



## IT PAYS TO BE SAFE

Policy Premium . . . . .	\$10,000
– 5% discount . . . . .	\$ 500**
	<hr/>
	\$ 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.



# WorkSafe WorkSafe WorkSafe

## GROUP PROGRAMS For Agents

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.

### 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 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.

### DID YOU KNOW?

Since 1995, we have paid **\$42.6 million** in dividends to policyholders — **\$2.8 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 Dividend Program\*  
Hospitality Group National Dividend Program\*+  
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.

\*\* 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.

