



WASHINGTON'S RETRO PROGRAM



PROVEN RESULTS

\$273,005,459

**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.

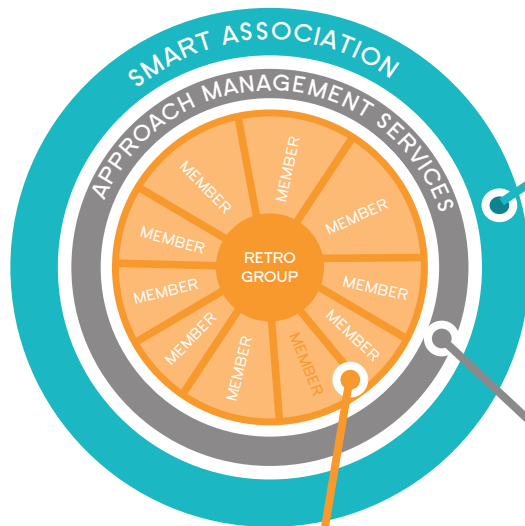


BUILT ON PERFORMANCE, POWERED BY PARTNERSHIP.

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:	421
Average Experience Rate for 2026:	.8048
Group Premium:	\$38 M
Last Three Plan Year Refunds:	PY 2023: \$6.6 M PY 2022: \$12 M PY 2021: \$8.9 M
Total Refund Since 2004:	\$273 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
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
Aero Construction Company
Agate Asphalt & Excavation
Allied Plumbing & Pumps LLC
Allred Heating Cooling Electrical
Alternative Roofing System Inc
Amazing Landscape Services
Ambiance Coatings Inc
American Mechanical Corporation
Americool Heating & AC LLC
Andy Johnson & Company
Apple Tree Construction Co LLC
Apple Tree Resort Dev LLC
Apple Tree Restaurant LLC
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
BES Electrical Services
Bird Electric Corp Inc
Blanton Turner
BMWC Constructors Inc
Bowie Electric Service Inc
Boyer Mtn Door & Pool
Bratonia Mechanical LLC
Braycon LLC
Bristol Building Constructors
Bristol Design Build Services LLC
Bristol Engineering Services Company
LLC
Bristol Environmental Solutions LLC
Bristol General Contractors LLC
Bristol Industries LLC

Bristol Prime 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
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.L. Henricksen 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
D-Fence Fencing 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
Enviromech
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 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
Gradesolutions NW LLC
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
Happy Friday Construction
Harder Mechanical Contractors Inc
Hartung Glass Industries Inc
Hayes Cabinet Inc
Haywood Concrete Construction
HB Hansen Construction Inc
Hemleys Septic Tank Cleaning
Herdman Plumbing LLC
Herrera Environmental Consultants
High Country Line Construction Inc
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
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
Janex 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
Johansen Mechanical
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
Key Mechanical Co of WA
Kings Drywall Repair LLC

Kitsap Garage Door Company
 KLC Holdings LTD
 Krippner Painting Inc
 Kwik Lok Corp
 LaFond Framing Inc
 Lake Aspen Apartments 1 LLC
 Landscape Professionals
 Laser Underground & Earthworks Inc
 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
 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
 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
 Pacific Landscape Management
 Paint Smith Co
 Paradigm Building Consultants
 Patriot Fire Protection Inc
 PBS Engineering & Environmental
 LLC
 Penington Painting Company Inc
 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
 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
 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
 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
 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 Inc
 Smith Excavation
 Smith Mechanical Inc
 Sno Valley Process Solutions
 Sound Waterproofers Inc
 South Sound Systems LLC
 Southeast Glass Inc
 Spec Pro Environmental Services
 SQI Inc
 Squak Mountain General Contractors
 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

US LBM LLC
 Vancouver Paving Co
 Vanderlip & Company Inc
 Vet Industrial Inc
 Viking Automatic Sprinkler Co
 Viking Fence Company Inc
 Walker Construction
 Walker Rebar Inc
 Walker Specialty Construction
 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 Inc
 Wheeler Rock Products
 Whirlwind Services Inc
 Whitworth Excavating Inc
 Williams Mechanical Inc
 Woodman Construction
 Xylem 1 LLC
 Zemek Construction Company LLC
 Zemek Design