Minnesota Group Program
Assisted Living Services

Accident Fund's new Assisted Living Services Group Program is available in the state of Minnesota. Through this program, your small- to mid-sized assisted living 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 $15,000

Benefits:
- 5% up-front discount on your workers' compensation premium
- Dividends are based on experience of the groups combined loss performance and written premium
- 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*

Assisted Living Services Group Program

Year	Program Terms	Date of Dividend Calculation	Total % Dividend Paid
Year 1 (14)	1/1/2014 - 12/31/2014	4/1/2016	
Year 2 (15)	1/1/2015 - 12/31/2015	4/1/2017	
Year 3 (16)	1/1/2016 - 12/31/2016	4/1/2018	
Year 4 (17)	1/1/2017 - 12/31/2017	4/1/2019	
Year 5 (18)	1/1/2018 - 12/31/2018	4/1/2020	

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

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