



Group. Strength.

Group Programs for Agents

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 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.

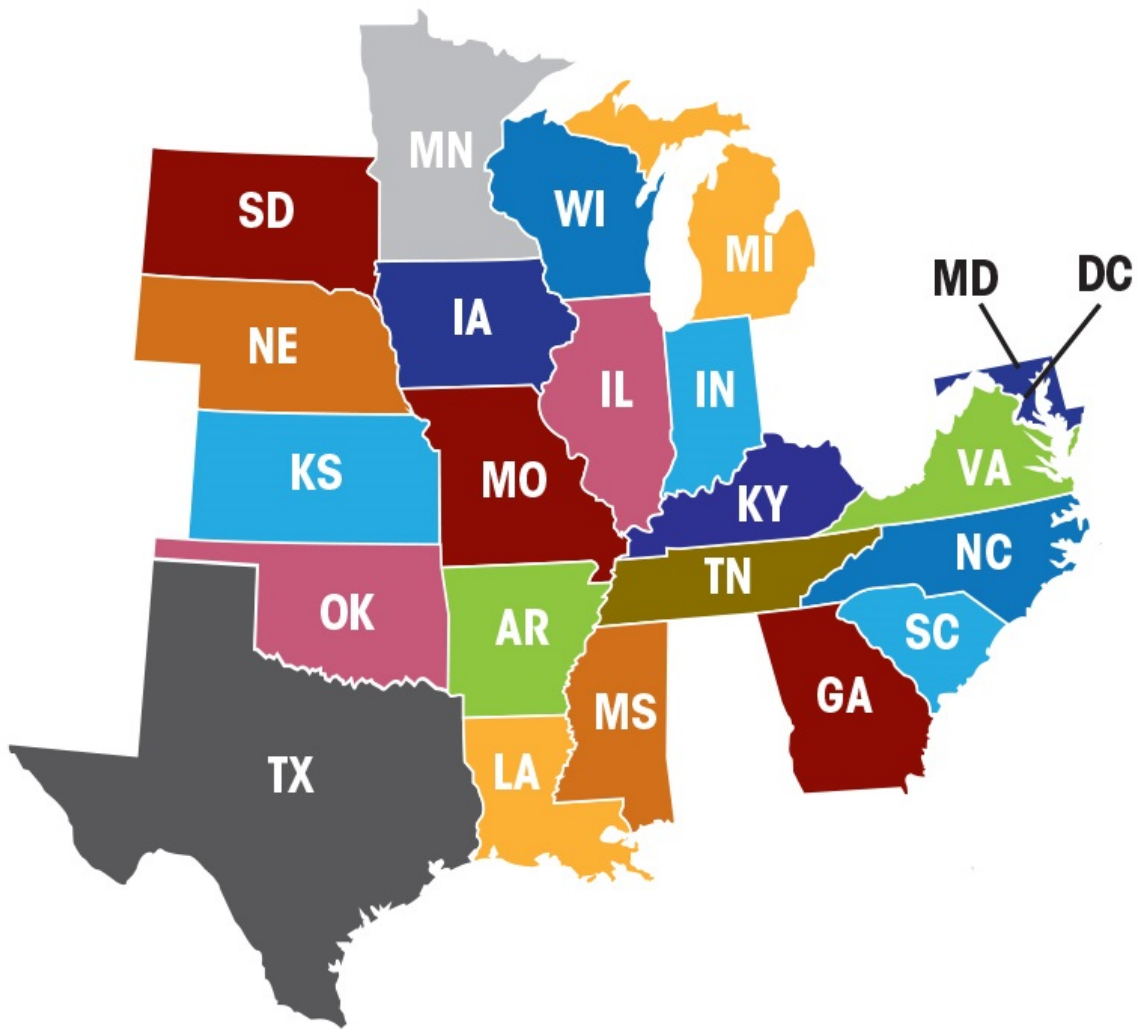
Did You Know?

An average dividend return of 5.8% has resulted in \$47.6million in dividends to policyholders since 1995.



5.8%

For more information, contact your business development consultant or visit AccidentFund.com



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 AF Group. 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.

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

Accident Fund has very successful Group Programs and we are now bringing new opportunities to you and your small- to-mid-sized customers. Through group pooling power, our programs allow your customers access to dividends that they would not have otherwise obtained.

For more information, contact your business development consultant or visit AccidentFund.com

Accident Fund Group Dividends by State

► ARKANSAS

Artisan Contractors*

Auto Service Group*

Chamber Alliance Program

Batesville Chamber of Commerce, Benton Chamber of Commerce, Bentonville-Bella Vista Chamber of Commerce, Blytheville Chamber of Commerce, Bradley County Chamber of Commerce, Brinkley Chamber of Commerce, Bryant Chamber of Commerce, Camden Chamber of Commerce, Conway Chamber of Commerce, El Dorado Chamber of Commerce, Eureka Springs Chamber of Commerce, Fayetteville Chamber of Commerce, Fordyce Chamber of Commerce, Fort Smith Chamber of Commerce, Hamburg Chamber of Commerce, Heber Springs Chamber of Commerce, Hot Springs Chamber of Commerce, Jonesboro Chamber of Commerce, Little Rock Chamber of Commerce, Malvern/Hot Springs County Chamber of Commerce, Maumelle Chamber of Commerce, Mayflower Chamber of Commerce, Monticello Chamber of Commerce, Morrilton Chamber of Commerce, North Little Rock Chamber of Commerce, Osceola - S. Mississippi City Chamber of Commerce, Paris Chamber of Commerce, Pine Bluff Chamber of Commerce, Rogers/Lowell Chamber of Commerce, Russelville Chamber of Commerce, Sherwood Chamber of Commerce, Van Buren Chamber of Commerce, Vilonia Chamber of Commerce, West Memphis Chamber of Commerce

Faith Based Organizations*

Golf Group National Dividend Program*

Home Health Care*

Hospitality Group National Dividend Program*+

Mail Package Delivery*

Professional Services Group*

Zenjuries

► GEORGIA

Artisan Contractors*

Auto Service Group*

Cobb Chamber of Commerce

Faith Based Organizations*

Golf Group National Dividend Program*

Home Health Care*

Hospitality Group National Dividend Program*+

Mail Package Delivery*

Professional Services Group*

Zenjuries

► ILLINOIS

Artisan Contractors*

Auto Service Group*

Chicago Dental Society Group

Faith Based Organizations*

Golf Group National Dividend Program*

Home Health Care*

Hospitality Group National Dividend Program*+

Heart of IL Schools

Illinois Education Group*

Mail Package Delivery*

Professional Services Group*

Quad Cities Chamber of Commerce (beg. 3/1/19)

Zenjuries

► INDIANA

Trade and Class-Specific Groups

Artisan Contractors*

Auto Service Group*

ABC Associated Builders and Contractors Inc. Indiana Chapter

BCA Building Contractors Association of Northeast Indiana

Faith Based Organizations*

Golf Group National Dividend Program*

Home Health Care*

Hospitality Group National Dividend Program*+

Mail Package Delivery*

Professional Services Group*

Zenjuries

Chamber of Commerce Groups

Avon Chamber of Commerce

Greater Bloomington 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

OneZone

Plainfield Chamber of Commerce

Shelby County Chamber of Commerce

► IOWA

Artisan Contractors*

Auto Service Group*

(Iowa cont.)

Faith Based Organizations*
Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
Mail Package Delivery*
Professional Services Group*
Quad Cities Chamber of Commerce (beg. 3/1/19)
Zenjuries
No 5% up-front discount offered.

