



WASHINGTON'S RETRO PROGRAM



PROVEN RESULTS

\$291,950,273

**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 an illustration of refunds you would have earned in the group for the last 3 years.

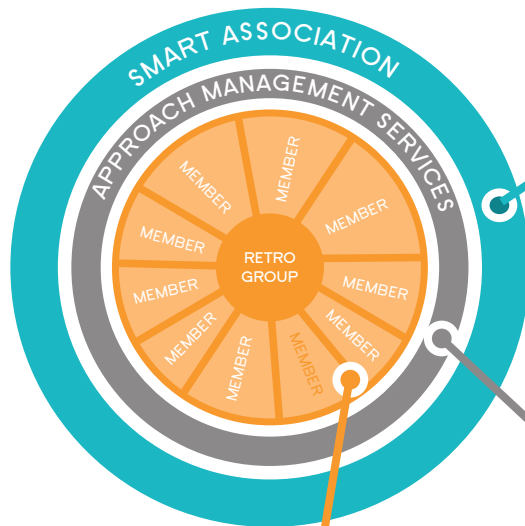


BUILT ON PERFORMANCE, POWERED BY PARTNERSHIP.

Retro Relationship & Group Summary

SMART A-Team Retro Relationship

The SMART Association has been partnering with Approach Management Services for over 30 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:	458
Average Experience Rate for 2026:	.8110
Group Premium:	\$36 M
Last Three Plan Year Refunds:	PY 2022: \$12.3 M
	PY 2023: \$7.8 M
	PY 2024: \$10.3 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&I'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.

Claims Management Services

- Accurate apportionment on Occupational Disease Claims
- Assistance at Board of Industrial Insurance Appeals
- Client Portal with Bilingual Templates and Resources
- Financial Impact Analysis as needed
- Forensic Medical Review
- Light Duty Job Support
- Medical Provider Coordination
- Monthly Retro Performance and Safety Trends Report
- Professional Dedicated Claims Manager
- Stay-at-Work Reimbursement Assistance

Safety Services

- Crisis Response Assistance
- Job Hazard Analysis and Accident Response Plans
- L&I Inspection Support
- Post Accident Investigation
- Safety Program Audits
- Weekly Safety Meeting Topics

Special Events and Education

- Annual Workers' Comp Forum (in-person)
- Claims 101 and 201 Classes (virtual)
- Monthly Brain Trust Presentation from Industry Experts (virtual)
- Monthly Puget Sound Safety Summit (virtual)
- Safety Geeks Golf Tournament benefiting Kids Chance of WA
- Scheduled and Customized Safety Training

