



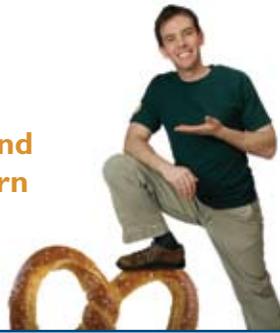
ASSOCIATION

800.225.7166
360.357.9232 fax
510 Plum Street SE, Suite 200
Olympia, WA 98501-1587
www.WRAhome.com

<Date>

<Company>
<Firstname> <Lastname>
<Address>
<City>, <State> <Zip>

The WRA Retro program provides you with expert claims assistance and a customized Return to Work plan so you can focus on your business.



Dear <Firstname>:

Do your L&I claims have you twisted in knots? Then let the WRA Retro program help you unwind.

What is Retro?

The WRA Retrospective Rating program (Retro) rewards employers for maintaining a safe workplace and controlling claims costs in addition to providing claims assistance. Claims are compared to premiums on a year-by-year basis. When premiums exceed claims costs, the balance is refunded to Retro members. Although a refund cannot be guaranteed, since the inception of the program in 1986, the group program has received an average refund from L&I of 24.38%. In fact, **the only way to get money back on your L&I premiums is by becoming a WRA Retro member.**

How can Retro help me?

Save time. A professional claims specialist will oversee each injury claim and develop a Return to Work program especially for you. Claims hearings and protests are attended on your behalf, so you have less stress too.

Save money. Even if you've never had an L&I claim, the Retro program can save you money. The average annual L&I refund to the group program is 24.38% of members' pooled premiums. The Retro program has received up to \$9.8 million in refunds in a given year. You can get a no-obligation refund calculation by returning the release form in the enclosed envelope.

Improve ratings and avoid non-compliance fines. Gain access to full-time safety professionals who will perform a safety review as well as help you develop a customized safety program and safety manual. Restaurants without an appropriate safety manual can face up to a \$1,500 penalty. Additionally, you can decrease your L&I claims expenditures even further by improving your safety ratings through Retro program involvement. Expert claims assistance and reduced workplace injuries help decrease your L&I experience factor and risk factor. A .20 reduction in your factors is equivalent to a 20% decrease in quarterly L&I premiums.

Get started in Retro today!

Let us handle your L&I claims so you can unwind! **Simply fill out the release form and return it in the enclosed envelope to the WRA for your free refund calculation.**

Sincerely,

Anthony Anton, President & CEO, Washington Restaurant Association

P.S. To find out more about Retro visit WRAhome.com/Retro or contact Jill Brady, Retro Program Coordinator at 800.225.7166 or Jill@WRAhome.com



"The WRA Retro program is a great way to feel more in control of your claims management. Plus, I enjoy the refunds and the money it saves me."

Bret Stewart, franchisee of Auntie Anne's Pretzels



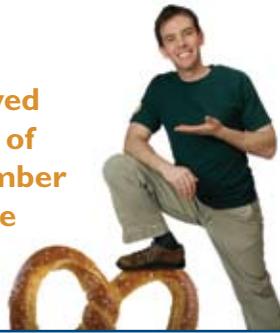
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The WRA Retro program has received a combined refund of \$88 million on member L&I premiums since its inception.



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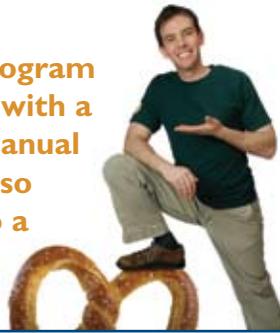
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The WRA Retro program provides members with a compliant safety manual and safety reviews, so you can avoid up to a \$1,500 penalty.



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