

Premium and Loss Control Services:

- Assisting members to make sure their business and employees are properly classified so that their workers' compensation premiums reflect the hazard insured.
- Analyzing the impact of claim costs to members' future L&I rates.
 - [Rates & Timing](#)
- Helping members understand how L&I calculates their Experience Modification Rate (EMR) and also help in projecting your future EMR.
- Assisting members with L&I audits.
- Assist with your Contractor Premium Liability.
- Reviewing the member's hiring practices, including discussions on effective pre-employment medical screening tools and post injury loss control measures that can be used to keep your workers' comp costs down and maximize your ROII refund.
- Provide low cost (\$6.95 per worker) criminal background checks through BIAW's [Quick Check](#) service, covering Washington and Oregon.
- Assistance in developing written [job description](#).
- Assisting members in analyzing the cost benefit to keeping injured workers on salary (KOS), getting injured workers returned to work (RTW) and offering light duty jobs.
 - [Sample: Kept on Salary/Return to Work Policy](#)

For more information contact: [Frank Romero](#) or [Kristeen Johnson](#) at 1-800-228-4229.