



2024/2025 Alliance Loyalty Credit Requirements

Each year, the Alliance offers a program that allows districts to earn credits through the Alliance Loyalty Credit (ALC) program. Since the inception of the ALC in 2014, we have returned \$11 million to our members.

For this year, members can earn up to 5% of their Alliance contribution from the 2024/2025 year by participating in various loss control and risk management measures.

Preliminary Requirements

- participate in the guaranteed cost program;
- have been a member of the Alliance for three consecutive years (2022/2023, 2023/2024, and 2024/2025);
- report 2024/2025 actual payroll to Alliance staff within 30 days;
- have no 2024/2025 contribution payments due as of August 1, 2025; and
- continue membership for the 2025/2026 policy year.

Tier 1 Requirement

2% of the ALC is earned by maintaining an average three-year loss ratio of 80 percent or less for the period from July 1, 2022 to June 30, 2025. This tier is independent of Tier 2.

Tier 2 Options

Members can select from the options below to earn credit. Each option is worth 1% of your contribution. You can max out the credit by completing three options.

Attend a loss-related webinar (focused on top losses)

To qualify for this item, please attend the live webinar that will be hosted in 2025. If you cannot attend live, this video will be posted on the Trust website under the Resources & Training tab on the Streaming Videos page.

Provide proof of a return to work program

Does your district have any guidelines or literature for an employee returning to work after an absence related to a workers' comp injury? To qualify for this requirement, send evidence of this to your Member Services Coordinator

Provide an Incident Response Plan (IRP) for review by the Trust Loss Control Department

The district is to submit an IRP to your Member Services Coordinator. Following this, the MSC will forward the IRP to the Trust Loss Control Department for further evaluation.

Once the IRP has been reviewed, a Loss Control Representative will reach out to the district to schedule a meeting. To qualify for this item, it is essential that you both submit the IRP and attend the scheduled meeting.

Participating in Arizona Department of Occupational Safety and Health (ADOSH) training (focused on common injury types, including the top Alliance losses)

ADOSH provides various in-person and webinar trainings throughout the year at a variety of locations around the state. Training courses include, but are not limited to, the following:

- Walking Working Surfaces Update,
- OSHA Hazard Communication and GHS,
- Forklift Train-the-Trainer,
- OSHA 300 Recordkeeping,
- OSHA Inspection Walk-Through, and
- Ladder and Scaffolding Awareness.

In order to qualify for this item, at least one individual from the district must attend at least one course and provide a copy of the completion certificate to the district's Member Services Coordinator. Listed below are the different ways that districts may participate in trainings, along with information on how to provide evidence of participation:

- If an individual attends an in-person training, he/she will receive a certificate of attendance. The certificate can then be submitted to the district Member Services Coordinator for credit.
- If an individual attends in-person forklift training, he or she will not receive a certificate of attendance, and will need to ask the trainer for proof of participation. This can be submitted to the district's Member Services Coordinator.
- If an individual attends a webinar training, he or she will need to request a proof of attendance from the trainer(s). The proof of attendance can then be submitted to the district's Member Services Coordinator.

To register for ADOSH trainings, click [here](#).

Attending one of the following Risk Management Summits (RMS), either in-person or via webinar

- November 2024 Community College RMS
- November 2024 Loss Control RMS
- February 2025 K-12 Liability RMS

The Risk Management Summit (RMS) is an annual, day-long training session designed to help educate members on safety and liability issues currently facing Arizona schools.

To qualify for this item, an employee from the district must attend one of the summits, either in-person or via webinar.