



# ADVANTAGE

Administered by  
**APPROACH** management  
services

## RETRO GROUP PROSPECTUS

RETRO PAYS OFF FOR  
WASHINGTON EMPLOYERS

Retro employers  
average a  
**14% Lower  
EMR**

Retro usage of  
Stay-at-Work  
reimbursement is  
**360%  
Higher**

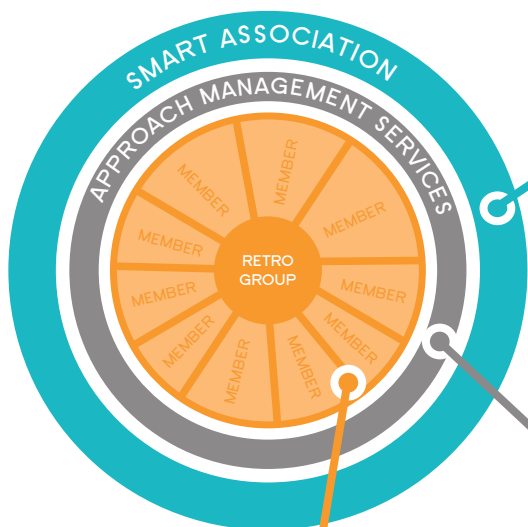
**Fewer  
lost-time  
claims proves  
safety pays off**

Retro averages  
**53% lower  
fatality  
claim frequency**

# Retro Relationship & Group Summary

## SMART Advantage Retro Relationship

The SMART Association has been partnering with Approach Management Services for over 25 years to provide members with high quality, professional claims management, and risk administration services. This guide outlines the roles and responsibilities that enable us to reach our goals together.



### SMART Association

All retro groups must be sponsored by an association.

#### Association's Retro Responsibility:

- Oversee retro performance
- Remove members negatively impacting group performance
- Approve new members who meet group's best practices criteria
- Distribute refunds

### Approach Management Services

Approach is the third-party administrator hired by the association to serve its members.

#### Approach's Retro Responsibility:

- Professionally manage workers' compensation claims
- Provide safety and risk management resources to assist members in controlling workers' compensation costs and to secure retro refunds

### Advantage Retro Group

Retro groups are comprised of employers who report worker hours in similar risk classes.

#### Member Retro Responsibility:

- Pay L&I premium as usual
- Follow safe work practices
- Adhere to group's best practices requirements as outlined in enrollment agreement
- Good communication with assigned workers' comp analyst

## SMART Advantage Retro Group Summary

Market Segment: Retail and wholesale stores and professional services such as banks, law firms and related services.

Year Established:	2004
Number of Members:	137
Group Premium:	\$10 M
Average EMR for Group:	0.8433
Members with Claims-free Discount:	42%
Last Year's Distribution:	\$2.1 M
Total Refund Since 2004:	\$37 M

# Retro Services

## Top 3 Featured Services

### Claim Management

A dedicated workers' comp analyst will be assigned to provide full service claims management from filing to closure.

### Safety Services

On demand, complimentary safety consultations are available in English and Bilingual and only a call or click away.

### Stay-at-Work Program

The Approach Stay-at-Work Specialist will help your company take advantage of the financial incentive program – from request to check.

## More Services

### Analytical Reporting

Detailed claim analytics delivered monthly, including claim costs, accident and injury trends.

### Annual Workplace Poster

All-in-one poster of required postings to keep members in compliance.

### Claims 101™ & Claims 201™

These highly-rated classes teach you the basics of how the workers' comp system works and what you can do to keep costs as low as possible.

### Crisis Response Team

Available 24/7/365 to assist with catastrophic incidents.

### Educational Centers

Discounted trainings for retro members for required certifications like OSHA, First Aid/CPR, and more.

### Educational Seminars – The Brain Trust

Build your knowledge and get the scoop on industry trends.

### Forensic Record Reviews

Reviews by independent and impartial providers to maximize all medical case management strategies.

### Injured Employee Packets

Ready-made forms and instructions to help employees navigate the claims process.

### Inspection Response

If DOSH shows up, we'll respond and assist you in the inspection process.

### Puget Sound Safety Summit

Educational sessions held every second Wednesday of the month, featuring in-depth safety training.

