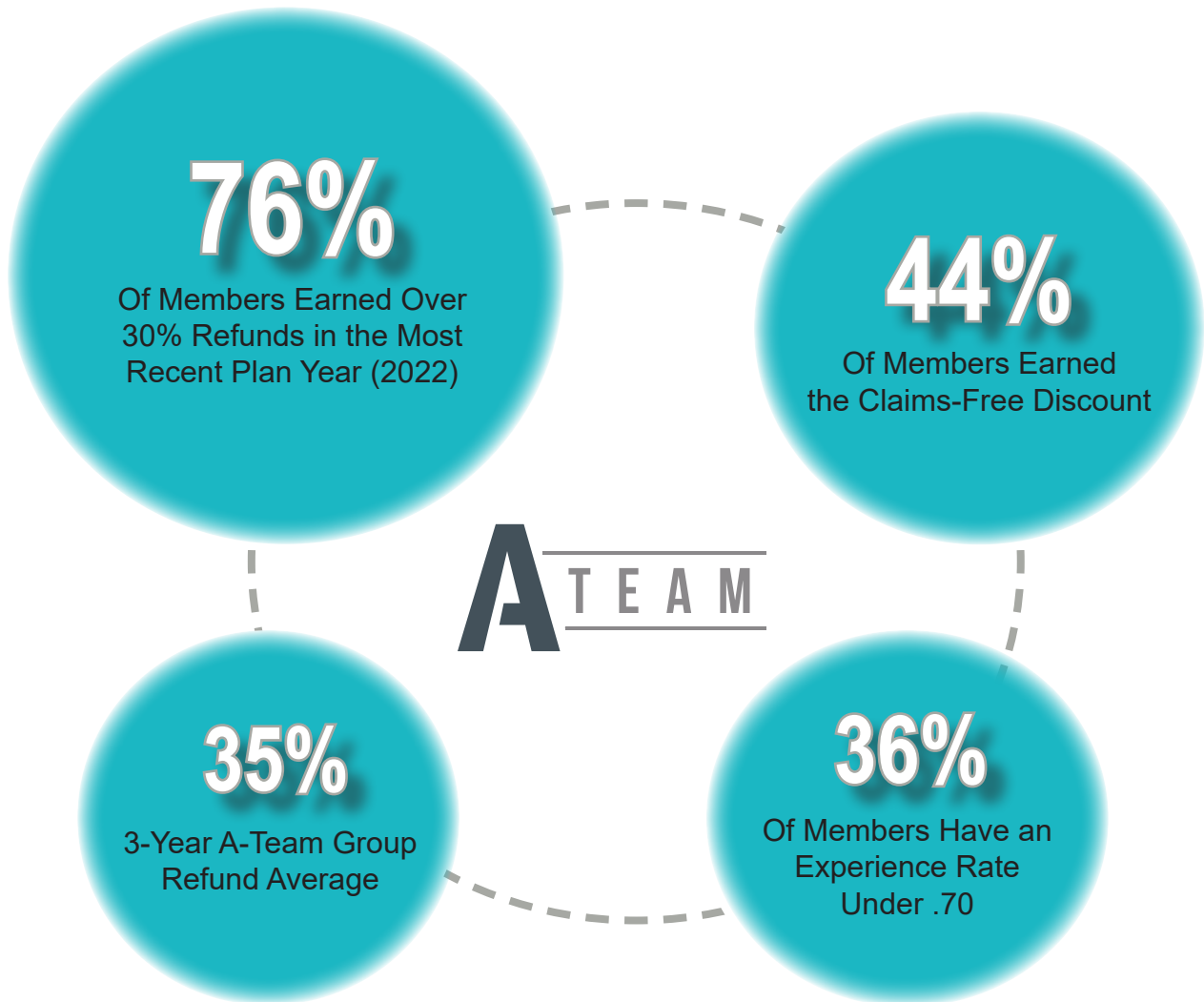


WASHINGTON'S RETRO PROGRAM

UNLOCK SAVINGS IN YOUR WORKERS' COMP INSURANCE COSTS



SEE HOW MUCH YOU COULD SAVE BY JOINING THE A-TEAM RETRO GROUP

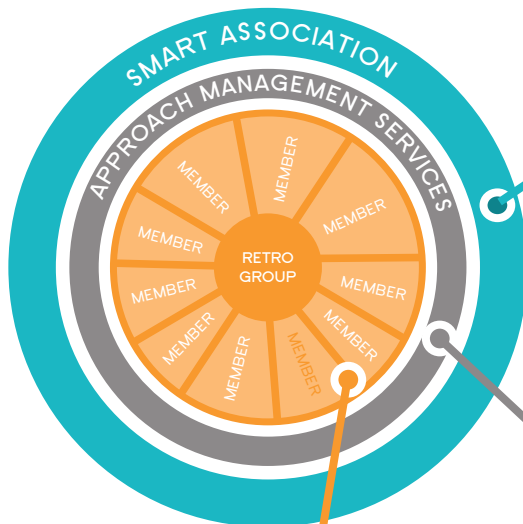
Scan the QR code to access our no obligation release which allows Approach Management Services to pull your company's loss history from L&I and provide your company with a 3-year illustration of refunds you would have earned in the group for the last 3 years.



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 it's 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
Average Experience Rate for 2025:	.8125
Group Premium:	\$36.7 M
Last Three Plan Year Refunds:	PY 2022: \$12.3 M PY 2021: \$10 M PY 2020: \$12.8 M
Total Refund Since 2004:	\$274 M

Retro Services

A-Team Retro Group: Minimizing Risk/Maximizing Savings

The two main objectives of SMART's A-Team Retro group are to keep experience modification factors low and secure favorable refunds for their members.

Retro groups are organized by industry and sponsored by Associations. Approved participants share risk by combining premium and losses. At the end of a plan year, when the premium is more than the losses, the group earns a refund. Since 1996, A-Team members have earned exceptional refunds year-over-year.

When you join SMART's A-Team group you will work with Approach Management Services who is the third-party claims administrator for the group. Approach is an industry leader in workers' compensation claims management. A professional claims manager will be assigned to your account working directly with you and L&I to minimize risk and lower claims cost.

According to L&'s most recent data, Retro participants on average pay lower premiums, have fewer time loss incidents, have a significantly lower fatality claims frequency, and are more likely to use the Stay-at-Work reimbursement program.

Top 3 Featured Services

Claim Management

Safety Services

Stay-at-Work Program

More Services

Analytical Reporting

Annual Workplace Poster

Claims 101™ & Claims 201™

Crisis Response Team

