

# BUSINESS INSURANCE PROGRAM

INCLUDING A GROUP EXPERIENCE DISCOUNT

NOTE: The insurance policies, not this descriptive brochure, will form the contract between the insured and insurance company. The policies contain limits, exclusions, and conditions that are not listed in this brochure. All coverages and dividend declarations are subject to legal requirements.

The Associated Builders and Contractors of Wisconsin business insurance program is underwritten by West Bend Mutual Insurance Company, West Bend, Wisconsin.

West Bend Mutual was founded in 1894. Since 1973, the company has been rated A+ (Superior) by A.M. Best, financial analysts of the insurance industry.



*Designed for and endorsed by the Associated Builders & Contractors of Wisconsin.*



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Contractors of Wisconsin

### A unified approach

But now there's a unified approach to your varied insurance needs. It's the Associated Builders and Contractors of Wisconsin Insurance Program and it's offered by West Bend Mutual Insurance Company through your local independent insurance agent. This program is specially designed for and endorsed by the Associated Builders and

### Save with the ABC business insurance program

Contractors of Wisconsin. Since the program is endorsed by the ABC of Wisconsin, it has the purchasing power of the Association behind it. And a special group discount gives you the chance to save even more by simply maintaining a good loss control program and safety record. As a member of the ABC and a participant in the program, you'll be eligible for a discount on your construction or business owners coverage provided there's adequate member participation and favorable loss experience for the ABC. You'll be allowed to participate in this program and receive the experience discount no matter when your policy's effective date is.

### A win-win situation

We want to help you succeed in controlling your losses. We'll conduct periodic loss control educational seminars at your Association meetings and we'll provide you with safety information particular to your business operations. We believe that if you succeed, the program will succeed, as well.

### How does it work?

All individual premiums and losses are pooled. Umbrella and Workers' Compensation coverage, however, will be excluded. An experience rating formula is used to annually calculate the group experience discount. The experience discount is based on the previous three years of loss experience. The discount may change based on the experience of the group. As a participant in the program, this discount will be applied to your renewal premium. New participants will be eligible for the discount. This discount will apply to all coverage except Umbrella and Workers' Compensation.

As a business owner, you deserve a unified approach to your insurance. In the past, many business owners in the construction-related industry found it hard to get the coverage they needed at a price they could afford, especially from one insurance program. Instead, they had to spread their coverages among several companies. This situation only made it hard to recover losses when some of the policies didn't "fit together". And ironically, at the same time, it caused costly overlaps in coverage.

### Work Comp dividends are also available

Participants in the program may also be eligible to receive dividends on their Workers' Compensation coverage.

If your Work Comp premium is \$2,000 or more, you may be eligible for a dividend. The dividend is based on your loss experience, not the loss experience of participating ABC members. We offer a variety of dividend plans, including variables, flats, and capped flats. Please see your agents for a schedule of the Work Comp dividends you can receive.

*Dividends cannot be guaranteed. By law they are subject to declaration by West Bend Mutual Insurance Company's board of directors and cannot be guaranteed in advance.*

### Easy payment plans and personalized service

With a 25 percent down payment, an easy payment plan is available for all coverages in the ABC business insurance program. And there are no finance charges -- only nominal services fees!

This program is available only through local independent insurance agents who represent West Bend Mutual. Like you, they're independent business people.

### Comprehensive coverage

Automobile	General Liability
Inland Marine	Umbrella
Property	Workers' Compensation
Crime	

### A package tailored to your needs

Ask your independent insurance agent to suggest which of these specially-designed policies best fits your business needs ...

- Appliances & accessories
- Cable installation & repair
- Carpentry
- Ceiling or wall installation - metal
- Concrete construction
- Driveway, parking area, or sidewalk paving/repaving
- Drywall or wallboard installation
- Electrical work within buildings
- Excavation
- Fence erection
- Floor covering installation
- Glass dealers & glaziers
- Grading of land
- Heating or combined heating/AC
- House furnishings installation
- Interior decorators
- Janitorial services
- Landscape gardening
- Masonry
- Office machines or appliances - installation/repair
- Painting
- Paper hanging
- Plastering or stucco work
- Plumbing
- Septic tank systems
- Siding installation
- Interior tile, stone, marble, mosaic, or terrazzo work

*Be sure to ask about ABC of Wisconsin's association credit for West Bend Mutual's Home and Highway® personal lines package product. You may be able to save coverage for your home, autos, and more!*

