



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

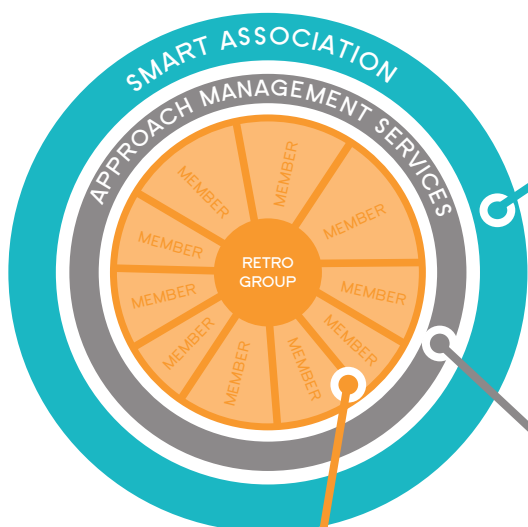
Fewer lost-time claims proves safety pays off

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
Aluma Systems Concrete Constr
Anderson & Sons Incorporated
Annie Wright School
Approach Management Services
Approach Technology Inc
Atlas Staffing Incorporated
Attachmate Corporation
Barbers
Bargreen Ellingson Inc
Bentall Green Oak Us
Blueline Equipment Co Llc
Blueline Manufacturing Inc
Brim Tractor Co Inc
Bristol Bay Seafood Investment
Bristol Bay Shared Services
Broadway Truck Stop
Burrows Tractor Inc
Business Interiors Northwest
Car Wash Enterprises Inc
Coldwell Banker Bain Associate
Consolidated Supply Co
Cox Automotive Corporate Servi
Cox Communications Arizona
Cramers Home Furnishings
Crunch Pak
Daa Northwest
Divine Corporation
Eastridge Christian Assembly
Ednetics Inc
Floyd Peterson Co Inc
Food Service Slicing
Funko
Gdi Services Inc
Gravitec Systems Inc
Hospital Central Serv Assoc
Hub International New England
John L Scott Inc
John L Scott Real Estate Netw
Jubilee Reach Center
Kelley Connect Co
Kidder Mathews
Lakeland Village Golf Course
Lakeland Village Water Co
Leland Trailer & Equipment Co
Lyneer Staffing Solutions Llc
Made In Washington Llc
Maintech It Services
Masterworks Inc
Motor Trucks Inc
Mountain Mist Water
N E S Merchandising Inc
National Safety Inc
Netiq Corporation
New Era Hr Solutions
Nintendo Of America Inc
Nintendo Software Technology
Nintendo Technology Developmen
Northwest Administrators Inc
Nw Furniture Bank
Opportunity Council
P/S Partner Solutions Ltd
Pacific Mat & Commercial Floor
Pacific Plumbing Supply Compy
Parr Lumber Co
Parts Wholesalers Inc
Pathfinder Manufacturing
Pedersens Rentals & Sales
Pendleton Woolen Mills
Penser Marine Services Llc
Penser Northamerica Inc
Perkins Coie
Petrocard Inc
Pro Golf Discount Inc
Q Cash Financial Llc
Retro Studios Inc
Right Systems Inc
Saltworks Inc
Samuels Furniture Inc
Seabear Company
Seattle Art Museum
Service Linen Supply
Specialty Program Group Llc
Spie
Superfeet Worldwide Inc
Symetra Investment Management
Symetra Life Insurance Company
T & A Supply Inc
Trinity Glass Int'l Inc
Unicep Packaging Llc
Valley Tractor & Equip Co
Veritiv Operating Company
Vista Defense Technologies Llc
Vista Global Solutions Llc
Volt Workplace Solutions
Whitfield United Agencies
Wilson Orchard & Vineyard Su
Windermere Peninsula Propertie
Wsecu
Zen Asset Management Llc