



WASHINGTON'S RETRO PROGRAM

D R E A M T E A M

PROVEN LEADERSHIP

52%

**3-Year Average
Group Refund**

SEE HOW MUCH YOU COULD SAVE BY JOINING THE DREAM 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.

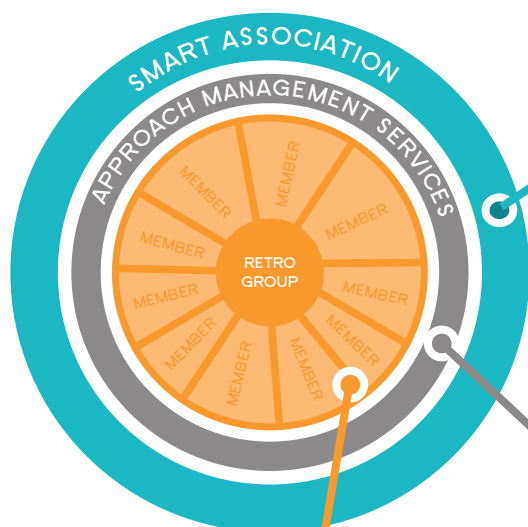


AN INVITATION-ONLY GROUP FOR WA'S CONSTRUCTION ELITE

Retro Relationship & Group Summary

SMART Dream 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 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:	1996
Number of Members:	122
Group Premium:	\$25 M
Last Three Plan Year Refund:	PY 2022: \$14 M PY 2023: \$12.4 M PY 2024: \$13 M
2026 Dream Team Average EMR:	0.7273
Total Refund Since 2004:	\$269.9 M

Retro Services

Dream Team Retro Group: Minimizing Risk/Maximizing Savings

The two main objectives of SMART's Dream 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.

The Dream Team is an invitation-only elite group of employers who set the bar for safety and proactive claims management at the highest level. It is the top-performing construction retro group supported by members who have full-time safety managers and an annual workers' comp premium over \$100K.

When you join SMART's Dream 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.

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)
- Dream Team Round Table (in-person)
- 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

Dream Team Members

*Notes membership over 15 years

Active Construction

Air Systems Engineering Inc
All Weather Rooftop Solutions Inc
Apollo Inc
Apollo Sheet Metal Inc
Auburn Mechanical Inc
Axiom Construction & Consulting
Axiom Constructors LLC
Axiom Division 7 Inc
Axiom Roofing LLC
Bouten Construction Co
Brand Energy Services LLC
Brand Energy Solutions Inc
Brand Industrial Solutions LLC
Brundage Bone Concrete Pumping
Canam Steel Corp
CDK Construction Services Inc
Chinn Construction LLC
Clark Construction LLC
Cochran Electric Co Inc
Comfort Systems USA Northwest
Construction Group Int LLC
Corona Steel Inc
Corona Stud & Deck LLC
Dahlgren Industrial LLC
Dewitt Construction Inc
Dowbuilt Inc
Evergreen Power Systems Inc
Evergreen Technologies Inc
Excel Electric
Expert Drywall LLC
Faber Construction Corporation
Fabsouth LLC
Fairbank Construction Co
Fairweather Masonry Co
Federal Solutions Company
Finishing Edge Washington LLC
Forma Construction
General Mechanical Inc
Graham Construction & Mgmt Inc
Graham Contracting Ltd
Graham Group US

Granite Construction Company
Granite Construction Inc
Granite Industrial
Guardian Operations
Hermanson Company LLP
Highmark Concrete Contractors LLC
Holmberg Company
Hytech Roofing
Imco General Construction Inc
Imco Industrial LLC
Jackson Dean Construction
Johansen Construction Co LLC
Ketchikan Drywall Services Inc
Kirtley Cole Associates LLC
Krueger Sheet Metal Co
Lakeridge Paving Co LLC
Larry Haight's Residential Roofing
Lloyd Enterprises Inc
Madsen Electric
Marpac Construction LLC
McClure & Sons
McClure Brothers
Meridian Center Electric
Mi Tech Services Inc
Michels Construction Inc
Michels Corporation
Michels Energy Holdings
Michels Pacific Energy
Michels Pipeline
Michels Power
Michels Preconstruction Services Inc
Michels Trenchless
Michels Underground Cable
Michels Utility Services
Micon Group
Miles Sand & Gravel Co
Northshore Exteriors Inc
Northwest Partitions Inc
Northwest Rock Inc
Overland Group LLC
Ozz Electric WA Inc
Partner Industrial LLC

Phoenix Metalworks LLC
Pioneer Masonry Restoration Co Inc
Port Orchard Sand & Gravel Co
Prime Electric Inc
PSF Mechanical Inc
Rafn Company
Railworks Corporation
Railworks Track Systems Inc
Ram Construction General Contrs LLC
Rognlins Inc
Safeworks LLC
Safway Atlantic LLC
Safway Services LLC
Scholten Roofing Inc
Schuchart Corporation
Seahurst Electric Inc
Sessler Inc
Shinn Mechanical Inc
Sierra Construction Company Inc
Smith Fire Systems
Star Roofing & Construction
Stirrett Johnsen Inc
Strider Construction Co Inc
Sun Steel LLC
Sunset Air Inc
Synergy Inc
Synergy Modular
T Bailey Inc
Tapani Inc.
Tapani Trucking
Thompson Bros. Excavating Inc
UMC
Valley Electric Company
Valley Electric Company Inc
Valley Mechanical Insulation
VECA Electric
Velocity Building Technology Services LLC
W.G. Clark Construction Co.