

IT PAYS TO BE SAFE

| Policy Premium | \$1 \$ | 0,000 500** |
|---------------------|-----------|----------------|
| | \$ | 9,500 |
| Sample 10% Dividend | \$ | 950 |
| Final Premium | \$ | 8,550 |

HOW THE DIVIDEND PLAN WORKS

- Policyholders may enter a program at time of new business or renewal.
- Policies can have any effective date (no "common" effective date required).
- Policies are assigned annual program terms according to their effective date.
- Dividends are calculated 15 months after expiration of a program term. For instance, dividends for policies in an April 1, 2012 to March 31, 2013 program term would be calculated as of June 30, 2014.
- A dividend percentage is selected based upon the loss experience and written premium for the entire group.
- Dividends are not guaranteed.*

GROUP PROSPECT CONSIDERATIONS

- Strong underwriting fit
- Size
 - 1,000 minimum for heterogeneous group
 - 400 minimum for homogenous group
- \$1 million in premium within two years
- Little overlap with existing programs
- Agency's ability to market
- High potential for gaining new customers

* Dividends are payable 15 months after group expiration and, as with all dividends, require approval by Accident Fund's Board of Directors.

** IA, KS, MO, NC, TN, TX and WI do not allow for 5% up-front discount due to state filings.



Accident Fund Insurance Company of America is a member of Accident Fund Holdings, Inc. All policies are underwritten by a licensed insurer subsidiary of Accident Fund Holdings.

afe

As the WorkSafe People[™], we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund Insurance Company of America is a member of Accident Fund Holdings, Inc. Accident Fund Holdings and its subsidiaries are one of the largest workers' compensation insurers in the United States and rated "A-" (Excellent) by A.M. Best.

When quoting insurance coverage, all agents would like to show additional value and potential savings to clients or prospective clients.

Accident Fund Insurance Company of America has very successful Group Programs and we are now bringing new opportunities to you. Our program brings benefits to you and your small- to-mid-sized customers. Through this pooling power, our programs allow your customers access to dividends that they would not have otherwise obtained.

BENEFITING YOUR CUSTOMERS

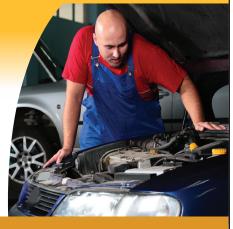
When you belong to an Accident Fund Group Program, your customers can expect a competitive rate and the following benefits:

- 5% up-front savings on premiums (varies by state).*
- Dividends paid based on the experience of the group's combined loss performance and written premium.
- Access to safety materials through our WorkSafe Toolbox[™].
- Convenient billing options.
- General or normal underwriting guidelines apply, maximum \$75K per policy premium.

12451

WorkSafe WorkSafe WorkSat

GROUP PROGRAMS





BENEFITING YOU

When you provide a Group Program to your customers, you reap the benefits, too:

- Increased policy retention rates (4% higher on average).
- Same commission rate. plus no commission reduction for paid dividends.
- A marketing tool that differentiates you from the to policyholders - \$2.8 competition.

* IA, KS, MO, NC, TN, TX, and WI do not allow for 5% up-front discount due to state filings.

** Dividends paid impact profit sharing.



Since 1995, we have paid \$42.6 million in dividends million in 2013 alone.

► ARKANSAS

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

► GEORGIA

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

► ILLINOIS

Chicago Dental Society Group Golf Group National Dividend Program* Hospitality Group National Dividend Program*+ Illinois Education Group* Professional Services Group*

INDIANA

Trade and Class-Specific Groups

ABC Associated Builders and Contractors Inc. Indiana Chapter BCA Building Contractors Association of Northeast Indiana Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

Chamber of Commerce Groups

Fishers Chamber of Commerce Greater Elkhart Chamber of Commerce Greenwood Chamber of Commerce Greater Lafayette Commerce Muncie – Delaware County Chamber of Commerce New Castle – Henry County Chamber of Commerce Plainfield Chamber of Commerce Shelby County Chamber of Commerce

► IOWA

Golf Group National ividend Program* Hospitality Group National Dividend Program*⁴ Professional Services Group* No 5% up-front discount offered.

