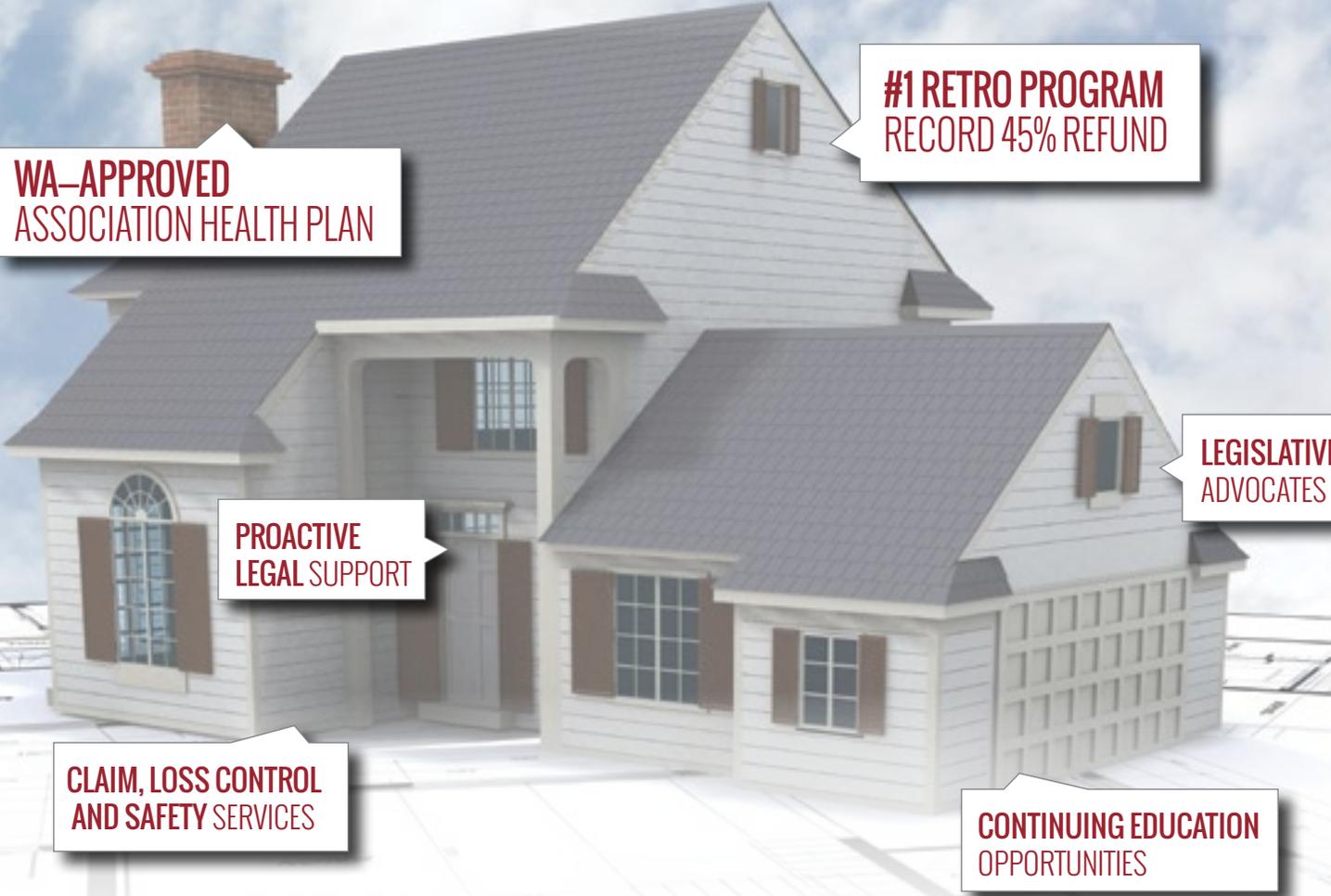


BUILDING INDUSTRY ASSOCIATION OF WASHINGTON

111 21st Avenue SW ■ Olympia, WA 98501 ■ 360-352-7800 ■ BIAW.com



**WA-APPROVED
ASSOCIATION HEALTH PLAN**

**#1 RETRO PROGRAM
RECORD 45% REFUND**

**PROACTIVE
LEGAL SUPPORT**

**LEGISLATIVE
ADVOCATES**

**CLAIM, LOSS CONTROL
AND SAFETY SERVICES**

**CONTINUING EDUCATION
OPPORTUNITIES**

Benefits of Membership

BIAW's leaders and staff work full time so you can work less time, representing you and more than 8,000 member companies like yours who want taxes and regulations limited.

