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 5.5% in 2019 has contributed to the $65.4 million in group dividends paid to policyholders since 1995.

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
- **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**
- **Zenjuries**

### INDIANA
- **Trade and Class-Specific Groups**
- **Artisan Contractors**
- **Auto Service Group**
- **ABC Associated Builders and Contractors Inc.- IN Chapter**
- **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**

### 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**

### IOWA
- **Artisan Contractors**
- **Auto Service Group**
- **Faith Based Organizations**
- **Golf Group National Dividend Program**
(Iowa cont.)
Home Health Care*
Hospitality Group National Dividend Program*+
Mail Package Delivery*
Professional Services Group*
Quad Cities Chamber of Commerce
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
ABC Associated Builders and Contractors Inc. - KY Chapter
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

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)

► 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.

Accident Fund Group Programs
**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
Memphis Partnership Program
   City of Memphis
Williamson County Chamber of Commerce
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.

* 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

#### Artisan Contractors Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>2/1/2018-1/31/2019</td>
<td>5/2020</td>
<td></td>
</tr>
<tr>
<td>Year 2</td>
<td>2/1/2019-1/31/2020</td>
<td>5/2021</td>
<td></td>
</tr>
<tr>
<td>Year 3</td>
<td>2/1/2020-1/31/2021</td>
<td>5/2022</td>
<td></td>
</tr>
</tbody>
</table>

#### Auto Service Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 7</td>
<td>9/1/2015-8/31/2016</td>
<td>12/2017</td>
<td>1.00%</td>
</tr>
<tr>
<td>Year 8</td>
<td>9/1/2016-8/31/2017</td>
<td>12/2018</td>
<td>8.00%</td>
</tr>
<tr>
<td>Year 9</td>
<td>9/1/2017-8/31/2018</td>
<td>12/2019</td>
<td>4.00%</td>
</tr>
</tbody>
</table>

#### Faith Based Organizations Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>9/1/2017-8/31/2018</td>
<td>12/2019</td>
<td>5.00%</td>
</tr>
<tr>
<td>Year 2</td>
<td>9/1/2018-8/31/2019</td>
<td>12/2020</td>
<td></td>
</tr>
<tr>
<td>Year 3</td>
<td>9/1/2019-8/31/2020</td>
<td>12/2021</td>
<td></td>
</tr>
</tbody>
</table>

#### Golf National Program Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 16</td>
<td>6/1/2015-5/31/2016</td>
<td>9/2017</td>
<td>9.00%</td>
</tr>
<tr>
<td>Year 17</td>
<td>6/1/2016-5/31/2017</td>
<td>9/2018</td>
<td>14.00%</td>
</tr>
<tr>
<td>Year 18</td>
<td>6/1/2017-5/31/2018</td>
<td>9/2019</td>
<td>9.00%</td>
</tr>
</tbody>
</table>

#### Home Health Care Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>4/1/2017-3/31/2018</td>
<td>7/2019</td>
<td>2.00%</td>
</tr>
<tr>
<td>Year 2</td>
<td>4/1/2018-3/31/2019</td>
<td>7/2020</td>
<td></td>
</tr>
<tr>
<td>Year 3</td>
<td>4/1/2019-3/31/2020</td>
<td>7/2021</td>
<td></td>
</tr>
</tbody>
</table>

#### Hospitality Group Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 17</td>
<td>6/1/2015-5/31/2016</td>
<td>9/2017</td>
<td>9.00%</td>
</tr>
<tr>
<td>Year 18</td>
<td>6/1/2016-5/31/2017</td>
<td>9/2018</td>
<td>14.00%</td>
</tr>
<tr>
<td>Year 19</td>
<td>6/1/2017-5/31/2018</td>
<td>9/2019</td>
<td>9.00%</td>
</tr>
</tbody>
</table>

#### Mail Package Delivery Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>12/1/2018-11/30/2019</td>
<td>3/2021</td>
<td></td>
</tr>
<tr>
<td>Year 2</td>
<td>12/1/2019-11/30/2020</td>
<td>3/2022</td>
<td></td>
</tr>
<tr>
<td>Year 3</td>
<td>12/1/2020-11/30/2021</td>
<td>3/2023</td>
<td></td>
</tr>
</tbody>
</table>

#### Professional Services Group Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 5</td>
<td>11/1/2014-10/31/2015</td>
<td>2/2017</td>
<td>3.00%</td>
</tr>
<tr>
<td>Year 6</td>
<td>11/1/2015-10/31/2016</td>
<td>2/2018</td>
<td>5.00%</td>
</tr>
<tr>
<td>Year 7</td>
<td>11/1/2016-10/31/2017</td>
<td>2/2019</td>
<td>6.00%</td>
</tr>
</tbody>
</table>

#### Zenjuries Dividend History

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Program Dates</th>
<th>Date of payment declaration</th>
<th>Total % Dividend paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>7/1/2016-6/30/2017</td>
<td>10/2018</td>
<td>0-5%</td>
</tr>
<tr>
<td>Year 2</td>
<td>7/1/2017-6/30/2018</td>
<td>10/2019</td>
<td>0-5%</td>
</tr>
<tr>
<td>Year 3</td>
<td>7/1/2018-6/30/2019</td>
<td>10/2020</td>
<td></td>
</tr>
</tbody>
</table>
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, 2018 to March 31, 2019 program term would be calculated as of June 30, 2020.
- 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

<table>
<thead>
<tr>
<th>Policy Premium</th>
<th>$10,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 5% discount</td>
<td>$500</td>
</tr>
<tr>
<td>**</td>
<td>$9,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sample 10% Dividend</th>
<th>$950</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final Premium</td>
<td>$8,550</td>
</tr>
</tbody>
</table>

*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.