



WASHINGTON'S RETRO PROGRAM

PROVEN RESULTS

\$136,292,808

**SEE HOW MUCH YOU COULD SAVE
BY JOINING THE PITB 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.

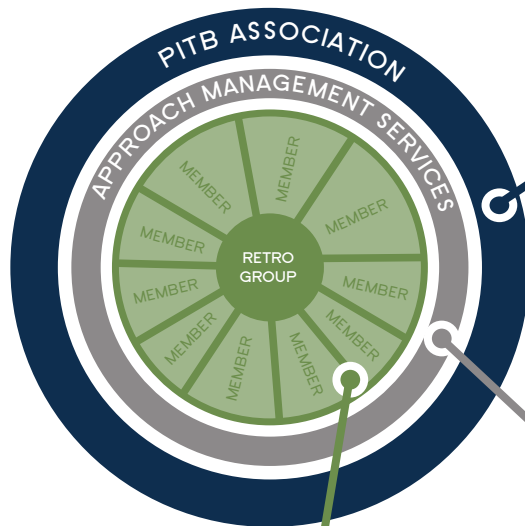


BUILT ON PERFORMANCE, POWERED BY PARTNERSHIP.

Retro Relationship & Group Summary

PITB Transportation Retro Relationship

The PITB 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.



PITB 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

Transportation 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

PITB Transportation Retro Group Summary

Market Segment: Transportation and Warehousing

Year Established:	1995
Number of Members:	151
Group Premium:	\$26 M
Average EMR for Group:	0.8519
Last Three Plan Year Refund:	PY 2022: \$4.1 M PY 2023: \$5.5 M PY 2024: \$6.2 M
Total Refund Since 1996:	\$136.3 M

Retro Services

PITB Retro Group: Minimizing Risk/Maximizing Savings

The two main objectives of PITB's Transportation 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 1995, PITB members have earned exceptional refunds year-over-year.

When you join PITB's retro 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

- Annual DOT Compliance & Training
- 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)
- Scheduled and Customized Safety Training
- Scholarships for Members and Dependents

