



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**

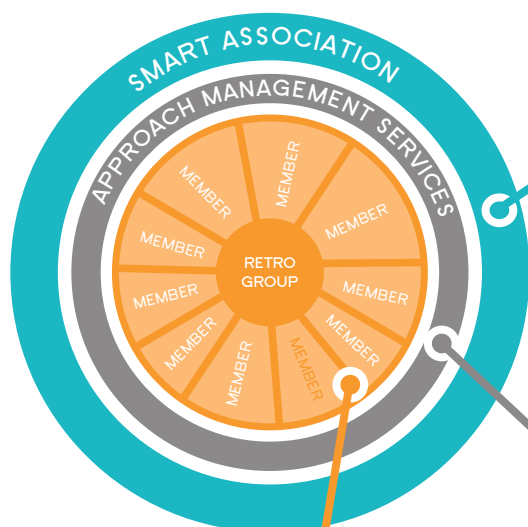
**Fewer
lost-time**
claims proves
safety pays off

Retro averages
53% lower
fatality
claim frequency

Retro Relationship & Group Summary

SMART A-Team 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

A-Team 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 A-Team Retro Group Summary

Market Segment: Construction and construction related industries

Year Established:	1996
Number of Members:	452
Group Premium:	\$35 M
Average EMR for Group:	0.8027
Members with Claims-Free Discount:	45%
Last Three Plan Year Refund:	PY 2019: \$18.1 M PY 2020: \$12.8 M PY 2021: \$10.7 M
3-Year Refund Average:	36.3%
Total Refund Since 2004:	\$262.5 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.

