



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.

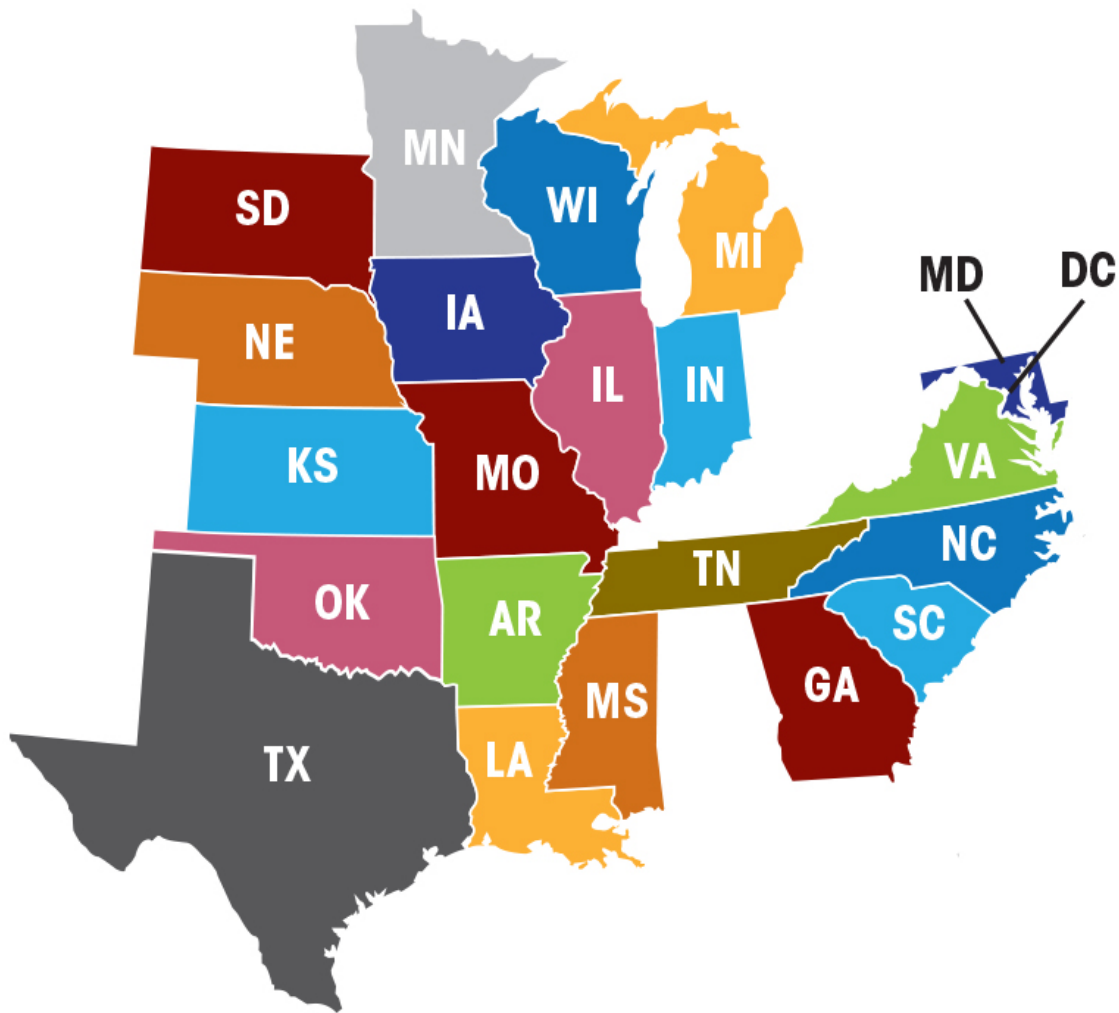
Did You Know?

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

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*+

Professional Services Group*

Zenjuries

▶ GEORGIA

Artisan Contractors*

Auto Service Group*

Faith Based Organizations*

Golf Group National Dividend Program*

Home Health Care*

Hospitality Group National Dividend Program*+

Professional Services Group*

Zenjuries

▶ ILLINOIS

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*

Professional Services Group*

Zenjuries

▶ INDIANA

Trade and Class-Specific Groups

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*+

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

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

▶ KANSAS

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Kansas Partnership Program
 City of Lawrence
 City of Olathe
 City of Salina
 City of Topeka
 City of Wichita
Professional Services Group*
Kansas Partnership Program
Zenjuries
No 5% up-front discount offered.

▶ LOUISIANA

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

▶ MARYLAND

Auto Service Group*
Faith Based Organizations*
Frederick Chamber of Commerce
Golf Group National Dividend Program*
Hagerstown-Washington County Chamber of Commerce
Hospitality Group National Dividend Program*+
Howard County Chamber of Commerce
Professional Services Group*
Zenjuries

▶ 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
Benzie County Chamber of Commerce
Cadillac Chamber of Commerce
Charlevoix 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
Baraga County 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

Trade and Class-Specific Groups

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

Small Business Association of Michigan (cont.)

Individual Business Members and Members of the following:

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

Auto Service Group*
Assisted Living Services
Faith Based Organizations*
Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
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*+
Professional Services Group*
Zenjuries

▶ MISSOURI

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

▶ NEBRASKA

Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Nebraska Partnership Program
City of Lincoln
City of Omaha
Greater Nebraska (Statewide)
Professional Services Group*
Zenjuries

▶ NORTH CAROLINA

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

▶ OKLAHOMA

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

▶ SOUTH CAROLINA

Trade and Class-Specific Groups

Auto Service Group*
Faith Based Organizations*
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
Zenjuries

▶ SOUTH DAKOTA

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries

▶ TENNESSEE

Artisan Contractors*
Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Knoxville Chamber of Commerce
Home Health Care*
Hospitality Group National Dividend Program*+
Memphis Partnership Program
City of Memphis
Professional Services Group*
Zenjuries
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*+
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

▶ VIRGINIA

Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries

▶ WASHINGTON D.C.

Trade and Class-Specific Groups
Auto Service Group*
Faith Based Organizations*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program*+
Professional Services Group*
Zenjuries

▶ WISCONSIN

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

* No association or membership required.

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

Non-resident licensing applies in all states.

Dividend Histories for National Groups

Hospitality Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 15	6/1/2013-5/31/2014	9/2015	13.00%
Year 16	6/1/2014-5/31/2015	9/2016	16.00%
Year 17	6/1/2015-5/31/2016	9/2017	9.00%

Professional Services Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 3	11/1/2012-10/31/2013	2/2015	5.00%
Year 4	11/1/2013-10/31/2014	2/2016	6.00%
Year 5	11/1/2014-10/31/2015	2/2017	3.00%

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

Auto Service Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 5	9/1/2013-8/31/2014	12/2015	4.00%
Year 6	9/1/2014-8/31/2015	12/2016	4.00%
Year 7	9/1/2015-8/31/2016	12/2017	1.00%

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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