### Return-to-Work Programs

Browse our library of job descriptions, offer letters, and no-cost safety certification classes for injured employees. Plus, utilize our on-staff nurse, vocational and ergonomics specialist for safe and efficient recovery.

### Safety Meetings and ToolBox Talks

Hundreds of ready-made topics, plus everything you need for documentation to be in compliance.

### Safety Visit

The Approach safety team will review required documentation and conduct workplace walkthroughs to mitigate hazards.

### Social

Network at our annual Safety Geeks golf tournament, a popular event benefitting Kids' Chance of WA.

### Weekly Email Newsletter

Receive claims management best practices, safety meeting topics, and updates on legal and regulation changes.

# Advantage Members

Alliance Building Services Llc	John L Scott Inc	Penser Northamerica Inc
Aluma Systems Concrete Constr	John L Scott Inc	Perkins Coie
Anderson & Sons Incorporated	John L Scott Inc	Perkins Coie I Pc
Annie Wright School	John L Scott Real Estate Netw	Perkins Coie Ii Pc
Approach Management Services	Jubilee Reach Center	Perkins Coie Iii Pc
Approach Technology Inc	Kidder Mathews	Perkins Coie Llc
Atlas Staffing Incorporated	Lakeland Village Golf Course	Petrocard Inc
Attachmate Corporation	Lakeland Village Water Co	Pro Golf Discount Inc
Barbers	Lees Office City	Q Cash Financial Llc
Bargreen Ellingson Inc	Lyneer Staffing Solutions Llc	Realnetworks Inc
Bentall Green Oak Us	Made In Washington Llc	Recon Screening Services Llc
Blueline Equipment Co Llc	Maintech It Services	Right Systems Inc
Blueline Manufacturing Inc	Masterworks Inc	Saltworks Inc
Brim Tractor Co Inc	Medline Industries Holdings Lp	Samuels Furniture Inc
Bristol Bay Seafood Investment	Medtrucking Llc	Seabear Company
Bristol Bay Shared Services Ll	Molbaks Garden + Home	Seattle Art Museum
Broadway Truck Stop	Motor Trucks Inc	Service Linen Supply
Burrows Tractor Inc	Mountain Mist Water	Ski Lifts Inc
Business Interiors Northwest I	N E S Merchandising Inc	Specialty Program Group Llc
Car Wash Enterprises Inc	National Safety Inc	Spie
Cascadian Building Maintenance	Netiq Corporation	Star Protection Agency Llc
Coldwell Banker Bain Associate	New Era Hr Solutions	Sts Systems Integration Llc
Columbia State Bank	Nintendo Of America Inc	Superfeet Worldwide Inc
Columbia Trust Company	Nintendo Software Technology	Symetra Investment Management
Consolidated Supply Co	Nintendo Technology Developmen	Symetra Investment Management
Cox Automotive Corporate Servi	Northwest Administrators Inc	Symetra Life Insurance Company
Cox Communications Arizona Llc	Nw Furniture Bank	T & A Supply Inc
Cramers Home Furnishings	One Washington Financial Llc	The Leland Trailer & Equipment
Crunch Pak	Opportunity Council	Trinity Glass Int'l Inc
Daa Northwest	P/S Partner Solutions Ltd	Unicep Packaging Llc
Dc Power Technologies Co	Pacific Mat & Commercial Floor	Valley Tractor & Equip Co
Divine Corporation	Pacific Plumbing Supply Compny	Veritiv Operating Company
Eastridge Christian Assembly	Parr Lumber Co	Vista Defense Technologies Llc
Ednetics Inc	Parts Wholesalers Inc	Vista Global Solutions Llc
Floyd Peterson Co Inc	Pathfinder Manufacturing	Volt Workplace Solutions
Food Service Slicing Llc	Pds Aviation Services Inc	Whitfield United Agencies
Funko Llc	Pds Engineering Services Inc	Windermere Peninsula Propertie
Gdi Services Inc	Pds Industrial Staffing	Wsecu
Gravitec Systems Inc	Pds Information Services Inc	Zen Asset Management Llc
Hospital Central Serv Assoc	Pds Tech Inc	
Hub International New England	Pedersens Rentals & Sales	
Hub International Nw Llc	Pendleton Woolen Mills	
Huppins Hifi Photo & Video	Penser Marine Services Llc	