



D R E A M T E A M

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**

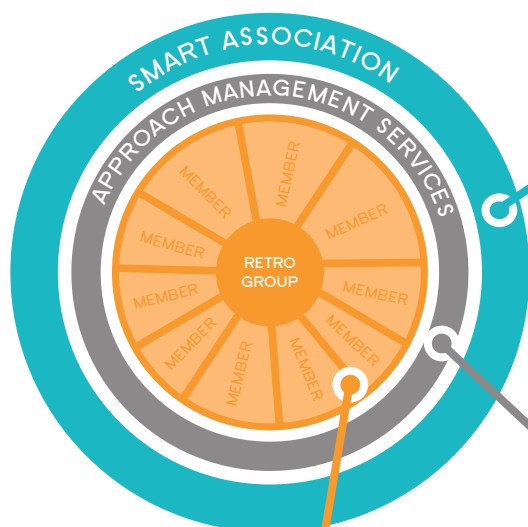
**Fewer
lost-time**
claims proves
safety pays off

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

Retro Relationship & Group Summary

SMART Dream 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

Dream 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 Dream Team Retro Group Summary

Market Segment: Construction and construction related industries

| | |
|------------------------------|---|
| Year Established: | 1995 |
| Number of Members: | 132 |
| Group Premium: | \$25 M |
| Average EMR for Group: | 0.7298 |
| Last Three Plan Year Refund: | PY 2019: \$16.3 M PY 2020: \$13 M PY 2021: \$12.7 M |
| 3-Year Refund Average: | 54% |
| Total Refund Since 2004: | \$266.5 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.

Dream Team Members

| | | |
|--------------------------------------|------------------------------------|---------------------------------------|
| Active Construction | Granite Construction Inc | Prime Electric Inc |
| All Weather Rooftop Solutions Inc | Guardian Operations | PSF Mechanical Inc |
| Apollo Inc | Hermanson Company LLP | Rafn Company |
| Apollo Sheet Metal Inc | Highmark Concrete Contractors LLC | Railworks Corporation |
| Auburn Mechanical Inc | Holmberg Company | Railworks Maintenance of Way Inc |
| Axiom Construction & Consulting | Holmes Electric Co | Railworks Signals & Communications |
| Axiom Constructors LLC | HSQ Technology A Corp | Railworks Track Systems Inc |
| Axiom Division 7 Inc | Hydro Rents North West | Ram Construction General Contrs LLC |
| Axiom Roofing LLC | Imco General Construction Inc | Rognlins Inc |
| Bouten Construction Co | Imco Industrial LLC | Safeworks LLC |
| Brand Energy Services LLC | Jackson Dean Construction | Safway Atlantic LLC |
| Brand Energy Solutions Inc | JD Hair & Associates | Safway Group Holding LLC |
| Brand Industrial Solutions LLC | Johansen Construction Co LLC | Safway Services LLC |
| Brundage Bone Concrete Pumping | Ketchikan Drywall Services Inc | Scholten Roofing Inc |
| Canam Steel Corp | Kirtley Cole Associates LLC | Schuchart Corporation |
| CDK Construction Services Inc | Krueger Sheet Metal Co | Seahurst Electric Inc |
| Chinn Construction LLC | Lakeridge Paving Co LLC | Sequoyah Electric |
| Clark Construction LLC | Larry Haight's Residential Roofing | Sessler Inc |
| Cochran Electric Co Inc | Lloyd Enterprises Inc | Sierra Construction Company Inc |
| Comfort Systems USA Northwest | Madsen Electric | SME Inc |
| Construction Group Int LLC | Marpac Construction LLC | Smith Fire Systems |
| Corona Steel Inc | McClure & Sons | Snelson Companies Inc |
| Corona Stud & Deck LLC | McClure Brothers | Star Roofing & Construction |
| Dahlgren Industrial | Meridian Center Electric Inc | Stirrett Johnsen Inc |
| Dewitt Construction Inc | Michels Construction Inc | Strider Construction Co Inc |
| Dowbuilt Inc | Michels Corporation | Sun Steel LLC |
| Empire Refractory Services of Ohio | Michels Energy Holdings | Sunset Air Inc |
| Equipment Maintenance Inc | Michels Pacific Energy | Synergy Inc |
| Erection Company Inc | Michels Pipeline | Synergy Modular |
| Evergreen Power Systems Inc | Michels Power | T Bailey Inc |
| Evergreen Technologies Inc | Michels Trenchless | Tapani Inc. |
| Expert Drywall Inc | Michels Utility Services | Tapani Trucking |
| Faber Construction Corporation | Micon Group | Thompson Bros. Excavating Inc |
| Fabsouth LLC | Miles Sand & Gravel Co | Titan Electric Inc |
| Fairbank Construction Co | Northshore Sheet Metal Inc | University Mechanical Contractors Inc |
| Fairweather Masonry Co | Northwest Partitions Inc | Valley Electric Company |
| Forma Construction | Northwest Rock Inc | Valley Electric Company Inc |
| General Mechanical Inc | Overland Group LLC | Valley Mechanical Insulation |
| GFI Drywall | Pacific Fire & Security | VECA Electric |
| Gilliardi Logging & Construction Inc | Partner Industrial LP | Velocity Building Technology Services |
| Graham Construction & Mgmt Inc | Phoenix Metalworks LLC | W.G. Clark Construction Co. |
| Graham Contracting Ltd | Pioneer Masonry Restoration Co Inc | Watson Asphalt Paving Co Inc |
| Graham Group US | PNE Corp | |
| Granite Construction Company | Port Orchard Sand & Gravel Co | |