A-Team Members

*Notes membership over 15 years

3 Kings Environmental	Bristol Prime Contractors LLC	DeYoung & Roosma Construction	Gold Construction Inc
A&D Enterprises	Brothers Electrical Consortium	D-Fence Fencing Company	Goodnight Construction Inc
A&M Cable	Brothers Plumbing Inc	Dizard Frisch & Lund Masonry Inc	Gordon Brown Associates Inc
A&R Solar SPC	Brotherton Painting Inc	Doyon Government Services	Gradesolutions NW LLC
A-1 Landscaping & Construction Inc	Bruch & Bruch Construction Inc	Doyon Management Services	Green Effects Inc
A1 Welding	C Johnson Construction Inc	Doyon Project Services LLC	Greg Anderson Painting
AA Window & Gutter Cleaning	C&H Construction Company	Eagle Asphalt Sealcoating Company	GREP Washington
Accents & Interiors Inc	Caliber Concrete Construction Inc	Eagle Eye Painting LLC	Greystar Management Services LP
Acco Engineered Systems Inc	Capoun Concrete LLC	Earth Solutions NW LLC	Griz Haul
Action Maintenance & Painting	Castle Creek Apartments LLC	Economy Fence Center	Groff Electric Inc
Action Services Corporation	Castohn LLC	Edge Concrete Construction LLC	Ground Up Road Construction Inc
Active Engineering	CB&I Storage & Tank Solutions	Edge Concrete WA, LLC	Guardian Security Systems
Advanced Fire Protection Inc	CB&I STS Delaware LLC	Emerald Aire Inc	Gypsum Technologies Inc
Advanced Fire Systems Inc	CBI Services Inc	Enderis Company Inc	Halme Construction Inc
Advanced Geosolutions Inc	CC Edwards Construction Inc	Engineered Structures Inc	Happy Friday Construction
Aero Construction Company	CDI Custom Design Inc	Enviromech	Harder Mechanical Contractors Inc
Agate Asphalt & Excavation	Cherry City Electric	Esary Roofing & Siding Co Inc	Hartung Glass Industries Inc
Allied Plumbing & Pumps LLC	Cherry Valley Logging Company	Evergreen Fire Alarms LLC	Hayes Cabinet Inc
Allred Heating Cooling Electrical	Chinook Properties Inc	Excel Utility Construction Inc	Haywood Concrete Construction
Alternative Roofing System Inc	Christenson Electric Inc	Facilities Partners	HB Hansen Construction Inc
Amazing Landscape Services	Chuckanut Builders LLC	Fiddler Fencing LLC	Hemleys Septic Tank Cleaning
Ambiance Coatings Inc	Clise Agency Inc	Fields Roof Service Inc	Herdman Plumbing LLC
American Mechanical Corporation	Coastal Steel Inc	Finishing Touch Masonry &	Herrera Environmental Consultants
Americool Heating & AC LLC	Coastline Equipment Inc	Restoration Solutions LLC	Hi Tech Solutions & Consulting
Apple Tree Construction Co LLC	Cole Industrial Inc	Finnmark Property Services	High Country Line Construction Inc
Apple Tree Resort Dev LLC	College Hunks Hauling Junk &	Fire Protection Inc	Hilger Construction
Apple Tree Restaurant LLC	Moving	Fire Systems West	Holmes Mechanical Inc
Argent Fabrications (Husky Finish	Columbia Fire LLC	Firstline Systems Inc	Holocene Acquisition
Carpentry)	Columbia River Electric	Flow Control Industries Inc	Holroyd Co
ARH & Associates Inc	Maintenance	Flowenergy	Holroyd Green Products
Arndt Company Inc	Colvos Construction LLC	Fox Electric Company	Hood Canal Telephone Co
Ashford Electric & Construction	Comcrete Inc	Franklin Roofing Enterprises	Hoover Commercial Refrigeration
Atlas Boiler & Equipment Co	Commercial Insulation Services Inc	Fujitec America Inc	Ideal Services NW LLC
Awesome Roofing	Community Staffing Solutions Inc	G.H. Moen LLC	Ignacios Concrete LLC
B & B Tile & Masonry Corp	Contemporary Home Services Inc	Garner Construction Inc	Iliad Inc
Barclay Dean Architectural Products	Contractors Roof Service Inc	GB Enterprises of WA LLC	IMAC Inc
Basin Tree SVC & Pest Ctrl Inc	Cougar Construction & Roofing	GB Systems Inc	Insulation Contractors of WA LLC
BES Electrical Services	CRS Service LLC	Gemini Corporation	Intermountain Slurry Seal Inc
Bird Electric Corp Inc	Crux Concrete Construction	Genothen Holdings LLC	Intracorp NW LLC
Blanton Turner	CWD Group Incorporated	Georgia Pacific	Intuitive Safety Solutions Inc
BMWC Constructors Inc	D & S Electrical Contractors Inc	Georgia Pacific Building Products	Ironman Steel Erectors Inc
Bowie Electric Service Inc	D K Boos Glass Inc	Georgia Pacific Consumer	Island Excavating Inc
Boyer Mtn Door & Pool	D Square Energy LLC	Operations	J & D Trucking Inc
Bratonia Mechanical LLC	D&G Mechanical Insulation Inc	Georgia Pacific Containerboard	J & S Masonry Inc
Braycon LLC	D.L. Henricksen Co Inc	Georgia Pacific Corrugated LLC	James W. Fowler Company
Bristol Building Constructors	Daikin Comfort Technologies Dist Inc	Georgia Pacific Gypsum	Janes Gypsum Floors
Bristol Design Build Services LLC	Daikin Comfort Technologies	Georgia Pacific Wauna LLC	Janke Trucking Inc
Bristol Engineering Services	Dana's Heating Inc	Georgia Pacific WFS	JD Plumbing & Fire Protection Inc
Company LLC	Daves Plumbing Inc	Gill Concrete LLC	Jem Contractors Inc
Bristol Environmental Solutions LLC	Decibels Inc	GL White Construction Inc	JH Landscaping & Irrigation
Bristol General Contractors LLC	Delaware Sunbelt Controls	Global Diving & Salvage Inc	JJC Resources LLC
Bristol Industries LLC	Delhur Industries Inc	Global Tower Service Inc	JK Crushing

