

# Spotlight<sup>on</sup> Success



## VADA Group Self Insurance Association (VADA GSIA)

Holistic approach revitalizes workers' comp program, helps member participants thrive



Five years ago, Don Hall, VADA President and VADA GSIA Administrator, and Michael Allen, VADA GSIA General Manager, had a vision for transforming the association's workers' compensation program. They partnered with risk control experts from PMA Companies, the program's third-party administrator, and together took a holistic approach to the dealerships' diverse exposures by focusing on loss prevention, injury reduction, return to work, and safety education/training. Today, the 25,000 employees covered by the program are safer on the job, and their 298 members and more than 400 dealership locations are experiencing significant total cost of risk reductions.

### Partnership Results

- **60% lower** loss ratio 2012-2016
- Lost-time claims frequency **down 19%** since 2014
- **25% drop** in incurred costs 2013-2016
- **Average days** to report a claim **improved** from 6.7 in 2012 to **4.3 days in 2016**
- Launched a **robust communications and training program** complete with a digital training portal, video email blasts, newsletters, custom training videos, and more
- **42% more** dealership risk control visits for **on-site training and assessments**
- **Over \$23 million** in dividends returned to workers' compensation program members since 2007

## VADA GSIA says...

*"PMA is working for us day in and day out. We don't have any doubt that we have the most aggressive, assertive TPA out there representing us."*

**— Don Hall**  
VADA President &  
VADA GSIA Administrator



*"The workers' compensation program dividends we're returning to our members — to the tune of \$23 million and counting since 2007 — are the result of great loss prevention efforts and effective claims management."*

**— Michael Allen**  
VADA GSIA General Manager

### About VADA

The Virginia Automobile Dealers Association represents franchised new car and truck dealers in the Commonwealth of Virginia. Formed by dealers in 1943 as the Automotive Trade Association of Virginia, the Association was a response to the challenges facing dealers as a result of World War II. At the time dealers could not get vehicles to sell or parts for repairs. Eight of Virginia's dealers served as elected officials in the Virginia Legislature at the time and recognized the importance of joining together in order to prepare for the post-war economy. The Association was renamed in the early 1970's. In addition to advocacy on behalf of dealers in the legislature, with regulators, and with manufacturers, the second key component of their vision was joining together to obtain economies of scale in the purchasing of products and services such as insurance. Today, VADA remains true to those core purposes. VADA is one of the most successful and influential lobbying groups in Virginia. In the past decade we have made enormous strides in strengthening Virginia's laws to protect dealers from unfair trade practices. And Virginia Automobile Dealers Services, Inc., a wholly-owned subsidiary of VADA, represents more franchised new car & truck dealers than any other insurance agency in the Commonwealth.

### About PMA Companies

With over 100 years of experience, we are a trusted leader and recognized expert in commercial risk management insurance solutions and services. We specialize in workers' compensation and holistic TPA services. With a relentless focus on clients, we work with them to jointly tackle the risk management challenges that impact their total cost of risk and business results. Our service-driven culture is one of accountability, teamwork, and performance—so every day, every employee is working hard on behalf of our clients. PMA Companies includes PMA Insurance Group, PMA Management Corp., and PMA Management Corp. of New England. Headquartered in Blue Bell, Pennsylvania, PMA Companies is part of the Old Republic General Insurance Group ([www.oldrepublicinsurancegroup.com](http://www.oldrepublicinsurancegroup.com)), the largest business segment within the Old Republic International Corporation (NYSE: ORI), one of the nation's 50 largest publicly held insurance organizations.