The advantages of membership do not end with BIAW's dedication to protecting your livelihood from unnecessary government, taxes and regulations.

Besides battling big government, BIAW offers a variety of programs and services that can help put your business on top. BIAW's return on industrial insurance (R.O.I.I.® Select), legislative, education, legal, building industry insurance, member rebate, and health insurance programs offer valuable tools you can use to grow your business.

If you're interested in taking advantage of the many benefits of membership in BIAW, contact us today.

WHY WE'RE DIFFERENT//

JOIN R.O.I.I.® SELECT AND TAKE ADVANTAGE OF BENEFITS

What is R.O.I.I.® Select?

R.O.I.I.® (Return on Industrial Insurance) Select is BIAW's performance-based retrospective rating group program with the Department of Labor & Industries (L&I) that provides refunds when participants' workers' compensation premiums exceed their losses. BIAW has proudly offered the R.O.I.I.® Program as a member benefit since 1982. During the program's 32 years, participants have paid L&I premiums totaling nearly \$2.1 billion and R.O.I.I.® Select has returned more than \$400 million in refunds to participants.



Front row, l to r: LJ Jensen, Amy Sutton, Chloe Kaufman. Second row: Jenn Kavanaugh, Jessica Matriotti, Kristeen Johnson, Laine Romero. Top row: Kyle Maxwell, Teresa Sheldon, Dave Ducey, Michele Whinery, Ryan Legaspi and Frank Romero. Not pictured: Ben Bower, Lara Hastings, Bob White.

R.O.I.I.® Select provides participants with the tools to change their business for the better. In addition to receiving a refund on workers' compensation premiums, participation in R.O.I.I.® Select includes a full suite of program benefits to help you maximize your return and build a better

Why We're Different

company. R.O.I.I.® Select's safety services, loss control and claim management teams have a proven track record of success and their number one priority is to help participants lower their L&I costs.

Our team provides participants with the tools and information needed to deploy best hiring and safety practices; and, get injured workers back on the job efficiently in order to save you and your company valuable resources.

These features of R.O.I.I.® Select, position participants to earn maximum refunds when compared to other retro programs.

Claim Management

R.O.I.I.® Select's expert in-house claim team saves you time and money by actively and aggressively managing claims to ensure they are processed quickly and efficiently. By electronically accessing L&I's claims database, they can instantly retrieve information, monitor the claim process and request action in order to keep it moving through the system. This careful oversight of the process results in injured workers being able to return to work in a more expeditious manner.



PERFORMANCE PAYS OFF

R.O.I.I.® SELECT RECEIVES RECORD REFUND PERCENTAGE

For the plan year 2012-13, R.O.I.I.® Select received the highest refund percentage of all construction-related retro groups, a whopping 45 percent.

We expect our refund percentages to continue to be the best in the construction industry as R.O.I.I.® Select continues to add great companies who are committed to improving their business and utilizing the tools and resources R.O.I.I.® Select provides.

This year, R.O.I.I.® Select has focused on sharing how the program can help companies 'make real change' and it's evidenced by this great news.

If you'd like to take advantage of all the benefits R.O.I.I.® Select offers, contact R.O.I.I.® Select Marketing Manager Lara Hastings at 360-352-7800, ext. 171 or by email at lahar@biaw.com to learn more.

There's more to R.O.I.I.® select than just refunds.

Make real change.