Educational Centers

Educational Seminars – The Brain Trust

Forensic Record Reviews

Injured Employee Packets

Inspection Response

Puget Sound Safety Summit

Return-to-Work Programs

Safety Meetings and ToolBox Talks

Safety Visit

Safety Geeks Golf Tournament

Weekly Email Newsletter

“Partnering with Approach Management Services has been one of our best decisions. The commitment our company makes to following best practices combined with the professional claims service we receive have made a significant impact to the bottom line. The lower premiums and retro refunds have really made a difference.”

Jonathan Hernandez,

Chief Executive Officer

Paradigm Building Contractors

A-Team Members

*Notes membership over 15 years

3 Kings Environmental
A&D Enterprises
A&M Cable
A&R Solar SPC
A-1 Landscaping & Construction Inc
A1 Welding
AA Window & Gutter Cleaning
Accents & Interiors Inc
Acco Engineered Systems Inc
Ace Acme Septic Service Inc
Action Maintenance & Painting LLC
Action Services Corporation
Active Engineering
Advanced Fire Protection Inc
Advanced Fire Systems Inc
Advanced Geosolutions Inc
Advanced Traffic Control LLC
Aero Construction Company
Agate Asphalt & Excavation
Allied Plumbing & Pumps LLC
Allsports US
Alternative Roofing System Inc
Amaya Electric
Ambiance Coatings Inc
American Mechanical Corporation
Andy Johnson & Company
Apple Tree Construction Co LLC
Apple Tree Partnership
Apple Tree Resort Dev LLC
Apple Tree Restaurant LLC
Applied Prof Services Inc
Argent Fabrications (Husky Finish Carpentry)
ARH & Associates Inc
Arndt Company Inc
Asbestos Central
Ashford Electric & Construction
Aspen Tree LLC
Atlas Boiler & Equipment Co
B & B Tile & Masonry Corp
Barclay Dean Architectural Products
Basin Tree SVC & Pest Ctrl Inc
Bellingham Lock & Safe Inc
BES Electrical Services
Bird Electric Corp Inc
Black Diamond Roofing Inc
Blanton Turner
BMWV Constructors Inc
Bowie Electric Service Inc
Boyer Mtn Door & Pool
Bratonia Mechanical LLC
Braycon LLC
Bristol Construction Services
Bristol Design Build Services LLC
Bristol Engineering Services Company

