

Why Choose the Retro/Safety Agri-Business Program?

Simple. We know and fight for agriculture.

| | Retro/Safety Agri-Business | Other Retro Associations |
|-----------------------------------|---|--|
| Required Membership | <ul style="list-style-type: none"> • \$105-\$140 annually | <ul style="list-style-type: none"> • \$100s to \$1000s annually |
| Retro Program Fees | <ul style="list-style-type: none"> • 4% of industrial insurance premium | <ul style="list-style-type: none"> • 5-6% of industrial insurance premium |
| Retro Refunds | <ul style="list-style-type: none"> • Yes | <ul style="list-style-type: none"> • Yes – with employer portion to reserve funds for possible assessment |
| Retro Assessments | <ul style="list-style-type: none"> • Reinsurance and Farm Bureau pays the penalties out of Farm Bureau funds | <ul style="list-style-type: none"> • Participants pay penalties pro rata, \$1000s to \$millions |
| Safety Services | <ul style="list-style-type: none"> • Team of ag safety experts • Ag specific safety programs, trainings, best practices • On-site consultation • Accident trend analysis • Management and worker training • DOSH enforcement/appeals assistance • First hand DOSH/OSHA/WSDA/DOT experience • Free annual safety/claims workshops • Free worker safety and skills training with OIC partnership | <ul style="list-style-type: none"> • Generally do not have a team of safety personnel • May pay extra for services. • Lack ag specific knowledge. • Refers out to DOSH Consultation |
| Claims Management Services | <ul style="list-style-type: none"> • Ag claims management experts, L&I claims experience • On-site consultation • Cost trend analysis • Management training | <ul style="list-style-type: none"> • Lack ag specific knowledge • Only some have L&I experience |
| Legal Representation | <ul style="list-style-type: none"> • Representation at BIIA for worker's comp and some DOSH appeals • Ag appeals are the only ones Farm Bureau handles | <ul style="list-style-type: none"> • Pay extra for legal representation • Do not have specific ag experience |
| Human Resource Assistance | <ul style="list-style-type: none"> • Understand ag issues • Experience in ESD, Wage & Hour, ADA, and EEOC. • Q&A included | <ul style="list-style-type: none"> • Lack ag specific knowledge • May pay extra for Q&A |
| Government Relations | <ul style="list-style-type: none"> • Dedicated in-house lobby team working on policy, tax and regulatory issues important to ag. • Farm Bureau is a key player in Olympia and Washington D.C. on behalf of ag. • WFB only represents ag (and may partner with others on relevant non-ag issues) | <ul style="list-style-type: none"> • May not lobby for members • Lack ag specific knowledge • Tend to be focused on numerous industries (need to partner with Farm Bureau for most ag issues) |
| Other Benefits | <ul style="list-style-type: none"> • Access to more than 20 member discount programs • Grassroots leadership development | <ul style="list-style-type: none"> • Not available |



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