



2025/2026 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 ALC in 2014, we have returned \$12 million to our members.

Preliminary Requirements

- Participate in the guaranteed cost program;
- Have been a member of the Alliance for three consecutive years (2023/2024, 2024/2025, and 2025/2026);
- Report 2025/2026 actual payroll to Alliance staff within 30 days;
- Make all 2025/2026 contribution payments by August 1, 2026;
- Continue membership for the 2026/2027 policy year.

Beyond these criteria, additional eligibility requirements are as follows:

Tier 1 (2 Percent Credit)

To be eligible for a 2 percent credit back to the district, the member must maintain an average three-year loss ratio of 80 percent or less for the period from July 1, 2023, to June 30, 2026.

Tier 2 (3 Percent Credit)

Members may complete any of the following items—focused on risk mitigation and loss reduction—by June 30, 2026, to qualify for a maximum 3 percent credit to the district:

Attend a Loss-Related Webinar (Focused on Preventing SPED-Related Injuries)

To qualify for this item, please attend the live webinar that will be hosted in 2026. If you cannot attend live, the video will be posted on the Trust website under the Resources & Training tab on the Streaming Videos page.

Vector Solutions Training

The Alliance partners with Vector Solutions to provide members access to several online courses through the SafeSchools platform. These courses cover a variety of topics and are designed to offer streaming educational resources to district staff, with the goal of addressing some of the most common claims.

To qualify for this item, at least 80% of staff must complete training on one of the following topics through Vector Solutions:

- Slips, trips, and falls
- Bloodborne pathogens
- Back injury prevention

Provide Proof of a Return-to-Work Program

Does your district have guidelines or literature for employees returning to work after an absence related to a workers' compensation injury?

To qualify for this requirement, send evidence of this program to your Member Services Coordinator.

Submit an Injury Response Plan (IRP) for Review

The district must submit an IRP to your Member Services Coordinator (MSC). The MSC will then forward the IRP to the Trust Loss Control Department for evaluation.

To qualify for this item, the district must:

- Submit the IRP
- Attend a scheduled meeting with a Loss Control Representative after the IRP has been reviewed

Participate in Arizona Department of Occupational Safety and Health (ADOSH) Training

ADOSH offers various in-person and webinar trainings throughout the year at locations across the state. Training courses include, but are not limited to:

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

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.

Ways to provide evidence of participation:

- In-person training: Submit the certificate of attendance to your Member Services Coordinator.
- Forklift training: Request proof of participation from the trainer and submit it to your Member Services Coordinator.

- Webinar training: Request proof of attendance from the trainer(s) and submit it to your Member Services Coordinator.

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

Attend a Risk Management Summit (RMS)

Attend one of the following Risk Management Summits, either in-person or via webinar:

- November 2025 Community College RMS
- November 2025 Loss Control RMS
- February 2026 K-12 Liability RMS

The Risk Management Summit (RMS) is an annual, day-long training session designed to 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 in-person.