses exceeding premium:**

- Individual property frequency rate greater than the WLA average
- Absence of Light Duty Return-to-Work Program
- Unreported claims higher than WLA average
- Failure to follow recommendations or implement corrective measures made by Approach Management Services' Safety Department and/or Claims Managers

***WLA's Workers' Comp Group Retro Program Steering Committee developed the above criteria on August 22, 2007. The Board of Directors of the Washington Lodging Association adopted the criteria on October 16, 2007, and updated it with a vote of Directors on March 4, 2009.***