Members

717 Logistics LLC	Hadaller Logging Incorporated	Prime Express LLC
Access Information Management	Hansen Bros. Transfer	Produce Supply Express Inc
Adriennes Housekeeping Inc	Hogland Transfer Co	Puget Sound Logistics & Deliveries
AGB Trucking LLC	Horizon Lines	Puget Sound Transfer & Storage
Air Van Lines Inc	HR Spinner Corp	R&R Transfer & Recycling Inc
Alaska Freight Express Inc	Idaho Milk Transport	Rainier Express Delivery LLC
Alaska Marine Line	IEDS Freight Systems Inc	RE Powell Distributing
Alaska West Express Inc	Inland Empire Distribution	Rector Seal
Alpine Auto Inc	Jacko Logistics	Relocation Coordinates Intl
American Container Transport	Joel Olson Trucking	Rhodes on Roads
Apex Deliveries	KAG Energy LLC	Rubatino Refuse Removal LLC
Bainbridge Disposal Inc	KAG Food Products, LLC	S&W Logging LLC
Bainbridge Septic Tank Pumping	Kag Merchant Gas Group LLC	Sage Hill Northwest Inc
Bainbridge Transfer Station	Kag Specialty Products LLC	Sanitary Service Company Inc
Basin Disposal Inc	Knik Construction Co Inc	Santa Incorporated
Basin Disposal of Washington	Lile International Companies	SCS Delivery Inc
Basin Disposal of Yakima LLC	Lincoln Moving & Storage Inc	Seattle Final Mile LLC
Bellingham Transfer & Storage Inc	Logistic Resource Services	Seattle Maintenance Services
Bissell Distributing Company	Lynden Air Freight Inc	Silver Streak Inc
Bowhead Equipment Leasing Co	Lynden Inc	Skagit Transportation Inc
Brady Trucking	Lynden Logistics Inc	Sound Speed Logistics, LLC
Carlile Transportation Systems	Lynden Transport Inc	Span Alaska Transportation Inc
Cedar River Trucking	M & M Transport Inc	Stave Delivery
Cement Distributors Inc	M C Parcel Delivery Inc	Suddath Van Lines Inc
Child Logistics Inc	Market Express	Tate Transportation Inc
Child Truck Line Inc	Martin's Feed Inc	Taylor Transport Inc
Chilton Logging Inc	Mercer Trucking Company Inc	TCI Transportation Services
Christensen Inc	Merchants Parcel Delivery Inc	Titan Freight System
City Service Valcon LLC	Mitchell Bros.Truck Line Inc	Transportation Commodities Inc
Coleman American Moving Services	MP Environmental Services	Transportation Concepts
Columbia Basin LLC	Neighbors Moving & Storage of Seattle LLC	Trusted Delivery Solutions
Connell Oil Inc	Nello Pistoresi & Son Inc	United Moving & Storage
Consolidated Disposal Services Inc	Nicholas Worley Trucking	Vancouver Warehouse & Distribution Co.
Corporate Moving Systems Inc	Nichols Transportation Company Inc	Wagner & Company Logistics
CW Bell Logistics	North Coast Electric Company	Walton Beverage Co
Dahlgren Logging Inc	Northland Services Inc	WCP Solutions
Davidson Brothers Dairy	Northwest Carriers Inc	Weinstein Beverage Co
Davidson Macri Sweeping Inc	Northwest Movers Central LLC	Western Peterbilt Inc
Devries Moving Packing Storage	Northwest Movers LLC	Western Van Lines Inc
Dilley & Soloman Logging Inc	Oak Harbor Freight Lines Inc	Woodland Truck Line Inc
DMS Ventures Inc	Olmsted Transportation Co Inc	Zip Truck Lines Inc
DSD Capital LLC	Olympic Eagle Distributing	
Eagle Transport Inc	Olympic Moving & Storage II LLC	
Eds Disposal Inc	Olympic Moving & Storage III	
Evergreen Collision Centers Inc	Olympic Moving & Storage Inc	
Evergreen Transfer & Storage	Onc Properties Inc	
Fast Way Freight Systems Inc	Pacific Freight Intermodal Inc	
FBT Inc	Pacific NW Transportation Services Inc	
Floyd Blinsky Trucking Inc	Parrish Trucking Inc	
Food Express Inc	Pasha Logistics, LLC	
G92 Logistics	Peak Logistics	
Gaston Express	Peninsula Truck Lines	
Graham Real Ventures LLC	Phase II Transportation Inc	
Graham Trucking Inc	Pozzi Brothers Transportation Inc	

Matson Fruit Company: A Workers' Compensation Case Study

Matson Fruit Company, a family-owned business with over a century of experience, produces high-quality tree fruits. In addition, they own a cold storage facility, Cascade View Fruit & Cold Storage. Since 2012 Matson has been successfully participating in a PITB Retro group.

In 2020, Matson Fruit Company faced a challenging experience modification rate (EMR) of 1.2831, which was 28% higher than the industry average. Fast forward to 2025, and the Company has dramatically improved its EMR to an impressive 0.5402. This remarkable achievement means they are now paying 46% less in workers' compensation premiums compared to the base rate. Additionally, Matson Fruit Company boasts the 39th lowest EMR among all employers in Washington's State Fund System.

In addition to premium savings, Matson Fruit Company and Cascade View Fruit & Cold Storage's low loss ratio has paved the way for substantial refunds. Since 2020, they have earned over \$1 million in refunds through their participation in the PITB Select Retro group.

Matson's Risk Manager, Daisy Eaton, collaborates closely with her Claims Analyst at Approach Management Services. The Company has a solid light duty program in place and is quick to accommodate injured workers by adjusting duties. Preventing time-loss is crucial and they fully embrace kept-on-salary for those not released to modified duty.

Daisy has established strong relationships with local providers who understand Matson's commitment to light duty and maintain effective communication. She also ensures comprehensive incident documentation to uphold the integrity of the injury mechanism over time.

Matson Fruit Company and Cascade View Fruit & Cold Storage are a shining example of how proactive claims management and relentless focus can lead to outstanding results.

