

2008/2009 AGC partnership incentive plan factors

Estimated Group Premium	\$42,708,334
OGSERP	.96
Maximum Premium Factor	.98
Cash Flow	5.92%
Minimum Premium Factor	.65
Basic Premium Factor	.062
Loss Conversion Factor	1.16
Excess Loss Limit	- 0 -
Loss Development Formula	$[(.046*SP)+(.163*IL)]*LCF*TM$

Features

- Group retrospective product—one adjustment @ nine months after plan period
- Pro-rata retrospective return distribution
- AGC loss control/industrial hygiene services
- Dedicated SAIF claims unit
- Designated SAIF return-to-work consultants
- Group claims reviews

Eligibility

1. AGC member in good standing
2. Experience modification of 1.00 or better
3. Loss ratio of 65% or better for past three years
4. Acceptable claim frequency rate

Rating factors shown above are subject to the approval of the Oregon Department of Consumer and Business Services.