# Why THE FUND is FUND



What makes us Different is THE **DIFFERENCE** WE MAKE

# A FUTURE you can DEPENDON

#### As THE FUND that Alabama employers turn to for their workers' compensation coverage, we deliver commitment and consistency— without compromise.

We are an Alabama-based company focused solely on your workers' compensation coverage needs. From Huntsville to Mobile, and everywhere in between, we know our community and the employers and employees we serve.

#### Commitment

Covering over 150,000 Alabama employees, we have been promoting workers' compensation safety awareness and controlling employers' costs for more than 40 years.

#### Consistency

Continually working to improve workplace safety, we've reduced our members' claim frequency by 44%.

#### **NO** Compromise

We know workers' compensation legislation—in fact, we helped create it for Alabama. We ensure our members are protected, without compromise, as evidenced by our 98% retention rate.

#### What makes us Different is THE **DIFFERENCE** WE MAKE

We're putting money back in your hands—and back in the hands of employers all throughout the state of Alabama.

# Workers' Comp by the Numbers

#### \$161.5 BILLION

Nationwide cost of work-related injuries, including wages, damages and productivity costs

#### \$39,000

Average national cost per medically consulted occupational injury

#### \$636 MILLION

Alabama companies' cumulative compensation paid for work-related injuries and deaths in just one year

#### 2.5 per 100

Alabama workers had a recordable occupational injury or illness case

# How THE FUND Adds Up for You

At Alabama Self-Insured Worker's Compensation Fund, aka THE FUND, we focus on not only delivering short-term solutions, but also long-term success. With competitive pricing, we put you in the best possible position to take control of your claims costs—so you can ultimately experience reduced spend on your workers' compensation coverage. Plus, we return excess funds to our members through our Retrospective Return Plan.

# THE FUND has returned \$265 million in retro renewal credits since 1978.

When it comes to workers' comp in Alabama, there's only one fund that consistently delivers—and that's **THE FUND.** 

# Member Services Made Better

With ever-changing business, legal and medical climates, we understand what Alabama companies like yours are up against—and we have the resources to keep you ahead of the curve.

Our tailored solutions encompass loss control, claim management and information services that help you develop and maintain a successful workers' compensation program:

- Predictive analysis using XCEL Analytics<sup>®</sup> to identify and evaluate complex claims
- ComplnfoCenter for online access to claims and accounting information
- Digital media library for online checkout of safety training programs
- Safety training booklets and material
- Safety services provided by our Technical Resource Representatives
- Workshops for claims and safety training
- Experienced claims adjusters
- Industry-specific safety material

## We're in the Business of Helping Your Business



Discover how THE FUND is working hard for you at **ASIWCF.org** 



### We're backed by some of the state's and the nation's—best and brightest:

Self-Insured Group Alabama Self-Insured Worker's Compensation Fund

Sponsoring Association Business Council of Alabama

Service Organization Employer's Claim Management, Inc.

**Certified Public Accountants** Hardman, LLC Sovereign CPA Group, LLC Regulatory Oversight Alabama Department of Labor

Investment Advisors Merrill Lynch – The Runkle/Chambliss Group

**Excess Insurance Carrier** Midwest Employers Casualty Company

Actuaries Towers Watson The Burkhalter Group

Experience the **DIFFERENCE** with **THE FUND**.

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The Fund is committed to promote and develop strategic workers' compensation products/solutions that benefit member employers in Alabama and reinforce our reputation as the provider of choice.