

# Stability, Service And Support You Can Trust.

Contractors of all types and sizes rely on workers' compensation to protect their employees in the instance of accident and injury. For the past 40 years, the Kentucky AGC Self Insurers' Fund has provided stable workers' compensation coverage to members.

Formed in 1979 by contractors in need of workers' compensation, the Fund has grown remarkably over its history and continues to add members through trade association memberships every year.



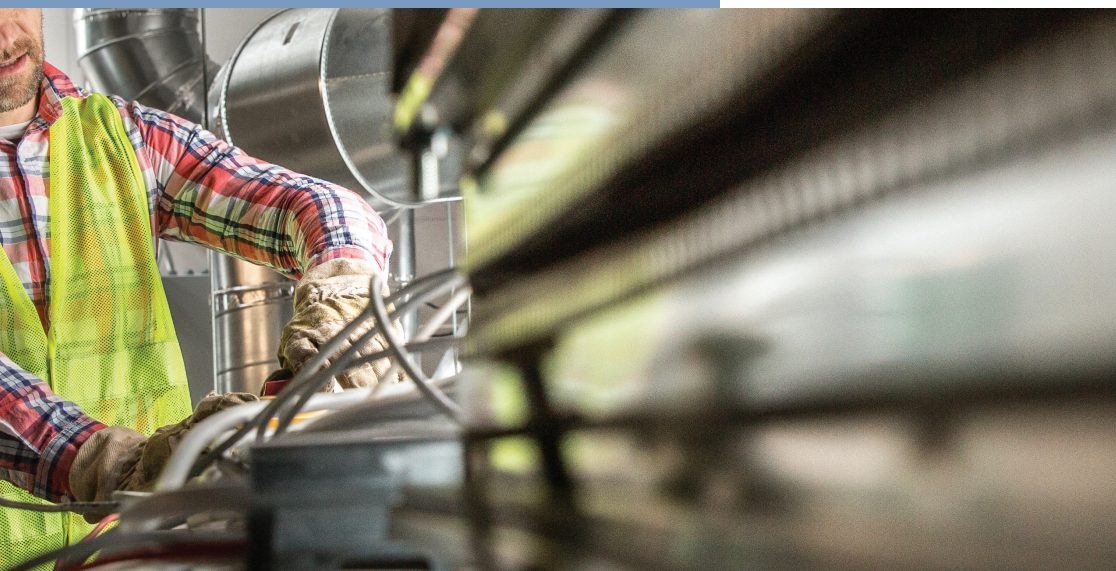
## Facts About The Fund

- 29 consecutive years of dividends paid out to qualifying members
- Member dividend payout for 2023 totaled \$25.8 million
- Rated A- / Excellent by A.M. Best for financial stability
- Flexible premium payment options (monthly or annual)
- Competitive Rates
- Focused industry expertise

## Our Commitment

Our approach in everything we do is to consider the best interests of our policyholders and agents and to maintain the financial stability of the Fund. We exist to provide a valuable service and want to be the preferred choice for workers' compensation coverage.

- Exceptional customer service
- Create value through association engagement
- Improve and advance the safety operations of contractors
- Support our agent and broker partnerships



**KENTUCKY**  
AGC Self Insurers' Fund

## Underwriting

Our underwriting strategy is to partner with agency partners to provide the best possible solutions to clients. The Fund's experienced underwriting team is specialized in construction and workers' compensation and will work hard to understand your business. We offer competitive rates, and our cross-border program offers the ability to place coverage for out-of-state exposures while maintaining Kentucky coverage through the Fund.

## Safety & Risk Control

Our Risk Control services are geared toward member support and added value, and the overarching goal is to offer a more holistic and hands-on approach to loss prevention. We use best-in-class technology, industry-leading resources, and tailor support to the operations of the business. Where applicable, our risk control team will work alongside in-house risk management professionals, as well as the safety and education directors within our association partnerships.

## Claims

If an accident occurs, we're here to help. New claims can be reported via phone, fax, email or online and our highly experienced claims team will work with you to get the best possible outcomes for your claims. To further improve the claims management experience, visit our website to get access to the first fill card and preferred provider tool. If you have claims related questions, feel free to contact us at [Claims@agcsif.com](mailto:Claims@agcsif.com).

## Contact Us

For more information, please contact us at **[TheFund@agcsif.com](mailto:TheFund@agcsif.com)** or **502-415-7878**.

To file a new claim, contact us at **1-855-397-0134** or **[AGCSIF@sedgwick.com](mailto:AGCSIF@sedgwick.com)**.



## Audit

We conduct audits to ensure that the estimated payroll matches actual payroll, based on scope of work performed. Audits are performed so that the correct amount of premium is paid, and to help address subcontractor coverage as well. Our experienced audit team is available to answer any questions and help facilitate the completion of your annual audit requirement.

## Self-Insured Group

As a self-insured group, premiums are collected from members, claims are paid out and the excess is returned to qualifying members in the form of annual dividends. For the past 29 years, the Fund has paid out dividends, with the 2023 payout totaling \$25.8 million.

## Eligibility

To become a member with the Fund, a membership of one in the seven associations that the Fund represents is required: AGC of Kentucky, AGC of Western Kentucky, Builders Exchange of Kentucky, Home Builders Association of Kentucky, Kentucky Association of Highway Contractors, Kentucky Crushed Stone Association and Kentucky Association of Master Contractors.



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