

# *The Right PATH*

*For employers and employees, make that The ‘ONLY’ PATH*

**W**ith Jerry Laval’s range of experience working with self-insured groups and stand-alone self-insured employers, and Jon Wroten’s role as the former Chief of the Office of Self-Insurance Plans (OSIP), where he literally wrote the book on self-insurance regulations, the two self-insurance gurus joined forces to come up with a barnstorm of an idea: They would create The PATH Alliance, a company solely focused on California self-insurance that administers self-insured groups and manages stand-alone self-insured programs.

“It was clear to Jon and me that average employers were losing far more in workers’ compensation costs than necessary because of a lack of knowledge on their part, as well as a low standard of service in the industry,” Laval says. “With our industry insights, we knew we could change that.”

[PATH](#) has emerged as the expert in helping employers discover the benefits of becoming self-insured, including greater control, improved outcomes, lower costs, and peace of mind. To date, PATH has guided more than 75 through the process of becoming self-insured. Laval added, “California self-insurance is all we do.”

PATH is an acronym of four ideals that guide it: Performance, Accountability, Transparency, and Honor. By applying these four core



values as its business model, PATH has elevated the standard of service in the insurance industry under the helm of Laval and Wroten.

“Our skills and expertise are complementary both strategically and seamlessly,” Laval says. “Jon is a creative businessman, and in addition, his deep knowledge of the regulatory landscape keeps us compliant while revealing new opportunities. We have great brainstorm sessions that allow us to work together so well.”

With Laval’s and Wroten’s deep background in claims and operations -- and the firm’s leadership team of experts in safety and loss control, underwriting, and other critical components of the industry -- PATH has emerged as one of the only group administration teams helping employers maximize the benefits of self-insurance and group membership. The company administers several self-insured groups and has plans to develop more.

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“Beyond industry expertise, it takes business acumen to balance the needs of the employer, their employees, along with costs and desired outcomes,” Laval says. “Whether companies are in a group or are stand-alone self-insureds, they typically want to be more involved in decisions to control their total worker’s compensation costs.”

“Delivering through performance and accountability, and being completely transparent, leads to our core value of honor,” Laval adds. “Integrity is the driving force behind honor, which means you need to be honest with clients, whether they want to hear it or not. So, what’s critical in our success is to deeply listen to our clients to provide the best possible recommendation – and that’s where the core values truly come into play.”

While Laval admits transparency has become a cliché in the business world, he insists that it still plays a vital role in achieving PATH’s values. “We stress to our staff the importance of being direct with our clients by explaining what is required today to avoid problems tomorrow.”

PATH aims to work closely with our clients to create a workers’ compensation program that delivers positive outcomes for both the employer and their employees. We do this using our comprehensive in-house capabilities, including program management, underwriting, safety and loss control, member support, and accounting services.

"California is at the forefront nationally in developing innovative self-insurance solutions for businesses," Laval says. "This is a direct result of the State's commitment to creating a



vibrant economy for employers while protecting California’s workers.

Laval and Wroten share a commitment to helping employers improve their workers’ compensation programs and save money through self-insurance. “Ultimately it was just a matter of seeing opportunities in self-insurance and developing solutions that PATH can deliver to help businesses,” he says. —

By Roxanne Ancona, Staff Writer, California Business Journal

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