



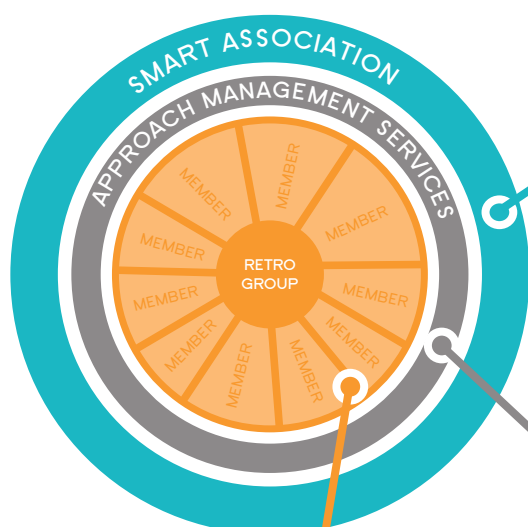
ADVANTAGE RETRO GROUP

Group Prospectus

Retro Relationship & Group Summary

SMART Advantage 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

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 retro coordinator

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:	117
Group Premium:	\$11.3 M
Average EMR for Group:	0.8571
Members with Claims-free Discount:	33%
Last Year's Distribution:	\$3.2 M
Total Refund Since 2004:	\$32.6 M

Retro Services

Top 3 Featured Services

Claim Management

A dedicated retro coordinator will be assigned to provide full service claims management from filing to closure.

Safety Services

On demand, complimentary safety consultations are available in English and Bilingual and only a call or click away.

Stay-at-Work Program

The Approach Stay-at-Work Specialist will help your company take advantage of the financial incentive program – from request to check.

More Services

Analytical Reporting

Detailed claim analytics delivered monthly, including claim costs, accident and injury trends.

Annual Workplace Poster

All-in-one poster of required postings to keep members in compliance.

Claims 101™ & Claims 201™

These highly-rated classes teach you the basics of how the workers' comp system works and what you can do to keep costs as low as possible.

Crisis Response Team

Available 24/7/365 to assist with catastrophic incidents.

Educational Centers

Discounted trainings for retro members for required certifications like OSHA, First Aid/CPR, and more.

Educational Luncheons – The Brain Trust

Build your network and get the scoop on industry trends.

Forensic Record Reviews

Reviews by independent and impartial providers to maximize all medical case management strategies.

Injured Employee Packets

Ready-made forms and instructions to help employees navigate the claims process.

Inspection Response

If DOSH shows up, we'll respond and assist you in the inspection process.

Puget Sound Safety Summit

Educational sessions held every second Wednesday of the month, featuring in-depth safety training.

Return-to-Work Programs

Browse our library of job descriptions, offer letters, and no-cost safety certification classes for injured employees. Plus, utilize our on-staff nurse, vocational and ergonomics specialist for safe and efficient recovery.

Safety Meetings and ToolBox Talks

Hundreds of ready-made topics, plus everything you need for documentation to be in compliance.

Safety Visit

The Approach safety team will review required documentation and conduct workplace walkthroughs to mitigate hazards.

Social

Network at our annual Safety Geeks golf tournament, refund lunches, and client appreciation event.

Weekly Email Newsletter

Receive claims management best practices, safety meeting topics, and updates on legal and regulation changes.