



# RISK REIMAGINED



## WHY JOIN ALABAMA AGC?

# Because we represent all contractors serving Alabama's construction industry.

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**When you join Alabama AGC,  
you join an association of  
strength led by contractors,  
for contractors.**

- The largest and oldest construction trade association in Alabama with \$110 million in assets, 23 full-time employees, and offices in Birmingham, Florence, Madison, Mobile, and Montgomery.
- Alabama AGC employs a full-time lobbyist with one of the largest PAC's in Alabama, providing real influence in Montgomery and Washington D.C.
- With approximately 1,000 members, Alabama AGC is one of the largest chapters and has one of the lowest dues structures nationally.
- Alabama AGC's members are General Contractors, Specialty Contractors, Subcontractors, Service Companies, and Service Providers working in Alabama and throughout the world.





EXCLUSIVE TO AGC MEMBERS ONLY

# Contractor's Pollution and Professional Liability

For additional information,  
contact Axon Underwriting

908.947.0867 | [info@axonu.com](mailto:info@axonu.com)

**CompTRUSTAGC**  
Managing Your Risk



## CompTrustAGC: The Name Says it All

CompTrustAGC is a program of the Alabama Associated General Contractors (AGC), the largest and most financially secure construction trade association in the state. Founded in 1920, Alabama AGC has a powerful voice and a broad reach with offices in Birmingham, Montgomery, Florence, Huntsville, and Mobile. Since 1982, CompTrust has protected contractors in Alabama with the best in workers' compensation coverage.

All participants in a self-insured workers' comp program are jointly and severally liable. CompTrust is secure and worry free. Our fund has been rated an A- by AM Best since 2001, which is the highest rating possible for a mono-line carrier operating in one state. ■

## Our Focus is on the Customer

Although it is the hope and goal of CompTrustAGC to help a company work incident free, accidents and injuries happen. When they do, CompTrust is there with friendly, helpful and knowledgeable staff. We use our more than 35 years of experience to provide superior loss control and claims management and find a custom-tailored solution to contractors' risk problems.

In addition to our five full-time loss control and safety specialists, CompTrust is here to help control Experience Modification Ratings and other recognized loss indicators, helping customers gain greater access to work. You work hard for your business. Let CompTrust make it easier for you. ■

## AGC P&C



Alabama AGC has protected the non-residential construction industry for 100 years, and CompTrustAGC's newest product, AGC P&C, will continue that trend well into the future. AGC P&C, through a facility of Benchmark Insurance Company, will provide property and casualty coverages that protect all AGC members: general contractors, specialty trade contractors, subcontractors, suppliers and service providers. ■

### Coverages

- General Liability
- Commercial Automobile
- Inland Marine
- Business Owners' Policy



## CompTrustAGC – Where it pays to be a member!

CompTrustAGC has saved its members money by issuing over \$125 million in dividends, providing real savings while making our members more profitable and competitive on bid day!

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## BY CONTRACTORS, FOR CONTRACTORS.

**Building a profitable project is not easy. Neither is insuring one.**

Don't leave protection of your interests to some insurance company that doesn't know construction.

There are more than 2,500 Property & Casualty Insurers in the U.S., but **only one designed by contractors, for contractor members of the Alabama AGC.**



**42.6%**

Historical loss ratio



**2,000+**

Job sites visited each year by loss control team



**\$125m**

In dividends returned to members since the fund started



**\$50m+**

Member's equity

**Let us manage your risk.**

**comptrustagc.com**



CompTrustAGC is the only self-insured fund serving the construction industry in Alabama with an AM Best rating.



## What does that mean for you?

AM Best is the only global credit rating agency with a unique focus on the insurance industry. Best's Credit Ratings, which are issued through AM Best Rating Services, Inc., are a recognized indicator of insurer financial strength and credit worthiness. AM Best is also a trusted source of insurance data and market intelligence, covering thousands of companies worldwide through analytical resources and news coverage that provide a critical perspective for informed business decisions.

In a favorable report, AM Best has renewed CompTrustAGC's rating at A- (VII - \$50-100 million) for the coming year

with a stable outlook. While that is an accomplishment in itself, there is more to the story upon closer inspection. AM Best is impressed with CompTrustAGC's "very strong balance sheet strength... This assessment is derived by the Fund's consistent appreciation of total shareholder equity, favorable reserve development, sound liquidity position and low underwriting leverage ratios."

But it is in the report's details on other products that tell the story, with AM Best recognizing the growth and opportunity of the fund, AGCP&C and the out-of-state quota share package. AM Best understands that self-insured funds

by their nature are limited, but went on to write: "Recognizing this, the Fund has partnered with Benchmark Insurance Company and American Resources Insurance Company to create a 90/10 quota share facility to issue additional commercial products on Benchmark's paper... this offers them expansion opportunities going forward."

AM Best takes a long hard look at us during its reporting, and we shine under the bright light. No other fund in Alabama can say that. ■

**CompTRUSTAGC**   
Managing Your Risk

**THE ONLY FUND  
IN ALABAMA  
WITH AM BEST  
A- EXCELLENT  
RATING**



**CONTACT**  
**205.451.1400**

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# TOOLS OF THE TRADE

**CompTRUSTAGC**  
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## CompTrustAGC is the **ONLY** fund in Alabama that can complete your checklist!

The checklist every agent needs before putting an insured with a workers' compensation fund that has joint and several liability:

AGC P&C

Retro programs  
for complex risks

Triage

Other State  
coverage

Deductible options

Emerging contractors  
program

Dividends

Safety Meeting App

USL&H



Does the fund have an AM Best Rating?  
If not, why would they not provide this to show  
their financial stability?



Ask to see the latest audited financial statement and  
compare the statements and historical loss ratios of  
all funds being considered.



Has the fund been able to give back dividends  
every year for the past 10 years?



How many construction loss control consultants does  
the fund have on staff?



Does the fund offer safety/training classes  
to the insured?



Does the fund invest in your industry or business?



Does the fund offer costs containment tools such as  
deductibles, triage and a PPO network and what are  
the average savings to the fund member?



Does the fund offer a safety app covering more  
than 1,000 construction safety topics at no cost?

**Have your agent get a quote or  
contact our team to see how we  
can help you manage your risk.**

**CONTACT**  
**205.451.1400**

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Jeff Rodgers \_\_\_\_\_ jeffr@alagc.org





## Packaged with CompTrustAGC, we're saving contractors money and making our industry safer.

Coverages Offered: General Liability, Auto, Property, Contractor's Equipment, BOP

### RECENT SUCCESSES

Commercial General Contractor  
**\$43,500**

Mechanical Contractor  
**\$178,950**

Commercial General Contractor  
**\$13,350**

Utility Contractor - Waste Water  
**\$44,150**

Concrete Contractor  
**\$48,650**

Mechanical Contractor  
**\$37,750**

Utility Contractor - Electrical  
**\$167,350**

Debris & Waste Mgmt. Contractor  
**\$180,539**

**LET US MANAGE YOUR RISK**

[comptrustagc.com](http://comptrustagc.com)



## THE ALABAMA AGC JUST TURNED 101

### WHAT HAVE WE DONE WITH ALL THAT TIME?

Become the largest and best non-residential construction association in Alabama

Created the best, most financially sound workers' compensation fund in the state

Built a strong PAC, employed a full-time lobbyist and provided crucial influence in Montgomery

Become the only contractor-led organization that represents all contractors — GC's, Specialty Contractors, Subcontractors, Open Shop, and Union

Remained the best bargain. Our dues are among the lowest nationally. And we don't fundraise for special projects to supplement the budget

**AND WE'VE ONLY JUST BEGUN. JOIN US TODAY!**