GROUP	STANDARD PREMIUM	RETRO PREMIUM	REFUND/ ASSESMENT	PERCENT
BIAW	\$47,750,689	\$26,239,619	\$21,511,070	45%
AGC	\$38,262,976	\$22,272,760	\$15,990,216	42%
ABC	\$17,294,563	\$10,510,385	\$6,784,178	39%
Dream Team	\$22,647,532	\$13,960,885	\$8,686,647	38%
SWCA	\$1,503,770	\$1,007,308	\$496,462	33%
A Team	\$43,660,710	\$31,119,279	\$12,541,431	29%
GRIP	\$38,164,571	\$30,285,300	\$7,879,271	21%
Tri-City Const.	\$4,481,369	\$3,930,133	\$551,236	12%

BIAW's R.O.I.I.® Select earned the highest refund percentage of all construction-related retro programs, a whopping 45%, for the first adjustment of the 2012-13 plan year. This record-setting first adjustment refund percentage was the largest in the program's history.



KRISTEEN JOHNSON R.O.I.I.® SELECT LOSS CONTROL, CLAIMS AND SAFETY SERVICES SUPERVISOR //

R.O.I.I.® Select's loss control team can show you how \$20 and less than 20 minutes can help save hundreds of thousands of dollars in claim costs and protect your bottom line. This team can also help you with:

- L&I audits
- Risk classification review
- Claim information analysis
- Experience Modification Rate (EMR) calculations, current and projected

In the event of a workplace injury, our team helps participants comply with R.O.I.I.® Select's Return to Work requirements (Kept On Salary and modified duty), enabling you to retain valuable employees and protect your EMR.

For more details on loss control services, contact R.O.I.I.® Select Loss Control, Claims and Safety Services Supervisor Kristeen Johnson at 360-352-7800, ext. 119 or krisj@biaw.com.



BOB WHITE R.O.I.I.® SELECT SAFETY SERVICES DIRECTOR //

Jobsite safety is a priority, not only for workers, but for your company's ability to keep its Experience Modification Rate (EMR) low.

Prevention is the key to success and because R.O.I.I.® Select is a performance-based program, your company's safety performance and its ability to keep claim costs down are a key factor in determining the amount of your refund.

To that end, R.O.I.I.® Select participants receive access to our in-house safety program staff which can provide the following services at no cost to you:

- Safety program development
- Jobsite safety workshops
- On-site safety consultations
- On-site compliance inspection assistance

For more information on safety services, contact R.O.I.I.® Select Safety Services Director Bob White at 360-352-7800, ext. 109 or bobw@biaw.com.

R.O.I.I.® SELECT CONTACTS//

R.O.I.I.® SELECT
360-352-7800

Frank Romeroext. 134
Director of Insurance Programs
frankr@biaw.com

Jenn Kavanaughext. 123
Administrative Services Director
jennk@biaw.com

Lara Hastingsext. 171
R.O.I.I.® Select Marketing Director
lahrah@biaw.com

Kristeen Johnsonext. 119
Loss Control and Safety Services
Supervisor
krisj@biaw.com

Jessica Matriottiext. 132
R.O.I.I.® Select Enrollment
Coordinator
jessicam@biaw.com

Kyle Maxwellext. 162
R.O.I.I.® Select Underwriter
kylem@biaw.com

Bob Whiteext. 109
R.O.I.I.® Select Safety Services
Director
bobw@biaw.com

RETRAINING ASSISTANCE PROGRAM //

Another benefit for R.O.I.I.® Select participants is the Retraining Assistance Program (RAP).

RAP complements the state Department of Labor & Industries' (L&I) Stay-at-Work Program and

is designed to help resolve claims quicker and at lower costs.

How it Benefits You

The benefits of this program are twofold: the employee continues to earn regular wages from his/her employer instead of reduced time loss rates from L&I and receives valuable retraining for a new job earlier in the claim process; and, the employer is

able to keep his/her company's L&I experience factor lower since the injured employee's wages and retraining costs are not paid through L&I.

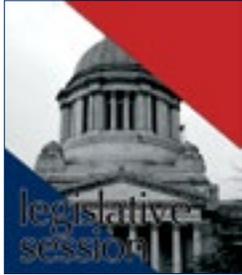
For more information on the Retraining Assistance Program, contact Director of Insurance Program Frank Romero at 360-352-7800, ext. 134 or frankr@biaw.com.

LEGISLATIVE PROGRAM//

BIAW'S ADVOCACY TEAM WORKS HARD ON YOUR BEHALF TO PROTECT YOUR LIVELIHOOD

The BIAW Legislative program exists to defend affordable housing for the citizens of Washington state. BIAW's highly qualified, experienced team of lobbyists work on behalf of members whose interests are to pass pro-housing, pro-small business legislation and defeat bills harmful to the housing industry.