► KANSAS

Artisan Contractors*
Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
Kansas Partnership Program
 City of Lawrence, City of Olathe, City of Salina,
 City of Topeka, City of Wichita
Mail Package Delivery*
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

► KENTUCKY

Artisan Contractors*
Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
Mail Package Delivery*
Professional Services Group*
Zenjuries

► LOUISIANA

Artisan Contractors*
Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
Mail Package Delivery*
Professional Services Group*
Zenjuries

► MARYLAND

Artisan Contractors*
Auto Service Group*
Faith Based Organizations*
Frederick Chamber of Commerce

Golf Group National Dividend Program*
Hagerstown-Washington County Chamber of
Commerce
Home Health Care*
Hospitality Group National Dividend Program*+
Howard County Chamber of Commerce
Mail Package Delivery*
Professional Services Group*
Zenjuries

► MICHIGAN

Chamber of Commerce Groups

Alger Chamber of Commerce
Alpena Area Chamber of Commerce
Ann Arbor/Ypsilanti Regional Chamber
Baraga County Chamber of Commerce
Battle Creek Chamber of Commerce
Bay Area Chamber of Commerce
Benzie County Chamber of Commerce
Cadillac Chamber of Commerce
Chamber of Commerce Grand Haven, Spring Lake,
 Ferrysburg
Curtis Area Chamber of Commerce
Charlevoix Chamber of Commerce
Delta County Chamber of Commerce
Dickinson County Chamber of Commerce
Flint & Genesee Chamber of Commerce
Gaylord Area Chamber of Commerce
Grand Rapids Area Chamber of Commerce
Greater Brighton Area Chamber of Commerce
Iron County Chamber of Commerce
Ironwood Area Chamber of Commerce
Jackson County Chamber of Commerce
Keweenaw Peninsula Chamber of Commerce
Lake Superior Community Partnership
Lansing Regional Chamber of Commerce
Macomb County Chamber of Commerce
Manistee Area Chamber of Commerce
Menominee 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
Newberry Area Chamber of Commerce
Ontonagon County Chamber of Commerce
Petoskey Regional Chamber of Commerce
Saginaw County Chamber of Commerce
Saint Ignace Chamber of Commerce
Sault Ste. Marie Chamber of Commerce
Schoolcraft County Chamber of Commerce
Shiawassee Regional Chamber of Commerce
Southwest Michigan First
Sterling Heights Regional Chamber of Commerce

Traverse City Area Chamber of Commerce

Trade and Class-Specific Groups

- Automotive Retailers Group*
- Faith Based Organizations*
- Golf Group Dividend Program*
- Hospitality Group Dividend Program*+
- Mail Package Delivery*
- Michigan Green Industry Association
- Municipal Group Program*
- Professional Services Group*
- Small Business Association of Michigan

Individual Business Members and Members of the following: Aerospace Industry Association of Michigan, American Rental Association of Michigan, Barry County Chamber of Commerce, Belding Area Chamber of Commerce, Council of Michigan Foundations, Delta County Area Chamber of Commerce, DeWitt Area Chamber of Commerce, Financial Planning Association of Michigan, Frankfort-Elberta Chamber of Commerce, Grandville-Jenison Chamber of Commerce, Greater Ishpeming Negaunee Chamber of Commerce, Houghton Lake Chamber of Commerce, Hudsonville Area Chamber of Commerce, Integrated Health Partners, International Coach Federation – MI Chapter, Ionia Area Chamber of Commerce, Lakewood Area Chamber of Commerce, Mackinac Island Tourism Bureau, Marquette Chamber of Commerce, Mecosta County Area Chamber of Commerce, Meridian Area Business Association, Mi-Light, Michigan Association for Female Entrepreneurs, Michigan Association of Timbermen, Michigan Farmers Market Association, Michigan Golf Course Owners Association, Michigan in Home Care Association, Michigan Lodging and Tourism Association, Michigan Professional Insurance Agents, Old Town Commercial Association, Oscoda-AuSable Chamber of Commerce, Saline Area Chamber of Commerce, Sault Area Chamber of Commerce, Taste the Local Difference, West Branch Area Chamber of Commerce

Specialty Contractors

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

Tooling, Manufacturing & Technologies Assn (TMTA)
Zenjuries

► **MINNESOTA**

- Artisan Contractors*
- Auto Service Group*
- Assisted Living Services
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Minnesota Partnership Program
- Professional Services Group*
- Rochester Chamber of Commerce
- Zenjuries

► **MISSISSIPPI**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

► **NEBRASKA**

- Faith Based Organizations*
- Golf Group National Dividend Program*
- Grand Island Chamber of Commerce
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Nebraska Partnership Program
City of Lincoln, City of Omaha, Greater Nebraska (Statewide)
- Professional Services Group*
- Zenjuries

► **NORTH CAROLINA**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Hospitality Group National Dividend Program*+
- Home Health Care*
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries
- No 5% up-front discount offered.

