

About The R.O.I.I. Program

How R.O.I.I. Works

The process begins when a company submits their application and enrollment fee. After approval by BIAW and L&I, they become an R.O.I.I. member for the upcoming plan year, beginning July 1 and ending June 30 of the following year.

During the plan year, member companies continue to remit their quarterly premiums directly to the Washington State Department of Labor and Industries. Participation in the R.O.I.I. program neither reduces nor increases a member's industrial insurance rates.

One year following the end of the plan year, L&I calculates the first of three refund adjustments. A second adjustment is calculated one year later, and a third and final adjustment one year after that.

If group premiums exceed losses for the plan year, a refund is distributed to the participants. If losses exceed premiums, members may be assessed additional premiums of up to 40% of their premium for the plan year.

In Terms of Real Dollars

Employers in Washington State pay industrial insurance premiums of about \$2.33 per hour per construction site worker.

With an average employee work year of 2,080 hours, that totals \$4,846 per employee.

That means, with R.O.I.I.'s average return rate of 24%, participation in our program can save companies an average of \$1,100 per employee annually.

Our Members Average 24% on their L&I Premium Rebates

PREMIUM	REBATE
\$40,000	\$9,600
36,000	8,640
32,000	7,680
28,000	6,720
24,000	5,760
20,000	4,800
16,000	3,840
12,000	2,880
8,000	1,920
4,000	960

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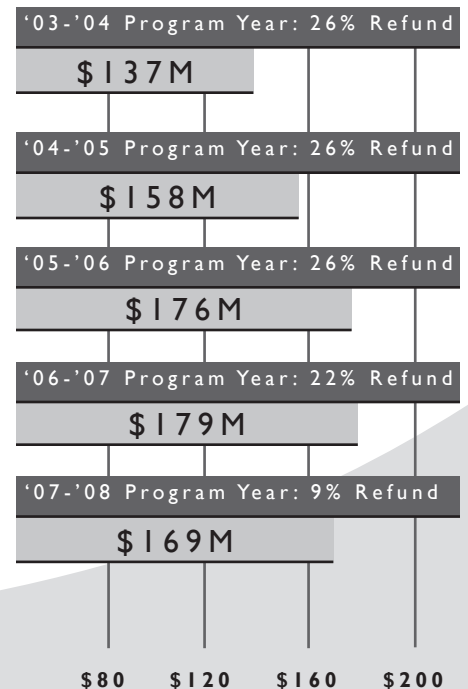
Acceptance Criteria*

Strict criteria for admission to the program is greatly responsible for BIAW's 24% five-year average refund to participants. Members are required to:

- Be a current member of a local building industry association that is affiliated with BIAW.
- Have a positive loss ratio with L&I (premiums have exceeded losses).
- Have a minimum of one full year of history (July through June) reporting industrial insurance hours to L&I.
- Report a **majority** of hours under at least one of the risk classifications approved for our group. "Primarily construction related" criteria is also considered. (Premiums paid by members during the plan year under all risk classifications are considered for refunds). A Risk Classifications list is attached.
- Have an active industrial insurance account with L&I.
- Be current in all amounts owed to L&I. If under a payment agreement, all payments must be current.
- Must separately enroll all sub-accounts that are substantially the same nature of business. Failure to do so will result in denial by L&I for all related accounts.