During each Legislative Session, a weekly email report, the Lawmaker Review, is sent to key members keeping them up-to-date on legislation of interest to the building industry. BIAW informs members of relevant impending legislation and advises them when and how to contact their legislators. If you would like to receive this weekly report during session, please contact BIAW Government Affairs Director Jan Himebaugh at BIAW at 360-352-7800, ext. 135.



BIAW's lobbying and grassroots efforts have been responsible for sponsoring, amending and defeating legislation that affects builders, their businesses and their employees. BIAW's experienced advocacy team works for you to protect your livelihood and the dream of homeownership for Washington state families.

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BIAW's advocacy team works on behalf of the interest of BIAW's 8,000+ membership year round. This allows our members the ability to focus on what they do best, build homes and communities. (from left) BIAW contract lobbyists Tom Kwieciak, Kathy Gano, Bill Stauffacher, Steve Gano, and BIAW Government Affairs Director Jan Himebaugh.



**STORMWATER
ISSUES**



**BUILDING
CODES**



**WATER
AVAILABILITY**



**COST OF
BUSINESS**



**GMA AND
LAND USE**

MEMBER EXPERTISE DRIVES LEGISLATIVE AGENDA

BIAW's Legislative Policy Committee formed workgroups to become the information and idea brain trust on five key issues that directly impact the home building industry. Workgroups meet both in person and via conference calls to develop strategic goals for BIAW's legislative and regulatory reform agenda. Members who have on the ground experience in stormwater, building codes, water availability, land use, and/or general business issues are encouraged to serve on a workgroup and share their knowledge and expertise. All members and local association staff are invited to participate. Contact BIAW Government Affairs Director Jan Himebaugh at 360-352-7800, ext. 135 for details or janh@biaw.com.

BIAW STAFF CONTACTS//

111 21st Avenue SW, Olympia, WA 98501
360-352-7800 ■ 360-352-7801 (f) ■ BIAW.com

ART CASTLE

Executive Vice Presidentext. 103

AL AUDETTE

Government Affairs and
Codes Coordinatorext. 163

SOU CHIAM

Accountantext. 104

JOSHUA DONE

Communications and
Publications Directorext. 152

DAVE DUCEY

Claims Representativeext. 131

KEN ELLIOTT

Program Administrative Assistantext. 100

AMANDA FIELDS

Education Program Managerext. 114

KAREN HALL

Special Projects Coordinatorext. 137

LARA HASTINGS

R.O.I.I.® Select Marketing Managerext. 171

JAN HIMEBAUGH

Government Affairs Directorext. 135

LJ JENSEN

Claims Representativeext. 122

KRISTEEN JOHNSON

R.O.I.I.® Select Loss Control, Claims
and Safety Services Supervisorext. 119

CHLOE KAUFMAN

Claims Representativeext. 118

JENN KAVANAUGH

R.O.I.I.® Select
Administrative Services Directorext. 123

BRENDA KWIECIAK

Designerext. 114

RYAN LEGASPI

Claims Representativeext. 121

JESSICA MATRIOTTI

R.O.I.I.® Select Enrollment Coordinatorext. 132

KYLE MAXWELL

R.O.I.I.® Select Underwriterext. 162

JAN ROHILA

Administrative Services Directorext. 101

FRANK ROMERO

Director of Insurance Programsext. 134

LAINE ROMERO

Claims Representativeext. 126

TERESA SHELDON

Claims Representativeext. 136

AMY SUTTON

Claims Representativeext. 127

MICHELE WHINERY

Claims Representativeext. 141

BOB WHITE

R.O.I.I.® Select Safety Services Directorext. 109

EDUCATION PROGRAM//

AWARD-WINNING PROGRAM OFFERS PLETHORA OF COURSES

BIAW's award-winning Education program is a comprehensive operation supporting the needs and requests of BIAW members by assisting local associations in developing, planning, and implementing up-to-date, industry-related education opportunities.

Diverse Course Topics

Since its inception in 1997, the program has steadily evolved into an innovate and valuable resource for both BIAW members and the state's residential homebuilding community. Given the broad scope of members' needs, BIAW offers a diverse collection of courses in several categories. (Visit www.BIAW.com for a complete listing.)

