

Statements For and Against

Statement For

L&I's Workers Compensation Monopoly is Hurting Our Economy...

...by killing jobs and failing workers. L&I taxes are going up every year with no end in sight. Injured workers stay off work longer here than anywhere else. L&I is inefficient and unaccountable because it is a government monopoly. It doesn't have to compete for your tax dollars.

I-1082 Provides More Choices...

...by ending L&I's monopoly and allowing companies to sell workers' compensation insurance in Washington, with oversight by our Legislature and consumer protection regulations. Just like what works in 46 other states.

I-1082 Provides Tax Relief to Working Families...

...at a time when they need it the most. Washington is the only state where workers pay L&I taxes, up to \$315 million in 2010. I-1082 ends the tax on workers in favor of a competitive system that will lower costs for everyone. Even picking up the workers' share, employers know competition will ultimately save them money. Like it has in Oregon. Their competitive system hasn't had a tax increase in 20 years. But taxes here have gone up 53% since 2000 and are expected to skyrocket again next year.

What are they Afraid of?

I-1082 doesn't reduce benefits. It provides choices. So why are union bosses and personal injury lawyers spending millions against it? It's simple. They are terrified to lose their political and financial grip on L&I. The status quo works – for *them*. Don't fall for their exaggerations and fear-mongering.

Vote yes on I-1082. Let's get Washington back to work.

Statement Against

No I-1082: Written and Sponsored by the Insurance Industry

I-1082 was written by the private insurance industry, which will spend millions trying to pass this initiative so they can unfairly profit from Washington's workers' compensation.

According to Insurance Commissioner Mike Kreidler, the insurance industry wrote I-1082 to give themselves special exemptions that no other line of insurance is allowed – not car, home, life or health insurance.

No I-1082: Read the Fine Print

Allows private insurers to set their own rates with virtually no oversight.

Exempts workers' compensation insurers from the voter-approved Insurance Fair Conduct Act, meaning workers' compensation insurers can wrongfully and intentionally delay and deny legitimate claims for years and there's virtually no way to hold them accountable.

Won't protect businesses, workers or doctors if an insurance company suddenly declares bankruptcy.

No I-1082: The wrong solution for Washington

Washington's workers' compensation system is there when you and your family need it. If you're injured on the job, workers' compensation allows you to seek prompt and appropriate care, pays your doctor bills and provides some income until you can work again. It can also provide job retraining if your injury prevents you from returning to your previous line of work.

I-1082 is especially tough on small businesses, which would be left to pay skyrocketing rates after insurance companies had cherry-picked large and

less risky businesses.

No oversight. No regulation. No accountability.

Vote no on 1-1082: It's for the insurance industry. Not for you.

Rebuttal of Statement Against

I-1082 was written by small business groups fed up with the state's failing workers' compensation monopoly.

There are no special exemptions for insurance companies. *Read the initiative: nothing* in I-1082 exempts anyone from consumer protection laws or insurance regulations — the state will fully regulate all insurers.

Injured workers will be protected by the same laws and entitled to the same benefits as they are today.

I-1082 simply ends the state's monopoly and gives employers choices.

Statement Prepared By

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Rebuttal of Statement For

Please read the fine print before you buy this insurance industry sales pitch. I-1082 will increase costs for small businesses – \$315 million according to 1082's industry backers – new costs that small employers can't afford in this tough economy. All of us pay: the state Office of Financial Management says 1082 costs taxpayers \$250 million. Insurance Commissioner Kreidler confirms that 1082's hidden provisions gut consumer protections and won't hold insurance companies accountable. Vote *no*.

Statement Prepared By

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