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REASONS AGENTS QUOTE COMPTRUST AGC MCIC

**AGC MEMBER-OWNED MULTI-STATE
WORKERS' COMPENSATION**

CompTrustAGC
Mutual Captive Insurance Company

YOU ARE MORE THAN JUST THEIR AGENT. WE ARE MORE THAN JUST A WORKERS' COMPENSATION POLICY.

CompTrust AGC understands how important your relationship is with your customers. We make things simple for you both. Through Affinity Service Group, our dedicated third-party administrator, we offer workers' compensation coverage and value-added safety services to the commercial construction industry.

Here are five smart reasons you should consider us the next time you quote workers' compensation:

1. COMPTRUST AGC WAS DEVELOPED FOR CONTRACTORS BY CONTRACTORS

Our advantage is that we're highly specialized. We understand what you and your customers look for when it comes to workers' comp:

- Competitive, consistent pricing
- Comprehensive coverage: medical, income, death, rehabilitation benefits and employers' liability
- Multi-state insurance
- Detailed, professional and efficient claims administration
- OSHA inspection assistance and guidance
- Proactive safety training and education
- Quality medical services through a network of physicians and nurses

2. WE PUT SAFETY FIRST—WHICH KEEPS EXPERIENCE MODS LOW

Safety isn't just a buzzword—it's a way of doing business. We work with our members to proactively reduce claims, workplace accidents and workers' compensation costs for more favorable rates and speedy renewals for you. Our safety and education programs include:

- Free job site safety van training
- A minimum of two site safety inspections annually
- Free safety training classes and an annual safety conference
- Assistance with substance abuse programs
- Safety start-up kits
- Regulation job site safety signs in English and Spanish
- Valuable safety newsletters and materials

These programs are a key component of CompTrust AGC and a proven best practice.

Nearly 60 percent of CompTrust AGC members consistently have zero paid workers' compensation claims for the year.



3. MEMBER-OWNED BENEFITS—BUT NOT INDIVIDUALLY LIABLE

We have a vested interest in keeping our members safe: when losses are reduced, the group's costs are reduced. CompTrust AGC operates as a mutual captive insurance company, allowing us to distribute the savings back to the group in dividends when possible—more than \$25 million since we began. This is an opportunity your customers don't have with other carriers. Because of the captive structure, there is **no joint and several liability**, so our members aren't individually liable for losses incurred as a group.

4. MORE THAN A POLICY: A PARTNERSHIP FOR AGENTS AND THEIR CUSTOMERS

For our members, we offer comprehensive workers' compensation and a variety of benefits. For you, the independent agent, this means:

- Prompt, professional and personal service from top-rated Affinity Service Group
- A partner who will work aggressively to resolve claims so you don't have to spend as much time closing them out
- Continual, proactive safety services that keep claims and mod rates down—keeping premiums competitive and speeding the renewal process
- Agents become part of the AGC family—you'll get to know other AGC members and grow your business!

5. THE ADDED BENEFITS OF MEMBERSHIP IN THE GEORGIA BRANCH, AGC

To bind coverage, contractors must be members of the Georgia Branch, AGC. Through membership, contractors receive value-added benefits like:

- Legal resources
- Advocacy and networking
- Continuing education and training services
- Environmental consulting
- Information sharing
- The credibility and security of being part of our state's leading commercial construction association

SUBMIT REQUESTS FOR QUOTES TO COMPTRUST AGC

When it comes time to submit requests for quotes for workers' compensation, contact Comptrust AGC first. You'll do more than just sell insurance—you'll help your customers invest in safety.

To learn more about how we can improve your customers' overall safety while providing top-rated workers' compensation at competitive rates, call:
678-298-1880 or 1-800-233-2436

Comptrust AGC is workers' compensation insurance for members of Georgia Branch, AGC, administered by Affinity Service Group.

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AFFINITY
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