Bristol Environmental Remediations
Bristol Environmental Solutions LLC
Bristol General Contractors LLC
Bristol Industries LLC
Bristol Prime Contractors LLC
Bristol Site Contractors LLC
Brothers Electrical Consortium
Brothers Plumbing Inc
Brotherton Painting Inc
Bruch & Bruch Construction Inc
C Johnson Construction Inc
C&H Construction Company
Caliber Concrete Construction Inc
Capoun Concrete LLC
Castle Creek Apartments LLC
Castohn LLC
CB&I Storage & Tank Solutions
CB&I STS Delaware LLC
CBI Services Inc
CC Edwards Construction Inc
CDI Custom Design Inc
Cherry City Electric
Cherry Valley Logging Company
Chinook Properties Inc
Chinook Roofing & Gutters
Christenson Electric Inc
Chuckanut Builders LLC
Clise Agency Inc
Coal Creek Construction
Coastal Steel Inc
Coastline Equipment Inc
Coho Real Estate Group LLC
Cole Industrial Inc
College Hunks Hauling Junk & Moving
Columbia Fire LLC
Columbia River Electric Maintenance
Colvos Construction LLC
ComCrete Inc
Commercial Insulation Services Inc
Community Staffing Solutions Inc
Contemporary Home Services Inc
Contractors Roof Service Inc
Cougar Construction & Roofing
CRS Service LLC
Crux Concrete Construction
Curb Appeal LLC
CW Painting LLC
CWD Group Incorporated
D & S Electrical Contractors Inc
D K Boos Glass Inc
D Square Energy LLC
D&G Mechanical Insulation Inc
D-Fence Fencing Company
D.L. Henriksen Co Inc
Daikin Comfort Technologies Dist Inc

Daikin Comfort Technologies
Dana's Heating Inc
Daves Plumbing Inc
Decibels Inc
Delaware Sunbelt Controls
Delhur Industries Inc
Delta Technology Corporation
DeYoung & Roosma Construction
Dickson Company
Dizard Frisch & Lund Masonry Inc
Doyon Government Services
Doyon Management Services
Doyon Project Services LLC
Eagle Asphalt Sealcoating Company
Eagle Eye Painting LLC
Earth Solutions NW LLC
Economy Fence Center
Edge Concrete Construction LLC
Edge Concrete WA LLC
Edge Themed Environments LLC
Emerald Aire Inc
Enderis Company Inc
Engineered Structures Inc
Enviomech
Esary Roofing & Siding Co Inc
Evergreen Fire Alarms LLC
Evergreen House
Excel Utility Construction Inc
Facilities Partners
Fiddler Fencing LLC
Fields Roof Service Inc
Finishing Edge Curb & Sidewalk LLC
Finishing Edge Washington LLC
Finishing Touch Masonry & Restoration Solutions LLC
Finnmark Property Services
Fire Protection Inc
Fire Systems West
Firstline Systems Inc
Flow Control Industries Inc
Flowenergy
Fox Electric Company
Franklin Roofing Enterprises
Fryer-Knowles Inc
Fujitec America Inc
G.H. Moen LLC
Garner Construction Inc
GB Enterprises of WA LLC
GB Systems Inc
Gemini Corporation
Genothen Holdings LLC
Gill Concrete LLC
GL White Construction Inc
Global Diving & Salvage Inc
Global Tower Service Inc

Gold Construction Inc
Goodnight Construction Inc
Gordon Brown Associates Inc
Green Effects Inc
Greg Anderson Painting
GREP Washington
Greystar Management Services LP
Groff Electric Inc
Ground Up Road Construction Inc
Guardian Security Systems
Gypsum Technologies Inc
Halme Construction Inc
Hamer Electric
Happy Friday Construction
Harder Mechanical Contractors Inc
Harlow Construction Co Inc
Hartung Glass Industries Inc
Hayes Cabinet Inc
Haywood Concrete Construction
HB Hansen Construction Inc
Hemleys Septic Tank Cleaning
Henson Company Inc
Herdman Plumbing LLC
Herrera Environmental Consultants
High Country Line Construction Inc
Highland Refrigeration
Hilger Construction Inc
Holmes Mechanical Inc
Holocene Acquisition
Holroyd Co
Holroyd Green Products
Hood Canal Telephone Co
I-5 Design Build Inc.
Ideal Services NW LLC
Ignacios Concrete LLC
Iliad Inc
IMAC Inc
Industrial Resources Inc
Insulation Contractors of WA LLC
Integrity Roofing & Construction
Intermountain Slurry Seal Inc
Intracorp NW LLC
Intuitive Safety Solutions Inc
Ironman Steel Erectors Inc
Island Excavating Inc
J & D Trucking Inc
J & S Masonry Inc
James W. Fowler Company
Janes Gypsum Floors
Janke Trucking Inc
JD Plumbing & Fire Protection Inc
Jem Contractors Inc
JH Landscaping & Irrigation
JJC Resources LLC
JK Crushing

JLW Custom Concrete Inc
 Jody Miller Construction Inc
 Johnson Brothers Landscaping
[Johnson Electric Inc](#)
 JT Thorpe & Son Inc
 Kakivik Asset Management
 Kassel & Associates Inc
 Kaufman Construction and Development Inc
 KBI Construction LLC
[Kell-Chuck Glass Co](#)
 Kemp West Inc
[Key Mechanical Co of WA](#)
 Kings Drywall Repair LLC
 Kitsap Garage Door Company
[Kitsap Roofing Inc](#)
 KLC Holdings LTD
 Krippner Painting Inc
 Kwik Lok Corp
[LaFond Framing Inc](#)
 Lake Aspen Apartments 1 LLC
 Landscape Professionals
 Laser Underground & Earthworks Inc
 Lauts Inc
 Legacy Landscaping
 Libra Pool and Spa LLC
 Lince Family Construction
 LNC Structures LLC
 Lodges in West Yakima LLC
[Lower 48 Contracting/Painting](#)
 Lutech Resources Inc
[Lynch Creek Quarry LLC](#)
 MAD Energy NW
[Madsen Roofing Inc](#)
 Marwood General Construction
 Mayda & Sons Mechanical
 MB Electric LLC
 MB Nursery & Landscape Supply
[McCallum Rock Drilling Inc](#)
 McCann Trucking
 McCormick Air Center LLC
 McCormick Aircraft Maintenance
 McCormick Farms LLC
[McGregor Door & Hardware LLC](#)
 McKee Enterprises LLC
 McNamara Pools LLC
 ME & T Corporation
 Mears Roofing LLC
[Milne Electric](#)
 MJ Hughes Construction Inc
 MLS Enterprise Inc
 MMT Construction
 Motley & Motley Inc
 MSRE Management LLC
 Mt. Baker Mechanical Contractors Inc
 Mulier Construction
[Mullally Family LLC](#)
 Naillon Co Inc
 Nature Perfect Ponds
 NC Painting Inc
 Neighborhood Electric

Nordic Services Inc.
 Norkote of Washington LLC
 North Pacific Door Corp
 North Sound Refrigeration Inc
 Northway Construction Inc
[Northwest Asphalt Inc](#)
[Northwest Building Tech Inc](#)
[Northwest Handling Systems Inc](#)
 Northwest Plumbing Contractors Inc
 NRC Environmental Services Inc
[Ocean Park Mechanical Inc](#)
[Olson Brothers Excavating](#)
[Olson Brothers Pro-Vac LLC](#)
 Olympic Garage Door LLC
 Olympic Interiors Inc
 Olympic Trucking
 OMA Construction Inc
 One Way Construction NW Inc
 Orca Pacific Inc
 Osborne Construction Company
 Overhead Door Co of Bellingham
[Pacer Steel Inc](#)
 Pacific Civil and Infrastructure Inc
 Pacific General Builders LLC
 Paint Smith Co
 Paradigm Building Consultants
 Patriot Fire Protection Inc
 PBS Engineering & Environmental Inc
 Penington Painting Company Inc
 Peninsula Electric Corp
[Peninsula Light Co](#)
 Peninsula Topsoil LLC
 Peoples Gardening Collective
 PGB LLC
 Phampena Inc
[Phillips Excavating Inc](#)
 Phoenix Mechanical Inc
 Ply Gem Pacific West Windows
[Porter Construction Inc](#)
 Pre Mix Inc
 Precision Excavation & Landscape
 Precision Water Jet Inc
[Premier Builders Inc](#)
 Premier Scaffold Inc
 Prestigious Patios
 Prime Locations Inc
[Prizm Painting & Drywall Inc](#)
 Pro-Cut Concrete Cutting & Breaking
[Prospect Construction Inc](#)
 PSR HVAC & Mechanical Services
[Purdy Topsoil & Gravel LLC](#)
 Pyramid Materials Inc
 Quietflex Manufacturing Company
 R & C Roofing Inc
[R & D Masonry Inc](#)
 R&H Mechanical Inc
 R.W. Scott Construction Co Inc
[Rainshield Roofing & Construction](#)
 Ralph's Concrete Pumping Inc
[Randles Sand & Gravel Inc](#)
 Rebar International Inc