► **OKLAHOMA**

- Artisan Contractors*
- Auto Service Group*

(Oklahoma cont.)

- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

► **SOUTH CAROLINA**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Greenville Chamber of Commerce
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- York County Regional Chamber of Commerce
- Zenjuries

► **SOUTH DAKOTA**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

► **TENNESSEE**

Trade and Class-Specific Groups

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

Chamber of Commerce Groups

- Blount County Chamber of Commerce
- Clarksville Area Chamber of Commerce
- Knoxville Chamber of Commerce

* No association or membership required.

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

Non-resident licensing applies in all states.

Memphis Partnership Program

City of Memphis

No 5% up-front discount offered.

► **TEXAS**

- Artisan Contractors*
 - Auto Service Group*
 - Faith Based Organizations*
 - Golf Group National Dividend Program*
 - Home Health Care*
 - Hospitality Group National Dividend Program*+
 - Mail Package Delivery*
 - Professional Services Group*
 - Zenjuries
- No 5% up-front discount offered.

► **VIRGINIA**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

► **WASHINGTON D.C.**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*
- Golf Group National Dividend Program*
- Home Health Care*
- Hospitality Group National Dividend Program*+
- Mail Package Delivery*
- Professional Services Group*
- Zenjuries

► **WISCONSIN**

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

Dividend Histories for National Groups

Artisan Contractors Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	2/1/2018-1/31/2019	5/2020	
Year 2	2/1/2019-1/31/2020	5/2021	
Year 3	2/1/2020-1/31/2021	5/2022	

Auto Service Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 6	9/1/2014-8/31/2015	12/2016	4.00%
Year 7	9/1/2015-8/31/2016	12/2017	1.00%
Year 8	9/1/2016-8/31/2017	12/2018	8.00%

Faith Based Organizations Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	9/1/2017-8/31/2018	12/2019	
Year 2	9/1/2018-8/31/2019	12/2020	
Year 3	9/1/2019-8/31/2020	12/2021	

Golf National Program Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 15	7/1/2013-6/30/2014	10/2016	2.00%
Year 16	7/1/2014-6/30/2015	10/2017	0.00%
Year 17	7/1/2015-6/30/2016	10/2018	2.00%

Home Health Care Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	4/1/2017-3/31/2018	7/2019	
Year 2	4/1/2018-3/31/2019	7/2020	
Year 3	4/1/2019-3/31/2020	7/2021	

Hospitality Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 16	6/1/2014-5/31/2015	9/2016	16.00%
Year 17	6/1/2015-5/31/2016	9/2017	9.00%
Year 18	6/1/2016-5/31/2017	9/2018	14.00%

Mail Package Delivery Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	12/1/2018-11/30/2019	3/2021	
Year 2	12/1/2019-11/30/2020	3/2022	
Year 3	12/1/2020-11/30/2021	3/2023	

Professional Services Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 4	11/1/2013-10/31/2014	2/2016	6.00%
Year 5	11/1/2014-10/31/2015	2/2017	3.00%
Year 5	11/1/2015-10/31/2016	2/2018	5.00%

Zenjuries Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	7/1/2016-6/30/2017	10/2018	0-5%
Year 2	7/1/2017-6/30/2018	10/2019	
Year 3	7/1/2018-6/30/2019	10/2020	

AccidentFund.com
1-866-206-5851





Over 135 chamber and 10 trade & class-specific groups in 20 states

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, 2014 to March 31, 2015 program term would be calculated as of June 30, 2016.
- A dividend percentage is selected based upon loss experience and written premium.
- Dividends are not guaranteed.*

Group Prospect Considerations

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

IT PAYS TO BE SAFE

Policy Premium.....	\$ 10,000
– 5% discount	\$ 500 **
	\$ 9,500
Sample 10% Dividend	\$ 950
Final Premium	\$ 8,550

*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.

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