

**Illinois Contractor's  
Risk Management Association**

**Do you qualify as one of Illinois'  
best in class contractors?**

---

If you answered yes, you deserve an insurance program that takes  
your superior operations into account.



# An exclusive program for the industry's best contractors.

Since 1991, the Illinois Contractor's Risk Management Association (RMA) has provided a unique workers' compensation solution to a select group of Illinois contractors qualifying as best in class for risk management and financial strength. This solution provides the benefits and control of individual self-insurance while lowering traditional fixed costs through group buying power. As a self-insured insurance trust, RMA enjoys unparalleled financial strength and the security of excess insurers rated "A" or better by A.M. Best.

Our members have the luxury of controlling their individual claim funding account and making key decisions on claim strategy, settlements and attorney selection, while also being treated to the most comprehensive safety and loss control programs serving the construction industry.

## Reap the RMA benefits.



**Cash Flow:** RMA base rates are well below industry average. Members pay the expense portion of their indicated premium and a cash collateral amount to assure payment of claim obligations. Members then fund claims on a paid basis.



**Defined Risk:** Each member has a defined plan maximum premium; reinsurance is provided to further limit upside risk. Any risk sharing is limited to each member's proportionate share of the total group premium.



**Claim Control:** Members, along with RMA Claim Advocates, work with an independent claim administrator hired by the board of directors to control and manage claims.



**Safety Management:** A cornerstone of the RMA program where members are introduced to safety and risk management industry best practices. You'll enjoy significantly better than average loss experience, and assistance with preventing injuries.



**Member Controlled:** By participating on the Board of Directors or a committee, you'll have a direct voice. Quarterly meetings and newsletters also provide an opportunity for input and involvement.

## Don't take our word for it.



Through collaboration and control over the claims process being a self-insured employer in the RMA has significantly helped our bottom line.

**Nancy Galto**

Executive Vice President | The Krez Group



When considering the RMA program 15 years ago, the goal was to reduce claims and reserves and to have more hands-on involvement. And that is exactly what they delivered.

**Noelle D'Ambrosio**

Vice President | Monarch Construction



BEAR originally joined the RMA due to multiple incidents that skyrocketed our MOD rate to close to one. The RMA program has assisted BEAR in implementing policies and procedures that has helped reduce our MOD rate significantly. Overall, the RMA group and Assurance have provided BEAR with the tools to be a safer, more efficient contractor.

**George Wienold**

CEO | BEAR Construction

## Long history of innovation.

Similar to today, the program was founded over 20 years ago in the midst of a hard workers' compensation insurance market, where traditional insurance companies abandoned Illinois contractors. With skyrocketing rates, contractors banded together to create their own insurance facility under Illinois Insurance Statutes. The goals for the RMA were then established and continue to set the precedent for our risk management success.

- Focus on reducing/controlling insurance claims and costs
- Improve and increase safety in operations
- Control workers' compensation claims
- Freedom from the swings of the insurance marketplace
- Participate in running a successful insurance company
- Develop group-wide risk management practices
- Create an affinity relationship among members

## A truly unique approach.

The Illinois Contractors RMA is unlike any other self-insured group or captive in the country due to its unique "pay as you go" approach designed to minimize risk sharing while maximizing buying power of a group.

Its distinct benefits, including greater cash flow and control, have evolved throughout the past two decades as a result of fresh ideas provided by our members. The plan calls for the collection of:

- Program expenses spread across six payments
- Collateral determined by the member board of directors (cash collateral is paid in two installments over a six month period)
- Maintain a minimum balance in your individual claim account (as you approve payments, you also fund them through this account)

## Do you qualify?

This program is exclusively available to companies that:

Have an annual workers' compensation standard premium of at least \$300,000

Have the financial ability to assume and fund limited upside risk

Maintain a safe workplace and are committed to improving safety programs

Want to be actively involved in the administration of claims

Meet underwriting criteria; pass safety and financial review

## Get in touch today.

If you're a contractor looking to gain greater control and lower net cost or if you are a broker looking for a unique long-term solution then get in touch with an Assurance Alternative Risk (AAR) representative and see if you qualify for the RMA program.

### For more information, contact:

JD Seymour  
847.463.7121

Michael G. Alberico  
847.463.7315

[rma@assuranceagency.com](mailto:rma@assuranceagency.com) | [rcecusa.org/rma.html](http://rcecusa.org/rma.html)

Sponsored by:



Administered by:

