

# DID YOU KNOW?

## L&I AUDIT ASSISTANCE

R.O.I.I.® Select is the only retro program that offers L&I audit assistance. The experts at R.O.I.I.® Select will put together a plan and make sure you are prepared for an upcoming L&I audit. Our experts will also attend the scheduled audit with you.

In addition, if you have already been audited and assessed additional premiums and/or penalties, our team will help guide you through the appeal process.

ALL MEMBER PARTICIPANTS RECEIVE...

# RISK MANAGEMENT SERVICES

REDUCE INJURIES AND CONTROL LOSSES WITH PROVEN RISK MANAGEMENT STRATEGIES

While R.O.I.I.® Select's outcome-based claims assistance team works diligently to keep claims moving quickly to closure, the bottom line is: the best claim is no claim at all.

R.O.I.I.® Select's risk management experts can help you identify exposures and implement measures to avoid claims. If a claim does happen, we offer strategies to help control the severity and cost of the injury.

**As your workers' comp expert and subcontractor, our job is to identify risk and then assist you with implementing preventive measures that can avoid claims from happening in the first place.**

In workers' comp, avoiding an injury and saving time and money is a win-win for everyone.

## BEST HIRING PRACTICES

Ensuring a good work force through best hiring practices saves your business time and money. Remember, the best claim



is no claim and hiring the right employee is the first step to avoiding costly claims.

Our loss control experts can show you how a few simple, inexpensive methods can save hundreds of thousands of dollars in potential claim costs.

## RETURN-TO-WORK PROGRAM

Our team can assist you with writing job descriptions and implementing effective return-to-work policies that coincide with your employee orientation, and safety and disciplinary policies.

Our innovative strategies are designed to help retain valuable employees and return them to gainful employment.



## RISK CLASS REVIEW

Our risk management team performs risk class reviews to ensure L&I is not overcharging you in premiums. We also check to be sure you report employee hours under the correct risk classifications. The misreporting of employee hours is a leading trigger of L&I audits.



Our team can also evaluate the independent contractors you hire to ensure they meet the 7 Part Test, allowing you to avoid additional premium liability or unpaid L&I premiums they may owe.

Our expertise in this area is second to none as we employ former L&I account managers and a former L&I classification services program manager, who authored many of L&I's risk classes and reporting rules.

## L&I EMR CALCULATION

We take the mystery out of how L&I calculates your Experience Modification Rate (EMR) and can map out an effective plan to drive it lower. We can also project your future factor, which is helpful when bidding prospective jobs or deciding the right strategy for controlling the cost of an existing claim.

Our experts help you understand the impact claims have on future L&I premiums, allowing you to make better financial decisions.



## CLAIM INFORMATION ANALYSIS

Together with our in-house safety team, our loss control specialists can perform in-depth analysis of your claim history to identify claim trends, helping you reduce the frequency and severity of workplace injuries.



Let the experts at R.O.I.I.® **SELECT** start working for you today.