A-Team Members

A&R Solar SPC	Bristol Environmental Remediations	D-Fence Fencing Company	Gemini Corporation
A-1 Landscaping & Construction Inc	Bristol Environmental Solutions LLC	D.L. Henriksen Co Inc	Genothen Holdings LLC
AA Window & Gutter Cleaning	Bristol General Contractors LLC	Daikin Comfort Technologies Dist Inc	Gill Concrete LLC
Accents & Interiors Inc	Bristol Industries LLC	Daikin Comfort Technologies	GL White Construction Inc
Acco Engineered Systems Inc	Bristol Prime Contractors LLC	Dana's Heating Inc	Global Diving & Salvage Inc
Ace Acme Septic Service Inc	Bristol Site Contractors LLC	Daves Plumbing Inc	Global Tower Service Inc
Action Maintenance & Painting LLC	Brothers Electrical Consortium	Decibels Inc	Gold Construction Inc
Action Services Corporation	Brothers Pipeline Corp	Delaware Sunbelt Controls	Goodnight Construction Inc
Active Engineering	Brothers Plumbing Inc	Delhur Industries Inc	Gordon Brown Associates Inc
Advanced Fire Protection Inc	Brotherton Painting Inc	Delta Technology Corporation	Green Effects Inc
Advanced Fire Systems Inc	Bruch & Bruch Construction Inc	DeYoung & Roosma Construction	Greg Anderson Painting
Advanced Geosolutions Inc	C Johnson Construction Inc	Dickson Company	Greystar Management Services LP
Advanced Traffic Control LLC	C&H Construction Company	Dizard Frisch & Lund Masonry Inc	Groff Electric Inc
Aero Construction Company	C&M Hardware LLC	Doyon Government Services	Ground Up Road Construction Inc
Agate Asphalt & Excavation	Caliber Concrete Construction Inc	Doyon Logistics Services LLC	Guardian Security Systems
Allied Plumbing & Pumps LLC	Capoun Concrete LLC	Doyon Management Services	Gypsum Technologies Inc
Allsports US	Castle Creek Apartments LLC	Doyon Project Services LLC	Halme Construction Inc
Alternative Roofing System Inc	CB&I Storage & Tank Solutions	Doyon Technical Services LLC	Hamer Electric
Amaya Electric	CB&I STS Delaware LLC	Eagle Asphalt Sealcoating Company	Happy Friday Construction
Ambiance Coatings Inc	CBI Services Inc	Eagle Creek Siding LLC	Harder Mechanical Contractors Inc
American Ironworks & Erectors	CC Edwards Construction Inc	Eagle Eye Painting LLC	Harlow Construction Co Inc
American Mechanical Corporation	CDI Custom Design Inc	Earth Solutions NW LLC	Hartung Glass Industries Inc
Americool Heating & AC LLC	Cherokee General Corporation	Economy Fence Center	Hayes Cabinet Inc
Andy Johnson & Company	Cherry City Electric	Edge Concrete Construction LLC	Haywood Concrete Construction
Apple Tree Construction Co LLC	Cherry Valley Logging Company	Edge Concrete WA LLC	HB Hansen Construction Inc
Apple Tree Partnership	Chinook Properties Inc	Edge Themed Environments LLC	Hemleys Septic Tank Cleaning
Apple Tree Resort Dev LLC	Chinook Roofing & Gutters	Emerald Aire Inc	Henricksen Construction LLC
Apple Tree Restaurant LLC	Christenson Electric Inc	Enderis Company Inc	Henson Company Inc
Applied Prof Services Inc	Chuckanut Builders LLC	Engineered Structures Inc	Herdman Plumbing LLC
Arc Welding Inspection	Clise Agency Inc	Enviromech	Herrera Environmental Consultants Inc
Argent Fabrications (Husky Finish Carpentry)	Coal Creek Construction	Esary Roofing & Siding Co Inc	High Country Line Construction Inc
ARH & Associates Inc	Coastal Steel Inc	Evergreen Fire Alarms LLC	Highland Refrigeration
Arndt Company Inc	Coastline Equipment Inc	Evergreen House	Hilger Construction Inc
Asbestos Central	Coho Real Estate Group LLC	Evergreen Lumber Inc	Holmes Mechanical Inc
Ascendtek LLC	Cole Industrial Inc	Excel Utility Construction Inc	Holocene Acquisition
Ashford Electric & Construction	Columbia Fire Inc	Fiddler Fencing LLC	Holroyd Co Inc
Aspen Tree LLC	Columbia River Electric Maintenance	Fields Roof Service Inc	Holroyd Green Products LLC
Atlas Boiler & Equipment Co	Colvos Construction LLC	Finishing Edge Curb & Sidewalk LLC	Hood Canal Telephone Co
B & B Tile & Masonry Corp	ComCrete Inc	Finishing Edge Washington LLC	I-5 Design Build Inc.
Barclay Dean Architectural Products	Commercial Insulation Services Inc	Finishing Touch Masonry & Restoration Solutions LLC	Ideal Services NW LLC
Basin Tree SVC & Pest Ctrl Inc	Community Staffing Solutions Inc	Finnmark Property Services	Ignacios Concrete LLC
Bellingham Lock & Safe Inc	Contemporary Home Services Inc	Fire Protection Inc	Iliad Inc
Bird Electric Corp Inc	Contractors Roof Service Inc	Fire Systems West	IMAC Inc
Black Diamond Roofing Inc	Cougar Construction & Roofing	Firstline Systems Inc	Industrial Resources Inc
Blanton Turner	Crescent Mechanical Inc	Flow Control Industries Inc	Insulation Contractors of WA LLC
BMW Constructors Inc	CRS Service LLC	Flowenergy	Integrity Roofing & Construction
Bowie Electric Service Inc	Crux Concrete Construction	Fox Electric Company	Intermountain Slurry Seal Inc
Boyer Mtn Door & Pool	Curb Appeal LLC	Franklin Roofing Enterprises	Intracorp NW LLC
Bratonia Mechanical LLC	Custom Choice Door & Millwork LLC	Fryer-Knowles Inc	Intuitive Safety Solutions Inc
Braycon LLC	CW Painting LLC	Fujitec America Inc	Ironman Steel Erectors Inc
Bristol Construction Services LLC	CWD Group Incorporated	G.H. Moen LLC	Island Excavating Inc
Bristol Design Build Services LLC	D & S Electrical Contractors Inc	Garner Construction Inc	J & D Trucking Inc
Bristol Engineering Services Company LLC	D K Boos Glass Inc	GB Enterprises of WA LLC	J & S Masonry Inc
	D Square Energy LLC	GB Systems Inc	James W. Fowler Company
	D&G Mechanical Insulation Inc		

