



“ We appreciate how R.O.I.I.® Select is here to help us and is not just an ‘invisible program.’ Thanks for the tips, training, and involvement. ”

—Shanna Baird, A Better Crawl, Inc., Bremerton



OUTCOME BASED  
CLAIMS ASSISTANCE



SAFETY  
SERVICES



RISK  
MANAGEMENT



RETURN  
TO WORK



REFUNDS

## YOUR WORKERS’ COMP SOLUTION

As the oldest and largest construction retro group in the state, the Building Industry Association of Washington’s R.O.I.I.® Select program has returned over \$500 million in refunds to participating companies since 1982.



ENROLLMENT

JULY  
2020

ENROLLMENT

OCT  
2020

ENROLLMENT

JAN  
2021

# WHAT IS RETRO?

Retro is a safety incentive program with a simple goal: eliminate injuries through improvements in safety and preventive strategies. If an employee is injured, help them get better quicker with a successful return to work experience. Companies that do this, can earn a refund.



## SAFETY HAS ITS REWARDS

### THE OLDEST AND LARGEST CONSTRUCTION RETRO GROUP IN THE STATE

R.O.I.I.® Select has returned over \$500 million in refunds to companies since 1982.

### NO ADDITIONAL PREMIUM (PENALTY)

In our 38-year history, not one R.O.I.I.® Select participant has ever paid a penny of additional premium, a claim many retro programs cannot make.

### MEMBERS RECEIVE A REFUND

If the group and participant have a positive claim performance, they receive a refund. Participants average a 36% refund of their L&I premiums.

### ALL-INCLUSIVE SERVICES FOR YOUR WORKERS' COMP NEEDS

You won't find any other retro program that offers all the services at no additional cost.

## WHAT'S INCLUDED?

## TAKE THE HASSLE OUT OF WORKERS' COMP



### OUTCOME BASED CLAIMS ASSISTANCE

Our experienced claim representatives go straight to the source on your behalf. We help L&I make faster decisions so claims close quicker. We keep a pulse on your claim at every juncture until it closes, giving you peace of mind.



### SAFETY SERVICES

The best injury claim is the one that never happens – even a small accident can cost an employer big. This is why we are dedicated to helping you develop and implement effective safety programs and strategies. Prevention is our number one priority.

### HOW WE DO IT

Identify Red Flags	Hire Investigators
Vocational Services	Medical Provider Communication
Litigation	Seek Forensic Medical Opinions

### HOW WE DO IT

Identify Claim Trends	Safety Solutions
Teach Best Practices	Statewide Field Reps
Builder Basics Safety Kits	

# THE PREFERRED RETRO PROGRAM



## AFFORDABILITY

Your annual fee is 1.5% of total premiums owed to L&I, or \$150, whichever is greater. We do not charge a group administrative fee.



## ALL-INCLUSIVE IN-HOUSE SERVICES

Participation includes in-house services at no additional cost.



## PERFORMANCE

R.O.I.I.® Select's strict enrollment criteria and innovative approach to workers' comp ensures maximum group performance.

## EXPERTS YOU CAN COUNT ON



## COMMITMENT AND DEDICATION

The R.O.I.I.® Select team is made up of workers' comp experts who are committed to safety, prevention, controlling costs, and helping participants navigate L&I's daunting system. The best claim is no claim at all, but if a claim does happen, we provide support and share ways to prevent future claims from happening.



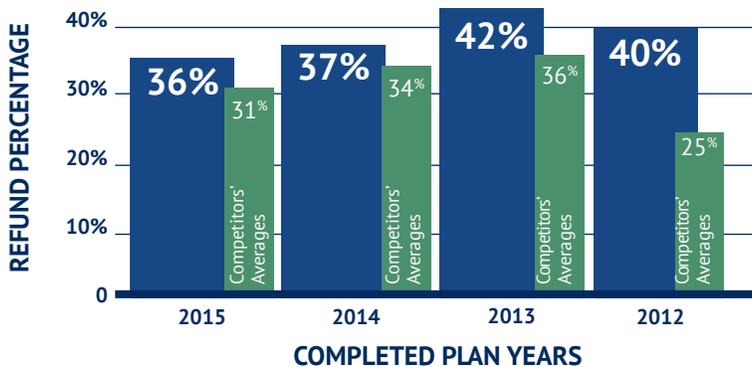
## TRANSPARENCY

We're upfront about our program fees. Other retro programs bury additional fees to pad profits and aid their bottom line. Our program fee is 10% of the group's overall refund from L&I, and an additional 10% divided between BIAW-affiliated local associations. These fees support continuing education, government affairs, and the building industry as a whole.

## R.O.I.I.® SELECT GROUP REFUNDS

R.O.I.I.® Select participant refunds are weighted on performance. This means the better you are at preventing injuries and controlling costs, the more you can earn.

Participants average a 36% refund of their L&I premiums.



View all construction retro group historical refunds at: <https://bit.ly/3auvB5o>



## RISK MANAGEMENT

Our job is to identify risk and assist you with implementing preventive measures to avoid claims from happening. If a claim does occur, we offer strategies to help control the severity and cost of the injury.



## RETURN TO WORK

We are committed to providing better outcomes for all parties during the claim process. Our goal is to keep an injured worker engaged in the recovery process and connected with their employer. No claim is ever alike, and it is our ability to be creative with return-to-work strategies that sets us apart.

### HOW WE DO IT

L&I EMR Calculation  
Return to Work Programs  
Risk Class Review  
L&I Audit Assistance

### HOW WE DO IT

Retraining Assistance  
Return to Work Options  
Program  
Vocational Services  
On-the-job Training

# GET STARTED WITH R.O.I.I.® SELECT



## 1 APPLICATION

- Underwriting review
- Agree to kept-on-salary and light-duty requirements



## 2 QUESTIONNAIRE

Verification of company's written safety program



## 3 CLASS

Owner attends the ABCs of Claim Management class



## 4 MEMBERSHIP

Must be a current member of BIAW through an affiliated local association



## 5 PAYMENT

Submit enrollment fee

## DON'T JUST TAKE OUR WORD FOR IT

“ The assistance I received from R.O.I.I.® Select claims staff while dealing with an arduous L&I issue was beyond helpful. Without the professional assistance of the HBA and R.O.I.I.® Select, I would likely still be fighting L&I. The return on my investment has paid for itself infinitely through this program. ”

—Mark Anderson, Mark Anderson Construction, Inc., Kennewick

“ R.O.I.I.® Select is a lot more than a once a year refund check. The program has your back every step of the way. ”

—John Erwin, John Erwin Remodeling, Inc., Olympia

“ Since enrolling in R.O.I.I.® Select, your staff has helped me implement new safety systems that will not only help to prevent injuries but also save time and money in the event that an injury does happen. I've learned things that will help me make my business more successful in the future. ”

—Kirk Koskiniemi, IBEX Roof, Vancouver

## QUESTIONS

(360) 352-7800



Enroll@BIAW.com



BIAW.com

