



APRA Loss Control Incentive Program

Research indicates that employers who actively participate in risk management activities experience fewer injuries to their employees, customers, students, and other visitors, as well as reduced property losses and liability exposure. This not only results in a more pleasant place to work and visit, but also reduces the overall number and cost of liability, workers' compensation, and property claims.

To reward our members, APRA offers the opportunity to earn a refund on a portion of member premium contributions by participating in risk management activities. On the following page, APRA describes the risk management activities that members can use to qualify for our various contribution refunds.

We recommend that members think about the losses they have experienced or believe are a particular risk to them and select loss control activities that address those risks. APRA's Risk Management Consultants (RMC) are available to assist members in tailoring their risk management program to best meet their unique needs.

To receive a loss control incentive program refund, qualifying activities must be completed by April 15, 2026, with the documentation submitted to APRA by May 1, 2026. Refund checks will be sent to members by June 30, 2026. If, after reading the instructions and looking over the materials, you have any questions, please feel free to call APRA Risk Services staff for assistance.

If you are planning a risk management activity that does not fit within the listed categories, please inform us. We can provide refunds for personalized risk management activities but require they be submitted to APRA and approved in advance to be eligible.

Property Contribution Refund Program

Members can earn up to a 3% refund on their property premium contribution for completing the building safety inspections as described below and submitting the required documentation to APRA.

Activity
<p>Building Protection & Safety Inspections: Inspections must be completed for each building valued at \$1,000,000 or more. This can be done in one of two ways:</p> <ul style="list-style-type: none">• A member completes a self-inspection of each building using the APRA Building Inspection Form, submits the form to APRA, and works with their RMC to assess findings and develop an action plan addressing hazards.• An APRA RMC assists the member with on-site or virtual inspections and prepares a report for the member listing safety concerns. Members must then respond to the report from the APRA RMC with a description of a plan of action to address the hazards found.

Liability Contribution Refund Program

Members can earn up to an 8% refund on their liability premium contribution by completing activities as described below and submitting the required documentation to APRA. To earn full credit, members must complete an average of 8 hours of training per employee over the course of a year. We will count up to 12 hours for any individual towards this total. Partial credit will be awarded if a members' employees complete some of the requirements for the refund credit, but not enough to qualify for full credit.

Activity
Employee training, including training in topics related to: <ul style="list-style-type: none">• Safety• Human Resources and Management Practices• Police Liability• Child Abuse Prevention (Professional Boundaries) While members can choose any related training course and trainer or instructor they want, a list of available resources and training classes that APRA provides can be found here: www.alaskarisk.org/training

Workers' Compensation Contribution Refund Program

Members can earn up to an 8% refund on their workers' compensation (WC) premium contribution for completing any of the following activities and submitting the required documentation to APRA. To earn full credit, members must complete the training and safety committee requirements as described below. Partial credit will be awarded even if some of the activities are completed, so be sure to submit any training and meeting documentation to APRA by the April 15th deadline.

Activity
Employee Safety Training (maximum refund of 6% of the member's WC contribution): To receive the workers' compensation training refund, employees must average 6 hours of safety-related training per employee. APRA will count up to 10 hours of training for any single employee towards this total.
Safety Committee (maximum refund of 2% of the member's WC contribution): To receive a safety committee refund, members must implement a workplace safety committee that holds at least four meetings during the year. The minutes of each meeting must be recorded and show the date, attendees, topics discussed, and actions taken. These minutes must be submitted to APRA. APRA Risk Services staff can help you plan a safety committee meeting and discuss ways to make the committee effective.