Janke Trucking Inc	Motley & Motley Inc	Prospect Construction Inc	Spectrum Plumbing & Heating
JD Plumbing & Fire Protection Inc	MSRE Management LLC	PSR HVAC & Mechanical Services	SQI Inc
Jem Contractors Inc	Mt. Baker Mechanical Contractors Inc	Purdy Topsoil & Gravel LLC	SS Landscaping Services Inc
JH Landscaping & Irrigation	Mulier Construction	Pyramid Materials Inc	Steelhead Communications Inc
JJC Resources LLC	Mullally Family LLC	Quietflex Manufacturing Company	Stellar J Corporation
JLW Custom Concrete Inc	Naillon Co Inc	R & C Roofing Inc	Stetner Electric Inc
Jody Miller Construction Inc	Nature Perfect Ponds	R & D Masonry Inc	Steve Kelly Construction Co. LLC
Johnson Brothers Landscaping	NC Painting Inc	R&H Mechanical Inc	Sturgeon Electric Co Inc
Johnson Electric Inc	Neighborhood Electric	R.W. Scott Construction Co Inc	Sundancer Electric Inc
JT Thorpe & Son Inc	Nordic Services Inc.	Rainshield Roofing & Construction	Sunset Materials Inc
Kakivik Asset Management	Norkote of Washington LLC	Ralph's Concrete Pumping Inc	Sutter Home & Hearth Inc
Kassel & Associates Inc	North Pacific Door Corp	Randles Sand & Gravel Inc	Talbot Excavating
Kaufman Construction and	North Sound Refrigeration Inc	Rebar International Inc	Tapani Plumbing Inc
Development Inc	Northway Construction Inc	Red Hawk Fire Protection LLC	TE Briggs Construction Co
KBI Construction LLC	Northwest Asphalt Inc	Redline Plumbing	Technical Waterproofing Incorporated
Kell-Chuck Glass Co	Northwest Building Tech Inc	Reliable Electric Inc	Tek Line Construction Inc
Kemp West Inc	Northwest Handling Systems Inc	Rev Drilling Inc	Terra Dynamics Inc
Key Mechanical Co of WA	Northwest Plumbing Contractors Inc	Rickabaugh Pentecost Dev LLC	Teufel Nursery Inc
Kings Drywall Repair LLC	NRC Environmental Services Inc	Riverline Power	The Franklin Corporation Inc
Kitsap Garage Door Company	NWCW LLC	Rivers Edge Environmental Services	Thermal Systems
Kitsap Roofing Inc	Ocean Park Mechanical Inc	Inc	Titan Drywall
KLC Holdings LTD	Olson Brothers Excavating	Road Construction Northwest Inc	Titan Electrical Contracting
Krippner Painting Inc	Olson Brothers Pro-Vac LLC	Robert Gardner Roofing LLC	Todd Robinson Painting
Kwik Lok Corp	Olympic Garage Door LLC	Robison Mechanical Inc	Top Rung Construction Compnay
LaFond Framing Inc	Olympic Interiors Inc	Robison Plumbing Service Inc	Tracys Insulation Inc
Lake Aspen Apartments 1 LLC	OMA Construction Inc	Rookard Custom Pools LLC	Tradesmen International Inc
Landscape Professionals	One Way Construction NW Inc	RR Redmond Inc.	Traffic Control Co Inc
Laser Underground & Earthworks Inc	Orca Pacific Inc	Sabey Construction	Transcon Company LLC
Lauts Inc	Orcas Excavators Inc	Sabey Corporation	TruFit Staffing Inc
Legacy Landscaping	Osborne Construction Company	Sabey Data Center Properties	Tumwater Drilling Corporation