Courses cover topics such as business management, marketing, building performance, code compliance, stormwater management, claim management principles, and an array of legal and business-related matters.



// AMANDA FIELDS

EDUCATION PROGRAM MANAGER

Designations

In addition, classes are available to attain one of 13 National Association of Home Builder's professional designations. Designations can lead to more earned income, credibility and prestige for members and their companies. Professional designees stay up to date on the latest developments in business, building meth-

ods and technology while showing clients they have the know-how and dedication to earn a professional designation.

One of the Education program's most popular class, Certified Erosion and Sediment Control Lead, has certified or re-certified thousands of building industry professionals.

If you hold a professional license or certification you can earn continuing education credits for AIA, AIBD, WA real estate, WA appraiser or WA insurance by attending a qualifying class.

Course Instructors

Not just anyone can be a BIAW education program instructor, it takes a special person to teach industry peers. All instructors are taught by industry-leading experts and make personal sacrifices to better the building industry. It's also common for instructors to give students their personal contact information so they can continue to guide and mentor them.

Commitment to the Building Industry Community

BIAW's commitment to offer the best and most extensive continuing education opportunities is evident in our diverse collection of courses which in turn betters the entire homebuilding industry.

If you would like more information about the BIAW Education program, contact BIAW Education Program Manager Amanda Fields at 360-352-7800, ext. 114 or amandaf@biaw.com.

LEGAL PROGRAM//

REPRESENTING BIAW MEMBERS IN THE LEGAL ARENA

BIAW's Legal program is the most proactive and successful of any trade association in the state. BIAW's contract attorneys are always available to answer BIAW members' general legal questions free of charge.

To provide even more cost-effective legal services, BIAW attorneys directly represent members in crucial precedent-setting cases of statewide significance at a subsidized rate and in some cases at no charge. BIAW also supports important cases that have the potential of affecting builders throughout the state by securing



expert witnesses and providing critical research.

The goal of the BIAW Legal program is to weigh in on every case that affects its members before the state Supreme Court, to that end, BIAW files numerous supporting briefs each year in other precedent-setting cases before the appellate courts and the Washington Supreme Court.

WE'RE LOOKING FOR A FEW GOOD CASES

The BIAW Legal program continues to provide legal support for our members. From answering legal questions, to filing *amicus* briefs (friend of the court), BIAW works hard on your behalf. If you have a legal case that could affect builders statewide, BIAW wants to hear from you.

Maybe your case could benefit from BIAW's legal experts, and maybe other BIAW members can benefit from the precedent your case creates.

To see if BIAW can help call 360-352-7800.



IN-HOUSE ATTORNEY//

BIAW's in-house attorney provides legal support for its members and the Association. In addition to essential activities, BIAW's legal counsel assists with the many functions of BIAW and addresses legal concerns as they arise.

BIAW's in-house attorney helps members and the Association through the review of legal contracts and internal policies. Our in-house attorney also advocates on behalf of members through expert testimony during legislative session.

Along with attending BIAW board, committee, and council meetings, our staff attorney is the primary point of contact for BIAW's Legal and Bylaws and Nominations committees.

In addition, BIAW's in-house attorney also provides a legal perspective to members through articles published in our monthly magazine, *Building Insight*.



JULIE NICHOLS CONTRACT ATTORNEY//

Julie Nichols is a partner with Whitehouse & Nichols, LLP in Shelton.

Nichols represents clients in civil litigation, real estate, land use matters, business litigation and planning, construction law, and L&I disputes.

Nichols assists clients through representation before the Superior Court and appellate courts, the Board of Industrial Insurance Appeals, as well as in mediation and arbitration.

Nichols previously worked as BIAW's in-house legal counsel for six years.

BUILDING INDUSTRY INSURANCE PROGRAM//

COMPETITIVE RATES FOR INSURANCE PRODUCTS

BIAW's Building Industry Insurance Program (BiiP) is an excellent opportunity for members to purchase high-quality insurance products through BIAW insurance agents/brokers at competitive prices.

Available insurance products include general liability, builders' risk and builders warranties for new homes through three companies: 2-10 Home Buyers Warranty, Insurance Specialty Group, and Professional Warranty Service Corporation. BIAW will continue to research products to include in the program as they become available.



