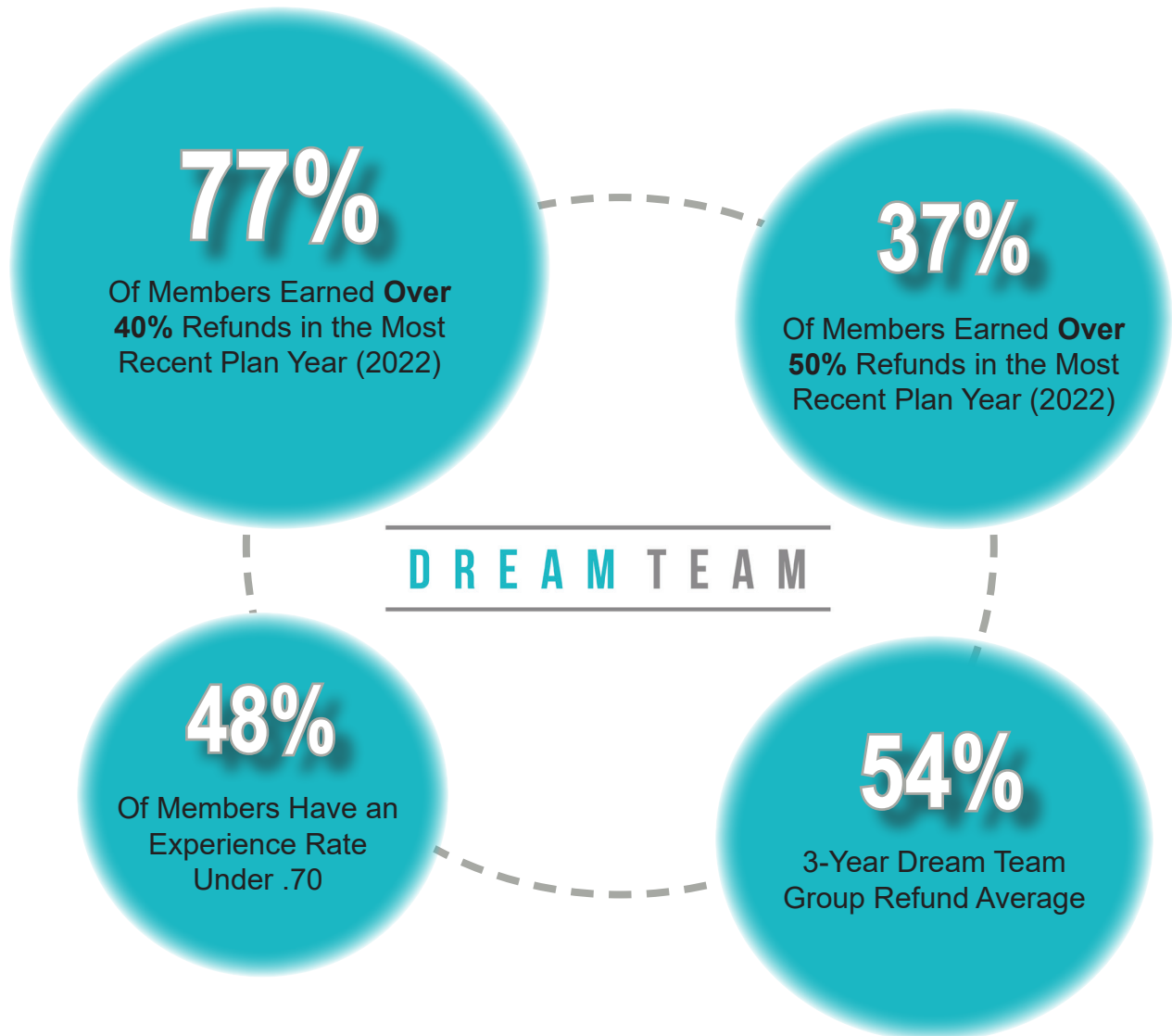




WASHINGTON'S RETRO PROGRAM

UNLOCK SAVINGS IN YOUR WORKERS' COMP INSURANCE COSTS



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

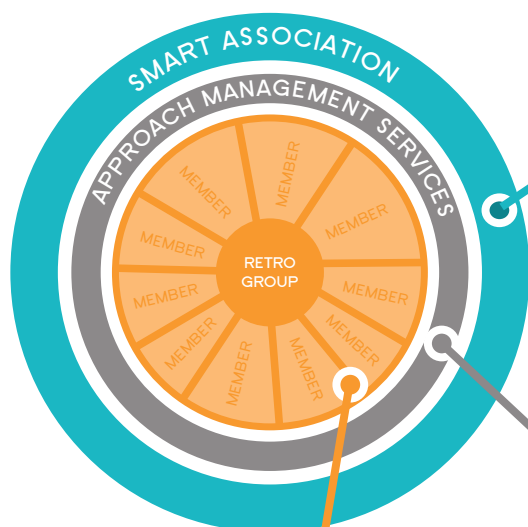
Scan the QR code to access our no obligation release which allows Approach Management Services to pull your company's loss history from L&I and provide your company with an illustration of refunds you would have earned in the group for the last 3 years.



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 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

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:	123
Group Premium:	\$26.3 M
Last Three Plan Year Refund:	PY 2020: \$13 M PY 2021: \$13.3 M PY 2022: \$15.1 M
2025 Dream Team Average EMR:	0.7344
Total Refund Since 2004:	\$243.5 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.

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

Dream Team Members

*Notes membership over 15 years

Active Construction

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

Erection Company Inc

Evergreen Power Systems Inc

Evergreen Technologies Inc

Excel Electric

Expert Drywall Inc

Faber Construction Corporation

Fabsouth LLC

Fairbank Construction Co

Fairweather Masonry Co

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

Holmes Electric Co

Hydro Rents North West

Imco General Construction Inc

Imco Industrial LLC

Jackson Dean Construction

JD Hair & Associates

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 Inc

Michels Construction Inc

Michels Corporation

Michels Energy Holdings

Michels Pacific Energy

Michels Pipeline

Michels Power

Michels Trenchless

Michels Underground Cable

Michels Utility Services

Micon Group

Miles Sand & Gravel Co

Northshore Sheet Metal Inc

Northwest Partitions Inc

Northwest Rock Inc

Overland Group LLC

Ozz Electric WA Inc

Partner Industrial LP

Phoenix Metalworks LLC

Pioneer Masonry Restoration Co Inc

PNE Corp

Port Orchard Sand & Gravel Co

Prime Electric Inc

PSF Mechanical Inc

Rafn Company

Railworks Corporation

Railworks Signals & Communications

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

Sequoyah Electric

Sessler 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

Titan Electric Inc

UMC

Valley Electric Company

Valley Electric Company Inc

Valley Mechanical Insulation

VECA Electric

Velocity Building Technology Services

W.G. Clark Construction Co.