Level Five LLC	Overhead Door Co of Bellingham	Sadler Construction Inc	Turnure Telecom LLC
Libra Pool and Spa LLC	Pacer Steel Inc	Safe Roofing & Construction	United Commercial Inc.
Lincoln Industrial Corp	Pacific Civil and Infrastructure Inc	Salinas Sawing & Sealing Inc	University Parkway Apartments LLC
LNC Structures LLC	Pacific General Builders LLC	Salmon Bay Sand & Gravel Co Inc	Vancouver Paving Co
Lodges in West Yakima LLC	Paint Smith Co	Sare Electric Company	Vanderlip & Company Inc
Lower 48 Contracting/Painting	Paradigm Building Consultants	ScoCon	Vet Industrial Inc
Lutech Resources Inc	Patriot Fire Protection Inc	Scott Coatings LLC	Viking Automatic Sprinkler Co
Lynch Creek Quarry LLC	PBS Engineering & Environmental Inc	SeaCom Cabling Inc	Viking Fence Company Inc
MAD Energy NW	Penington Painting Company Inc	Seattle Glass Inc	Walker Rebar Inc
Madsen Roofing Inc	Peninsula Electric Corp	Security Properties Residential	Walker Specialty Construction
Magnum Power LLC	Peninsula Light Co	Senske Lawn & Tree Care LLC	Washington Automated Inc
Marwood General Construction	Peninsula Topsoil LLC	Service Electric Co Inc	Washington Hardwoods
Mayda & Sons Mechanical	Peoples Gardening Collective	Servpro of Kitsap County	Washington Restorer LLC
MB Electric LLC	PGB LLC	SES Technologies	Waterways Inc
MB Nursery & Landscape Supply	Phampena Inc	Shakertown Corp	Watson Security Group LLC
McCallum Rock Drilling Inc	Phillips Excavating Inc	Shamrock Landscaping LLC	Westcoast Contracting LLC
McCann Trucking & Excavating	Phoenix Mechanical Inc	Shinn Mechanical Inc	Westcoast Painting LLC
McCormick Air Center LLC	Pinchiff Mechanical LLC	Shold Excavating Inc	Western Combustion LLC
McCormick Aircraft Maintenance	Plumbing & Drain Company	Shoreline Construction Co	Western Drywall Inc
McCormick Farms LLC	Ply Gem Pacific West Windows	SJS Mechanical Services LLC	Western Tile & Marble Contractors Inc
McGregor Door & Hardware LLC	Porter Construction Inc	Skaar Construction Inc	Whirlwind Services Inc
McKee Enterprises LLC	Pre Mix Inc	Skagit PUD #1	Whitworth Excavating Inc
McNamara Pools LLC	Precision Excavation & Landscape	Skoflo Industries Inc	Williams Mechanical Inc
ME & T Corporation	Precision Water Jet Inc	Smallwood Design & Construction Inc	Woodman Construction
Mears Roofing LLC	Premier Builders Inc	Smith Excavation	Zemek Construction Company LLC
Metier Construction Inc	Premier Scaffold Inc	Smith Mechanical Inc	Zemek Design
Milne Electric	Prestigious Patios	Sno Valley Process Solutions Inc	
Mission Wireless	Prime Locations Inc	Sound Waterproofers Inc	
MJ Hughes Construction Inc	Prizm Painting & Drywall Inc	South Sound Systems LLC	
MLS Enterprise Inc	Pro-Cut Concrete Cutting & Breaking	Southeast Glass Inc	
MMT Construction	Inc	Spec Pro Environmental Services	