



## PWDA helps members attack workers' comp costs

By **Jim Carter**

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ONE OF THE GREATEST CHALLENGES FACING all distributors is how to reduce the nave impact of skyrocketing workers' compensation premiums. For the past 10 years. Western Suppliers Ass'n has partnered with Suhr Risk Services of California to provide its members with exclusive services designed to significantly lessen the impact of these prohibitive pricing increases.

Suhr Risk Services will now be providing these unique services to all members of PWDA, the new umbrella organization for WSA and Pacific Southwest Distributors Ass'n. Our goal is to enable members to regain control over both their immediate and long-term workers' compensation costs as well as to dramatically reduce the net cost of this 'tax' on today's plumbing supplies wholesaler.

Some of our distinctive services include:

- **Experience modification analysis.** Often an employer's experience modification factor has been calculated incorrectly. Our experienced modification auditing services to PWDA members may lead to substantial premium savings.
- **Return-to-work programs.** We help PWDA members design return-to-work programs tailored to the unique requirements of plumbing supplies distributors. Our proven systems are designed to keep the injured worker engaged in your business and riot let them fail into the workers' compensation "black hole." This process leads to better pricing at the time of renewal.
- **Premium audit.** We work with PWDA members to make sure the insurance company is not paid a penny more than it is legally entitled to collect under California law. Many forms of compensation appearing in your payroll reports are excluded from workers' compensation, yet are still charged by insurance company auditors.
- **Claims management.** Mike Panza, our Director of Workers' Compensation Claims, is a master at helping PWDA members employ even available tactic to decrease the cost of any given claim. Our experience is that Mike's involvement in a claim from its onset can reduce the ultimate cost of that claim by as much as 25 percent. This leads to substantial premium savings for multiple years. Workers' compensation has become an ugly tax on employer' and ought not add a heavy premium burden of 30 percent to 100 percent per year. Let your association help you immediately implement strategies that will lessen the impact of the pricing madness that currently characterizes the California Workers' Compensation rmarketplace.

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