# NOTHIN' BUT NET!

## Over one-third of AGC Group Retro members netted L&I premium refunds of over 50% this year, with our top performers earning 58% returns!

**When it comes to retro plans, comparing gross refunds is never 'apples to apples,' as all groups have different plan selections & fees. That said, AGC is a top performer in net take-home premium refunds, year-in and year-out.**

**Find out what *YOUR* net refund would have been with AGC by completing this release. Fax it toll-free to 888.737.3876 or email to Lauren Gubbe at Lauren@agcwa.com. We'll get right back to you.**

*Authorization is hereby given to the Department of Labor & Industries (L&I) to provide our company's loss history, claims information and projected rates to the Associated General Contractors' Group Retro program. Authorization is effective immediately and will remain in effect for one year from the signature date.*

**UBI #:**_____ **L&I Account #**_____ **Company:** _____

**Signature:** _____ **Printed Name:** _____

**Title:** _____ **Date:** _____ **Enrolled in Retro? (yes/no)**_____ **If yes, what plan?**_____

**Phone:** _____ **Fax:** _____ **E-mail:**_____

### With 99% retention year after year, AGC remains *the* program of choice. Here's why:

- ***Highest net refund average over 50%!*** This year, over one-third of the group is earning net premium refunds over 50%.
- ***Low insurance rates.*** AGC companies have L&I rates that are 20-30% lower than average, due to safety and light-duty efforts.
- ***Low cost:*** Our costs are just 5% of refund — *two to four times less* than competing plans. That means *higher net refunds*.
- ***Refund allocation rewards safety & light-duty efforts,*** incentivizing the best loss-control practices among members.
- ***Unique light-duty centers*** in Arlington, Seattle, Tacoma, Yakima & Spokane provide employers with light-duty options.
- **Hands-on assistance from AGC.** We write letters, make phone calls, file protests/appeals — saving you time and money.
- **Stringent underwriting ensures continued peak performance.** Part of our underwriting requires jobsite and paperwork safety audits (**AGC Safety Team®**) to help ensure that companies meet or exceed L&I requirements.
- **On-site consultations and customized training** based on your needs or requests.
- **Rate & claims workshops** help you understand your Experience Modification Rate (EMR) and target loss-control efforts.

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Rock-Solid for Thirty Years