Available insurance products include general liability, builders' risk and builders warranties for new homes through three companies: 2-10 Home Buyers Warranty, Insurance Specialty Group, and Professional Warranty Service Corporation. BIAW will continue

Benefits of choosing BiiP:

- Work with program-specific qualified agents who know and understand the products well.
- BiiP is an admitted program, protecting you entirely.
- Products have been fully vetted to have the best possible coverage for your project.
- Agents and participants in the program support BIAW and their local homebuilders association.

Contact BIAW Special Projects Coordinator Karen Hall at 360-352-7800, ext. 137 or karenh@biaw.com for more information.

MEMBER REBATE PROGRAM//

A SIMPLE AND EASY WAY TO EARN CASH REBATES WITHOUT CHANGING HOW YOU DO BUSINESS

Another benefit of membership available to builder and remodeler members of BIAW is the Member Rebate program.



This free, rebate-based program utilizes the purchasing power of 30+ state home building associations' participating members to earn brand name manufacturer rebates.

Until recently, manufacturers only offered these rebates to the "Top 10 Builders."

INNOVATIVE INSURANCE SOLUTIONS



BIAW Members:

Did you know you can purchase insurance products through the BIAW Building Industry Insurance Program at competitive rates?

Check out BiiP today.

BUILDING INDUSTRY INSURANCE PROGRAM

Products Offered	Questions?
<ul style="list-style-type: none"> ● Builder's Risk ● General Liability ● Builders Warranty 	<p>For more info about BiiP, contact Karen Hall at 360-352-7800, ext. 137 or visit: www.BIAW.com/BiiP_Overview.aspx</p>

Current Management Companies

2-10 Home Buyers Warranty
Insurance Specialty Group
Professional Warranty Corporation

How YOU can become a BiiP agent—scan this code.



For more info about BiiP—scan this code.





BUILDING INDUSTRY
ASSOCIATION OF WASHINGTON
CHAMPIONS OF AFFORDABLE HOUSING

BIAW is not a licensed insurance broker or agent. In referring the user to an insurance company or licensed agent, BIAW is not selling insurance or providing coverage advice or counsel relative to coverage. BIAW does not solicit, take, or process insurance applications, nor does it negotiate or execute insurance contracts. For policy questions, or to obtain insurance, please contact a licensed member agent or broker. BIAW is paid an advertising fee by the participating insurers.

HEALTH INSURANCE PROGRAM//



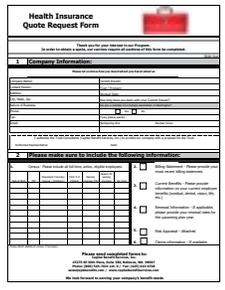
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COMPETITIVE RATES, ARRAY OF BENEFIT PACKAGES, AND SECOND-TO-NONE CUSTOMER SERVICE

For over 25 years, the BIAW Health Insurance program has offered the most competitive and comprehensive health insurance benefits to home-building industry-related companies.

Purchasing power, excellent benefits and steady stable rates are the cornerstone of the success of the program.

Offering a wide selection of benefits and cost-effective plans, means there's something for every budget and company.



As the healthcare market continues to evolve and become increasingly complicated, BIAW's partner in health care, Capital Benefit Services and their team of dedicated employee benefit professionals, is available to keep you up-to-date, informed and

compliant with the ever changing landscape. In addition, our longstanding partnership with Regence BlueShield means reliable and dependable rates for BIAW members.

BIAW has taken important, necessary steps to ensure the Health Insurance program will continue to be a key member benefit for many years to come.

If you have questions about the Health Insurance program or would like to receive a free, no-obligation quote, call Capital Benefit Services at 425-641-8093 or visit us online at www.CapitalBenefitServices.com.



TROUBLE NAVIGATING HEALTH CARE REFORM?

LET US
SHOW YOU
THE WAY.

The BIAW Health Insurance program has a trusted team of dedicated health insurance professionals helping thousands of companies, just like yours, navigate the twists and turns of health care reform.

Call today to learn how we can lead you on a straight path for your employee health care benefit needs.



425-641-8093 • www.CapitalBenefitServices.com