



RETAIL

ALABAMA RETAIL ASSOCIATION (ARA)

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MISSION

ARA is the No. 1 organization for promoting and protecting the interests of retailers in Alabama. It was formed in 1943 for retailers by retailers who saw a need for representation when public policy was made.

PROGRAMS AND SERVICES

Today, ARA represents almost 4,000 members ranging from large national chain stores to small family-owned retail stores with some 6,000 locations statewide, where our members sell food, clothing, furniture and virtually everything else you need to get through your daily life. ARA's membership accounts for more than 75 percent of the annual retail sales in Alabama.

One of the greatest benefits of ARA membership is the workers' compensation coverage available through ARA's affiliate, Alabama Retail Compensation (ARC). ARC provides cost effective coverage, up-front discounts, interest-free quarterly contribution payments and expert claims handling. What's more, participants can receive money back each year, since any unused contributions as well as investment income are passed on to participants in the form of a retrospective return. The Fund is a nonprofit trust regulated by the Alabama Department of Industrial Relations. The ARC board of trustees participate in the Fund as well as govern the Fund. Alabama Retail Comp is the state's most stable, cost-effective workers' compensation coverage for Alabama businesses.