

## Workers' Compensation Coverage

**ForestFund** offers you the opportunity to control your costs.

You may have heard that workers' compensation rates are going to be low for many years to come. The fact is, your rates are subject to a market over which you have very little control that has gone through many cycles -- low one year, high the next.

Through group self-insurance, **ForestFund** participants own and control their own workers compensation program. The members of the Board of Trustees are Alabama Forestry Association members and **ForestFund** participants. The board establishes policy, sets rates and an experienced administrator oversees the management of the program. With participants working together for **ForestFund's** success, good performance can be rewarded with dividends. You don't get that from any competitors.

***The cost of Workers' Compensation Coverage doesn't have to break you...***

***Costs can be controlled through ForestFund!***

## Competitive Rates

Rates recently approved by the Board of Trustees make **ForestFund** extremely competitive with other markets; markets that have NEVER and will never return a dividend.

Sure there are other programs and insurance companies that provide workers' compensation coverage but do they match up to **ForestFund** which has a proven track record of stable rates, extraordinary service and consistent dividends? Are they managed by a Board of Trustees and an administrator with years of experience and knowledge under their belts?

There have been a number of companies offering Workers' Compensation coverage to the forest products industry that have come and gone over the years, but **ForestFund** is the only reliable source that has been here through the good and bad times.



## Controlling Costs

- **ForestFund** has the lowest administrative overhead in the business.
- Medical costs are controlled through a statewide network of health care professionals. Our affiliation with the Alamed preferred provider organization makes these savings available to every participant.
- Stringent Loss Control efforts place emphasis on Drug Free programs and OSHA compliance. Department of Industrial Relations certified Drug-Free Workplaces receive a discount.
- Loss Control personnel help implement safety programs designed to prevent accidents from occurring.
- Highly trained claims professionals work with employers and injured workers to expedite a return to work.
- Trained investigators research claims to determine actual facts and circumstances surrounding serious or questionable injuries.
- Claims that are not owed are denied and aggressively defended to protect our participants' loss ratios.
- Employers are given timely reports on the cost and progress of claims.
- A toll free telephone number facilitates communication between the employer and the Service Company.

## Decades of Service

**ForestFund** is in its fifth decade of providing a secure, dependable workers' compensation market for employers who grow, harvest, transport, manufacture, buy or sell forest products. With over 600 participants contributing more than \$12 million annually, **ForestFund** has returned \$72 million in dividends to qualifying participants.



## Endorsed By



*the Voice of Forestry in Alabama*

**Workers' Compensation**  
**Alabama Law requires it.**  
**ForestFund provides it.**

**General Liability quotes**  
**also available.**



**FORESTFUND**

offering

**Workers' Compensation Coverage**  
through the  
Alabama Forest Products Industry  
Workmen's Compensation  
Self-Insurers Fund

and

**General Liability Insurance**  
through  
Star Insurance Company

**For a quote, call Kelly Daniel:**  
**(334) 495-0024**

*Claims Service by:*

**EADOWBROOK<sup>®</sup>**  
**INSURANCE GROUP**

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