KANSAS

Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* No 5% up-front discount offered.

MARYLAND

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* * No association or membership required.

* No association or membership required

** Non-resident licensing applies in all states.

 * "Hospitality" includes hotels, motels, restaurants and bowling centers.

MICHIGAN

Chamber of Commerce Groups

Alpena Area Chamber of Commerce Ann Arbor/Ypsilanti Regional Chamber Battle Creek Chamber of Commerce Bay Area Chamber of Commerce Flint & Genesee Chamber of Commerce Grand Rapids Area Chamber of Commerce Greater Brighton Area Chamber of Commerce Jackson County Chamber of Commerce Lansing Regional Chamber of Commerce Macomb County Chamber of Commerce Michigan West Coast Chamber of Commerce Midland Area Chamber of Commerce Mount Pleasant Area Chamber of Commerce Muskegon Lakeshore Chamber of Commerce Petoskey Regional Chamber of Commerce Saginaw County Chamber of Commerce Shiawassee Regional Chamber of Commerce Southwest Michigan First Sterling Heights Regional Chamber of Commerce & Industry Traverse City Area Chamber of Commerce Traverse City Area Chamber of Commerce – Manufacturing

Upper Peninsula Chamber Program

Alger Chamber of Commerce Bessemer Chamber of Commerce Curtis Area Chamber of Commerce Delta County Chamber of Commerce Dickinson County Chamber of Commerce Gwinn-Sawyer Chamber of Commerce Iron County Chamber of Commerce Ironwood Area Chamber of Commerce Keweenaw Peninsula Chamber of Commerce Lake Superior Community Partnership Menominee Chamber of Commerce Newberry Area Chamber of Commerce Ontonagon County Chamber of Commerce St. Ignace Chamber of Commerce Sault Ste. Marie Chamber of Commerce Schoolcraft County Chamber of Commerce

Specialty Contractors

Michigan Chapter of the National Electrical Contractors Association Michigan Chapter of the Sheet Metal & Air Conditioning National Association Michigan Plumbing & Mechanical Contractors Association Sheet Metal & Air Conditioning Contractors National Association

Trade and Class-Specific Groups

Automation Alley Automotive Retailers Group* Golf Group Dividend Program* Hospitality Group Dividend Program*⁺ Michigan Green Industry Association Michigan Grocers Association Michigan Society of Professional Engineers Municipal Group Program* Professional Services Group* Small Business Association of Michigan

MINNESOTA

Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

► MISSISSIPPI

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

► MISSOURI

Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* No 5% up-front discount offered.

► NEBRASKA

Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

NORTH CAROLINA

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* No 5% up-front discount offered.

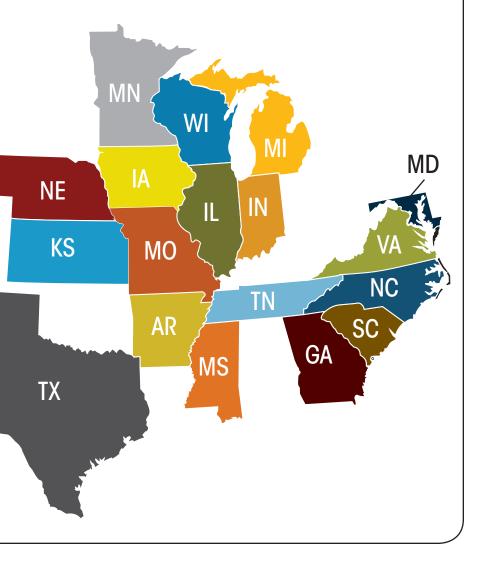
SOUTH CAROLINA

Trade and Class-Specific Groups

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group*

Chamber of Commerce Groups

Greenville Chamber of Commerce York County Regional Chamber of Commerce



► TENNESSEE

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* No 5% up-front discount offered.

► TEXAS

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* No 5% up-front discount offered.

► VIRGINIA

Auto Service Group* Golf Group National Dividend Program* Hospitality Group National Dividend Program*⁺ Professional Services Group* WorkersComp4Members

WISCONSIN

Small Business Rewards Program No 5% up-front discount offered.