

Minnesota Partnership Dividend Rewards Program

Accident Fund's new Partnership Dividend Rewards Program is available in the state of Minnesota. Through this program, your small- to mid-sized businesses can have access to dividends that they would not have otherwise obtained on their own.

Underwriting Criteria:

- No membership required
- Normal underwriting guidelines apply
- Guaranteed premiums must be below \$25,000

Benefits:

- 5% up-front discount on your workers' compensation premium
- Opportunity for individual dividends based on policyholders final premium and loss experience
- Access to safety materials through our WorkSafe Toolbox™
- Convenient billing options

How the Dividend Plan Works:

- Policyholders may enter the program at time of new business or renewal
- Policies can have any effective date (no 'common' effective date required)
- Policies are assigned into annual program terms according to their effective date
- Dividends are calculated 15 months after the expiration of the program term*

Partnership Dividend Rewards Program

Year	Program Terms	Date of Dividend Calculation	Total % Dividend Paid
Year 1 (14)	2/1/2014 - 1/31/2015	5/1/2016	Policyholder results may vary from 0% - 5%
Year 2 (15)	2/1/2015 - 1/31/2016	5/1/2017	Policyholder results may vary from 0% - 5%
Year 3 (16)	2/1/2016 - 1/31/2017	5/1/2018	Policyholder results may vary from 0% - 5%

For more information regarding our Partnership Dividend Rewards Program and other Accident Fund Group Programs, contact your business development consultant or visit AccidentFund.com/groups.

Accident Fund Insurance Company of America

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.

Accident Fund Insurance Company of America has provided workers' compensation insurance coverage since 1912. As the WorkSafe People™ and a leading provider of workers' compensation coverage across the United States, we partner with independent agents to provide small to mid-size businesses with exceptional claims expertise, unrivaled loss control services and extensive online safety resources and training. Accident Fund is licensed in 50 states and partners with independent agencies in 18 core states, primarily in the Midwest and Southeast. Our proven business model reflects the following strategic components:

- An efficient agency portal that provides minimal input and maximum effectiveness for the distribution force
- Leading-edge predictive analytics
- Best-in-class claims handling with innovative medical management processes
- Superior analysis of economic, financial and medical trends that provide keen market insight

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.



* Dividends require approval by Accident Fund's Board of Directors and, therefore, can never be guaranteed.