JLW Custom Concrete Inc
 Jody Miller Construction Inc
 Johansen Mechanical
 Johnson Electric Inc
 JT Thorpe & Son Inc
 Kakivik Asset Management
 Kassel & Associates Inc
 Kaufman Construction and Development Inc
 Kell-Chuck Glass Co
 Key Mechanical Co of WA
 Kings Drywall Repair LLC
 KLC Holdings LTD
 Koch Ag & Energy Solutions
 Koch Business Solutions
 Koch Engineered Solutions LLC
 Koch Industries Inc
 Koch Matador Corporate Security
 Koch Specialty Plant Services
 Krippner Painting Inc
 Kwik Lok Corp
 LaFond Framing Inc
 Lake Aspen Apartments 1 LLC
 Landscape Professionals
 Laser Underground & Earthworks
 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
 Marwood General Construction
 Mayda & Sons Mechanical
 MB Electric LLC
 MB Nursery & Landscape Supply
 MBE Commercial
 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
 Milne Electric
 MLS Enterprise Inc
 MMT Construction
 Motley & Motley Inc
 MSRE Management LLC
 Mt. Baker Mechanical Contractors
 Mulier Construction
 Mullally Family LLC
 Naillon Co Inc
 Nature Perfect Ponds

NC Painting Inc
 Nordic Services Inc.
 Norkote of Washington LLC
 North Pacific Door Corp
 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 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
 Pacific Landscape Management
 Paint Smith Co
 Paradigm Building Consultants
 Patriot Fire Protection Inc
 PBS Engineering & Environmental
 Penington Painting Company Inc
 Peninsula Light Co
 Peninsula Topsoil LLC
 Peoples Gardening Collective
 PGB LLC
 Phillips Excavating Inc
 Phoenix Mechanical Inc
 Porter Construction Inc
 Pre Mix Inc
 Premier Builders Inc
 Premier Scaffold Inc
 Prestigious Patios
 Prime Locations Inc
 Prizm Painting & Drywall Inc
 Prospect Construction Inc
 PSR HVAC & Mechanical Services
 Purdy Topsoil & Gravel LLC
 Pyramid Materials Inc
 Quietflex Manufacturing Company
 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
 Range Electric Company
 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
 Robison Mechanical Inc
 Robison Plumbing Service Inc
 Rookard Custom Pools LLC
 RR Redmond Inc.
 Sabey Construction
 Sabey Corporation
 Sabey Data Center Properties
 Safe Roofing & Construction
 Salinas Sawing & Sealing Inc
 Salmon Bay Sand & Gravel Co Inc
 Sare Electric Company
 ScoCon
 Scott Coatings LLC
 SeaCom Cabling Inc
 Seatown Electric Heating & Air
 Seattle Glass Inc
 Security Solutions NW Inc
 Senske Lawn & Tree Care LLC
 Service Electric Co Inc
 SES Technologies
 Shakertown Corp
 Shamrock Landscaping LLC
 Shold Excavating Inc
 Shoreline Construction Co
 SJS Mechanical Services LLC
 Skaar Construction Inc
 Skagit PUD #1
 Skoflo Industries Inc
 Smallwood Design & Construction
 Smith Excavation
 Smith Mechanical Inc
 Sound Waterproofers Inc
 South Sound Systems LLC
 Southeast Glass Inc
 Spec Pro Environmental Services
 Spencers Trucking & Excavating
 SQI Inc
 Squak Mountain General Contractors LLC
 Steelhead Communications Inc
 Stellar J Corporation
 Stetner Electric Inc
 Sturgeon Electric Co Inc
 Sundancer Electric Inc
 Sunset Materials Inc
 Suppression Systems
 Sutter Home & Hearth Inc
 Talbot Excavating
 Tapani Plumbing Inc
 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
 TruFit Staffing Inc
 Tumwater Drilling Corporation
 Turnure Telecom LLC
 United Commercial Inc.
 University Parkway Apartments LLC
 Urban Renaissance Property
 Vanderlip & Company Inc
 Vet Industrial Inc
 Viking Auto Sprinkler Co
 Walker Construction
 Walker Rebar Inc
 Walker Specialty Construction
 Warfield Masonry
 Washington Automated Inc
 Washington Hardwoods
 Waterways Inc
 Watson Security Group LLC
 Westcoast Contracting LLC
 Westcoast Painting LLC
 Western Combustion LLC
 Western Drywall Inc
 Western Tile & Marble Contractors
 Wheeler Rock Products
 Whirlwind Services Inc
 Whitworth Excavating Inc
 Williams Mechanical Inc
 Xylem 1 LLC
 Zemek Construction Company LLC
 Zemek Design