

Distributors & Suppliers Group Trust Refund Announcement



Distributors & Suppliers receive \$1,566,000!

The Distributors & Suppliers Workers' Compensation Self Insurance Group Trust (D&S) is pleased to announce that it has issued \$1,566,000 in refunds to its membership! This refund recognizes the continued excellence in safety and performance of its members.

D&S was created for the exclusive benefits of the members and their employees, not an insurance carrier. As a group, the members work together to keep employees safe, reduce costs and maintain standards of excellence in all areas of the program.

As a result, D&S is one of the most successful, cost-effective providers of workers' compensation coverage in Maine. During the last 32 years D&S has refunded \$28,390,445 to its members, which is almost 29% of all premiums paid, while maintaining industry leading safe workplaces for their employees.

Here's what some of our members are saying:

Being a member of the D&S Self-Insured Group Trust has been an outstanding experience. The level of customer service—to both our employees and entire team at Nappi Distributors—is exceptional. With responsive claims handling, helpful loss control and benefit consulting, and the added bonus of potential refunds, this partnership has been truly valuable. It's been a win all around!

Christine

**Christine Fox, Human Resource Manager
Nappi Distributors**

Joining the Distributor & Supplier's Worker's Compensation Self-Funded Group Trust has been one of the best decisions we've made for our business. Not only have we seen significant cost savings on our workers' compensation premiums, but we've also benefited from a level of support and transparency that's hard to find elsewhere. The group truly prioritizes safety and long-term stability, and their proactive risk management services have helped us reduce claims and keep our workforce protected. It's more than just insurance — it's a partnership that gives us confidence and control. We're proud to be a member.

**Amos McCannell
Chief Financial Officer
H O Bouchard Inc.**

If you'd like to learn more, please visit our website at <https://distributorsandsuppliersgrouptrust.com/>