



Workers' Compensation Insurance

Group Program: Municipalities



Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.

AccidentFund.com
1-866-206-5851



AccidentFund
Insurance Company of America
Part of the AF Group

Accident Fund Insurance Company of America
is a member of AF Group. All policies are underwritten
by a licensed insurer subsidiary of AF Group.

GROUP PROGRAM

Giving You More for Your Money

To help reward municipalities for encouraging safety, we created our workers' compensation Group Programs. As a Group member, you can save money and still get great workers' compensation insurance for your employees. When you belong to an Accident Fund Group Program, your business can expect the following benefits:

- 5% up-front savings on your premium*
- Opportunity for dividend payments based on Group's loss history**
- No minimum premium to qualify
- Convenient billing options

It Pays to Be Safe

Policy Premium	\$10,000
-5% Discount*	- \$500
	<u>\$9,500</u>

Sample 10% Dividend	\$950
Final Premium	\$8,550

SAVINGS WITHOUT SACRIFICE

As an Accident Fund Group member, you receive competitive rates without sacrificing quality, compassion or competence on your workers' compensation claims.

PERFORMANCE BRINGS REWARDS

Dividends are paid based on your Group's overall loss performance, rewarding you for your safety management. To help you create a safe work environment, Accident Fund provides you with tools you can use to reduce losses.

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

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

LOSS PREVENTION TOOLS

To further support your commitment to creating a safe working environment, Accident Fund offers the following additional WorkSafe tools free of charge to policyholders:

- WorkSafe Toolbox™ for online safety resources.
- Monthly WorkSafe Solutions e-blasts containing industry-specific safety information.
- Access to safety education programs that can be customized for your business.
- Nearly 50 safety modules for online safety training for employees.
- Consultative assistance available directly by phone or online.

CLAIMS MANAGEMENT EXPERTISE

Our professional claims staff focuses on providing the best care to injured workers while utilizing cost-containment programs.

Accident Fund also offers toll-free and online claim reporting for customers.

For more information about Accident Fund Insurance Company of America's Group Programs, contact your Accident Fund independent agent, or go to www.accidentfund.com/groups to find an agent near you.

The WorkSafe Difference

As the WorkSafe People™, we are experts at workers' compensation insurance. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.