Red Hawk Fire Protection LLC
 Redline Plumbing
[Reliable Electric Inc](#)
 Rev Drilling Inc
 Rickabaugh Pentecost Dev LLC
 Riverline Power
 Rivers Edge Environmental Services Inc
 Road Construction Northwest
 Robert Gardner Roofing LLC
 Robison Mechanical Inc
 Robison Plumbing Service Inc
 Rookard Custom Pools LLC
 RR Redmond Inc.
[Sabey Construction](#)
[Sabey Corporation](#)
 Sabey Data Center Properties
 Sadler Construction Inc
 Safe Roofing & Construction
 Salinas Sawing & Sealing Inc
 Salmon Bay Sand & Gravel Co Inc
[Sare Electric Company](#)
 ScoCon
 Scott Coatings LLC
[SeaCom Cabling Inc](#)
 Seattle Glass Inc
 Security Properties Residential
 Senske Lawn & Tree Care LLC
 Service Electric Co Inc
 SES Technologies
 Shakertown Corp
[Shamrock Landscaping LLC](#)
[Shinn Mechanical Inc](#)
[Shold Excavating Inc](#)
[Shoreline Construction Co](#)
 SJS Mechanical Services LLC
[Skaar Construction Inc](#)
 Skagit PUD #1
 Skoflo Industries Inc
 Smallwood Design & Construction Inc
 Smith Excavation
 Smith Mechanical Inc
 Sno Valley Process Solutions Inc
 Sound Waterproofers Inc
 South Sound Systems LLC
 Southeast Glass Inc
 Spec Pro Environmental Services
 Spectrum Plumbing & Heating
 SQI Inc
 Steelhead Communications Inc
 Stellar J Corporation
 Stetner Electric Inc
 Steve Kelly Construction Co. LLC
 Sturgeon Electric Co Inc
 Sundancer Electric Inc
[Sunset Materials Inc](#)
 Sutter Home & Hearth Inc
 Talbot Excavating
 Tapani Plumbing Inc
[TE Briggs Construction Co](#)
 Technical Waterproofing Incorporated

Tek Line Construction Inc
[Terra Dynamics Inc](#)
 TerraPower
[Teufel Nursery Inc](#)
[The Franklin Corporation Inc](#)
 Titan Drywall
 Titan Electrical Contracting
 Todd Robinson Painting
 Top Rung Construction Compnay
 Top Shelf Cranes
 Tracys Insulation Inc
 Trademark Plumbing
 Tradesmen International Inc
[Traffic Control Co Inc](#)
 Transcon Company LLC
 TruFit Staffing Inc
 Tumwater Drilling Corporation
[Turnure Telecom LLC](#)
 United Commercial Inc.
 University Parkway Apartments LLC
 US LBM LLC
 Vancouver Paving Co
[Vanderlip & Company Inc](#)
 Vet Industrial Inc
[Viking Automatic Sprinkler Co](#)
 Viking Fence Company Inc
 Walker Rebar Inc
[Walker Specialty Construction](#)
 Washington Automated Inc
 Washington Hardwoods
 Washington Restorer LLC
 Waterways Inc
 Watson Security Group LLC
 Westcoast Contracting LLC
[Westcoast Painting LLC](#)
[Western Combustion LLC](#)
[Western Drywall Inc](#)
[Western Tile & Marble Contractors Inc](#)
 Wheeler Rock Products
 Whirlwind Services Inc
 Whitworth Excavating Inc
[Williams Mechanical Inc](#)
[Woodman Construction](#)
 Zemek Construction Company LLC
 Zemek Design