

**Happy New Year to all LeadingAge Retro members.** This is the time of year to mark your calendars for both the 4/1/22 Retrospective Rating freeze and the 6/1/22 Experience Factor Rating freeze snapshot dates. At these evaluation dates, it's our hope to have all claims closed, or have the story of any open claims be as close to "Best Practice" as we can get them.

This is the time of year to review, and if necessary, get creative about your workers' comp strategies. Please pick up the phone and reach out to your Risk Finance Claims Consultant early, to assure that you've taken all strategic actions possible to mitigate claim costs, and if not, that you do so now to allow time for Labor & Industries to act and bring your claims to closure.

While the workers and their providers partner to resolve the medical aspects of a claim. It's up to the employer, with your Risk Finance Claims Consultant's assistance, to similarly facilitate and resolve the vocational or return-to-work portion of the claim. Both medical and return-to-work resolutions are necessary for a claim to be allowed to close.

This is the time to formalize light duty job offers in writing, and/or convert temporary offers to permanent job offers (or "regular and continuous"), as a strategy to avoid the costs and delays of L&I adding professional vocational services. It's taking these kinds of "Best Practice" actions that are especially important for claims that we know will not close before the freeze date snapshots. For claims that will not close, formal, written job offers improve the picture or story of a claim, thereby setting up potential opportunities for your Risk Finance Claims Consultant to negotiate reductions in reserve costs assigned to the open claim.

**As always, everyone at Risk Finance is grateful for the opportunity to work with you and help your worker recover and get back to work.**