



**WE'RE MORE THAN YOUR
WORKERS' COMP PEOPLE**

CompTrustAGC
Mutual Captive Insurance Company

WE'RE YOUR PARTNERS.

If you're a contractor considering workers' compensation insurance, then you know it can be difficult trying to choose the best fit from a market full of providers and plans. But when it comes to workers' compensation for Georgia's commercial contractors, the choice just got easier.

WORKERS' COMPENSATION FOR CONTRACTORS BY CONTRACTORS.

CompTrust AGC Mutual Captive Insurance Company (CompTrust AGC) is a member-owned workers' compensation program for members of the Georgia Branch, Associated General Contractors (AGC).

Developed for contractors by contractors, CompTrust AGC is workers' compensation from people who know construction and insurance. We understand where you work, how you work and what's important to you because we're in the trenches with you every day. Your challenges are our challenges, and we have a vested interest in helping your business succeed—safely.

MORE THAN JUST WORKERS' COMP.

At CompTrust AGC, our workers' compensation program is more than just a policy. It's a promise to help you run a safer operation with a benefits package that gives you more options than other providers:

- Comprehensive workers' compensation coverage: medical, income, death, rehabilitation benefits and employers' liability
- Multi-state insurance
- OSHA inspection assistance and guidance
- Safety training and education
- Quality medical services through a network of physicians and nurses
- Proactive medical management
- Competitive, consistent pricing

As a member you can expect prompt response, top-rated customer service, aggressive claims management and claims reporting available 24/7 from Affinity Service Group, our third party administrator. We help you manage your workers' compensation program anywhere you work.



It's a proactive philosophy that works—nearly 60 percent of our members consistently have zero paid workers' compensation claims.

INCREASE JOBSITE SAFETY. DECREASE CLAIMS AND COSTS.

At CompTrust AGC, we understand safety as it affects your business: the number of claims filed, lost wages for injured workers, and your annual losses. To help bring these numbers down, we offer proactive safety and education programs including:

- Free job site safety van training—these interactive, mobile classrooms have trained more than 500,000 people across the state
- A minimum of two site safety inspections annually—you'll also receive a report of findings and recommendations for each one
- Free safety training classes
- Assistance with substance abuse programs
- Annual safety conference
- Safety start-up kits
- Regulation job-site safety signs in English and Spanish
- Valuable safety newsletters and materials
- Loss control consultants to answer questions about safety rules, OSHA compliance and workers' compensation benefits

Through these programs, your workers receive training they can apply directly to their job. This helps you reduce workplace accidents and lower your experience mod rate, so you can win more bids and work more safely.

It's a proactive philosophy that works—nearly 60 percent of our members consistently have zero paid workers' compensation claims for the year.

WE'RE MORE THAN JUST YOUR WORKERS' COMP PEOPLE. WE'RE YOUR PARTNERS.

CompTrust AGC workers' compensation and safety benefits are only available to members of the Georgia Branch, AGC. Being part of a member-owned organization developed for contractors by contractors has other unique benefits:

Member Dividends. By pooling our premiums, we offer consistent, competitive pricing to our members. When the entire group is safer, our claims go down—and we can distribute a percentage of the premiums back to members in dividends. In fact, we've distributed more than \$25 million since CompTrust AGC began.

No Joint and Several Liability. As a mutual captive insurance company, joint and several liability is removed.

Security. Members of CompTrust AGC and the Georgia Branch, AGC also benefit from the legal and training resources, advocacy and credibility of being part of Georgia's leading commercial construction association.

IT'S NOT JUST PAPERWORK—IT'S YOUR PROTECTION.

While workers' compensation is a requirement for contractors in Georgia, it doesn't have to be a confusing mountain of paperwork. At CompTrust AGC, it's an easy choice, with exclusive workers' compensation benefits designed especially for general and specialty contractors. By choosing CompTrust AGC, you'll do more than fulfill a requirement; you'll proactively manage risk, lower your mod rate and become safer at what you do.

**Learn more about CompTrust AGC today by calling:
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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