*Acceptance criteria are subject to change

BIAW's Return On Industrial Insurance Premiums and Refunds to Group



GROUP PREMIUMS IN MILLIONS OF DOLLARS

Accepted Risk Classifications

0101 Excavation & Grading N.O.C.	0508 Struct. Steel Erec. - Towers, Tanks & Cranes	0551 Wallboard Taping - Undiscounted Rate
0103 Drilling & Geophysical Exploration N.O.C.	0509 Overhead Power & Transmission Line Const.	0601 Electrical Wiring: Buildings & Structures
0104 Dredging N.O.C.	0510 Wood Frame Building Construction	0602 Elevator Installation, Service & Repair
0105 Fence Erection N.O.C.	0511 Glass Installation: Buildings	0603 Machinery Installation, Service & Repair
0107 Undergrd.Utility Line Const. & Pipelaying N.O.C.	0512 Insulation Inst. & Asbestos Abatement Work	0606 Vending Machine Inst., Service & Repair
0108 Sewer & Septic System Constructifon	0513 Interior Finish Carpentry	0608 Telephone & Electrical Alarm System Inst.
0112 Sand & Gravel Production including Dealers	0514 Garage Door Installation	0701 Dam Construction
0201 Bridge, Bulkhead & Tunnel Construction	0516 Carpentry N.O.C.	0901 Shipbuilding or Repair N.O.C.
0202 Pile Driving with Water Hazard	0517 Factory Built Home Set-up by Cont./Mfg.	1303 Tele. Co. - All Other Employees N.O.C.
0210 Asphalt Paving - Streets & Roads	0518 Non Wood Frame Building Construction	1305 TV Cable Co. - All Other Employees N.O.C.
0212 Asphalt Paving N.O.C.	0519 Sheet Metal Siding, Gutter & Downspout Inst.	1507 Waterworks Operations, Repair & Main't.
0214 Concrete Work - Streets & Roads	0521 Painting: Buildings - Interior Work	1702 Underground Mines
0217 Concrete Work - Foundations & Sidewalks	0524 Drywall Installation (Discounted)	1703 Surface Mines
0219 Guardrails, Street Signs & Traffic Lights Inst.	0526 Drywall Taping (Discounted)	1704 Quarries
0301 Landscape Construction & Renovation	0527 Drywall Prime/Texture (Discounted)	2009 Lumber Yards & Building Material Dealers
0302 Masonry Construction	0528 Drywall Stocking (Discounted)	2907 Cabinet & Countertop Manufacturing - Wood
0303 Plastering, Stuccoing & Lathing: Buildings	0529 Drywall Scraping (Discounted)	2908 Factory Built Housing Manufacturing
0306 Plumbing	0530 Drywall Installation	3101 Redi-mix Concrete Dealers
0307 HVAC Systems - Installation, Svc. & Repair	0531 Drywall Taping	3105 Concrete Products Manufacturing
0308 Lawn Care Maintenance	0532 Drywall Prime/Texture	3415 Factory Built Housing Dealers
0403 Sign Erection	0533 Drywall Stocking	3506 Mobile Crane & Hoisting Services
0502 Floor Covering Installation	0534 Drywall Scraping	4900 Const. Project or Site Superintendent/Mgr.
0504 Painting: Building & Structures - Ext. Work	0540 Wallboard Installation - Discounted Rate	4901 Consulting Engineers & Architectural Svcs.
0506 Building Moving/Wrecking	0541 Wallboard Taping - Discounted Rate	4910 Property & Building Management Services
0507 Roof Work - Construction & Repair	0550 Wallboard Installation - Undiscounted Rate	5208 Iron Works - Shop

Sub Classifications:

0607-16 TV Antenna or Satelite Dish: Inst., Removal, Svc. and/or Repair	1108-03 Flat Glass Merchants - No Tempering	4903-07 Boiler Inspecting N.O.C.
0607-17A Safe, Vault, Mail Boxes or Safe Deposit Boxes: Inst., Removal, Svc. and/or Repair	1108-05 Combined Auto & Flat Glass Merchants - No Tempering	4903-08 Elevator Inspecting
0607-17B Lock Sets and/or Dead Bolt Locks: New Installation	1501-09 Military Base Maintenance N.O.C.	4903-10 Inspection of Buildings
0607-18 Window Door Blinds, Curtains, Shades & Drapes: Installation	2903-08 Wood Door, Jamb, Window, Sash, Stair, Molding & Misc. Woodwork: Mfg., Prehanging or Assembly	5206-79 Permanent Yard or Shop Operations; Construction or Erection Contractor
0607-19 Advertising or Merchandise Display: Set-up or Removal within Buildings by Non-store Employees	2903-21 Wood Truss: Manufacturing	6601-04 Security Guards at Construction Sites
	2903-28 Wood Boat: Mfg., Repair or Refinish	
	3402-40 Welding or Cutting N.O.C.	
	4903-06 Marine Appraising	

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Enrollment

Applications are accepted from February 1st through April 30th for each plan year beginning July 1st.

Each R.O.I.I. plan year is independent, so members must reapply for participation each year.

Quarterly enrollment allows companies to participate in R.O.I.I. for the remaining quarters of a plan year already underway, and requires the same acceptance criteria as annual enrollment.

Enrollment Fees

The annual up front enrollment fee is \$150 or 1.5% of your annual L&I premium, whichever is greater.

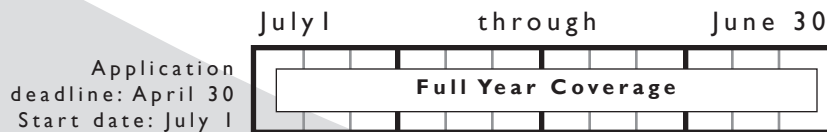
The fee is refundable if, for any reason, your application is rejected.

Quarterly enrollment fees are pro-rated, with a \$150 minimum.

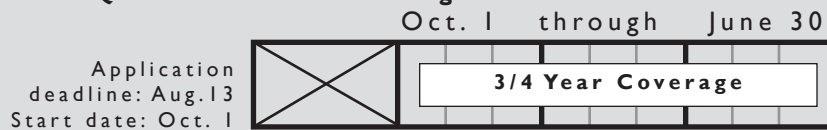
Enrollment Timeline

R.O.I.I. Plan Year Divided in Quarters

R.O.I.I. Plan Year



October Quarterly Enrollment Three-Quarter Year Coverage



January Quarterly Enrollment Half-Year Coverage

