



ADVANTAGE

Administered by
APPROACH management
services

WASHINGTON'S RETRO PROGRAM

TAKE CONTROL OF YOUR WORKERS' COMP INSURANCE COST



TAKE THE NEXT STEP TOWARD SAVINGS

SEE HOW MUCH YOU COULD SAVE BY JOINING THE ADVANTAGE 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.

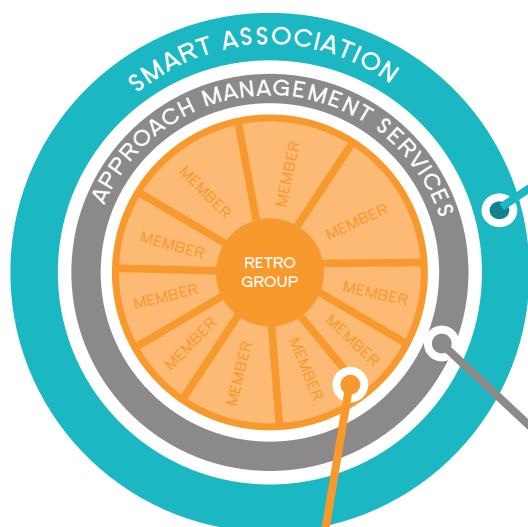


BUILT ON PERFORMANCE, POWERED BY PARTNERSHIP.

Retro Relationship & Group Summary

SMART Advantage 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

Advantage 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 Advantage Retro Group Summary

Market Segment: Retail and wholesale stores and professional services such as banks, law firms and related services.

Year Established:	2004
Number of Members:	105
Group Premium:	\$8.3 M
Average EMR for Group:	0.8035
Members with Claims-free Discount:	42%
Last Year's Distribution:	\$2.1 M
Total Refund Since 2004:	\$37 M

Retro Services

Advantage Retro Group: Minimizing Risk/Maximizing Savings

The two main objectives of SMART's Advantage 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 2004, Advantage members have earned exceptional refunds year-over-year.

When you join SMART's Advantage 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

Case Study

Alliance Building Services: A Workers' Compensation Case Study

Alliance Building Services, a large full-service maintenance company established in 2006, has been successfully participating in Retro since 2008 and member of SMART's Advantage group since 2020.

The company consistently achieves low experience modification rates, and in 2025, they reached a new low of .3321, ranking 6th lowest among all state fund employers. This remarkable achievement translates to paying 66% less in workers' compensation premiums compared to the base rate.

In addition to premium savings, Alliance Building Services' low loss ratio has led to substantial Retro refunds, with the company earning over \$1.6 million since 2008.

Tay Nielsen, the Director of HR Business Partner and her staff, prioritize best practices by establishing a close partnership with their Approach Management Services Claims Analyst, offering Light Duty work, paying Kept-On Salary when indicated, utilizing the Preferred Worker Program and retaining legal representation when necessary. Additionally, maintaining close communication with injured employees is a key factor in achieving favorable outcomes.

