



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 PITB SELECT 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 a 3-year illustration of refunds you would have earned in the group.

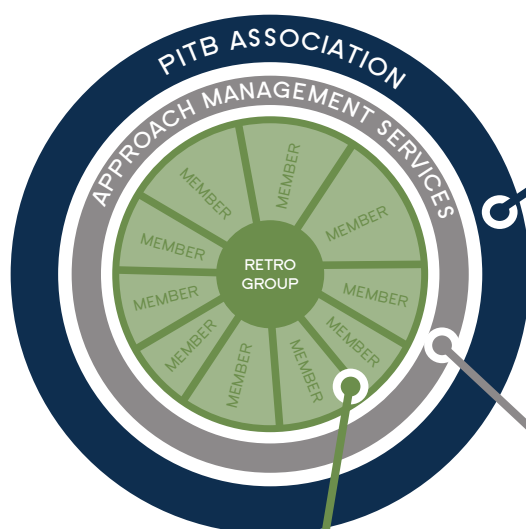


BUILT ON PERFORMANCE, POWERED BY PARTNERSHIP.

Retro Relationship & Group Summary

PITB Select 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

Select 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

Retro Services

PITB Select Retro Group: Minimizing Risk/Maximizing Savings

The two main objectives of PITB's Select 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 premiums and losses. At the end of a plan year, when the premium is more than the losses, the group earns a refund.

When you join the PITB Select Retro group, you will collaborate with Approach Management Services, the third-party claims administrator for the group. Approach is an industry leader in workers' compensation claims management services. A professional claims manager will be assigned to your account, working directly with you and L&I to minimize risk and lower claims costs.

Approach's dedicated team excels in supporting the agriculture and food and liquid processing industries. The Select Team specializes in assisting seasonal employers using the H2A Visa program. Approach also provides services and resources tailored for a bilingual workforce.

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

- Agricultural Safety 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

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.

