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 $47.6 million in dividends 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
- **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
  - Russellville Chamber of Commerce
  - Sherwood Chamber of Commerce
  - Van Buren Chamber of Commerce
  - Vilonia Chamber of Commerce
  - West Memphis 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***+
- **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
Gaylord Area 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
Manistee Area 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 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**
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**
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.

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* 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

<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 15</td>
<td>6/1/2013-5/31/2014</td>
<td>9/2015</td>
<td>13.00%</td>
</tr>
<tr>
<td>Year 16</td>
<td>6/1/2014-5/31/2015</td>
<td>9/2016</td>
<td>16.00%</td>
</tr>
<tr>
<td>Year 17</td>
<td>6/1/2015-5/31/2016</td>
<td>9/2017</td>
<td>9.00%</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 4</td>
<td>11/1/2013-10/31/2014</td>
<td>2/2016</td>
<td>6.00%</td>
</tr>
<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 5</td>
<td>11/1/2015-10/31/2016</td>
<td>2/2018</td>
<td>5.00%</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 15</td>
<td>7/1/2013-6/30/2014</td>
<td>10/2015</td>
<td>2.00%</td>
</tr>
<tr>
<td>Year 16</td>
<td>7/1/2014-6/30/2015</td>
<td>10/2016</td>
<td>0.00%</td>
</tr>
<tr>
<td>Year 17</td>
<td>7/1/2015-6/30/2016</td>
<td>10/2017</td>
<td>2.00%</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 5</td>
<td>9/1/2013-8/31/2014</td>
<td>12/2015</td>
<td>4.00%</td>
</tr>
<tr>
<td>Year 6</td>
<td>9/1/2014-8/31/2015</td>
<td>12/2016</td>
<td>4.00%</td>
</tr>
<tr>
<td>Year 7</td>
<td>9/1/2015-8/31/2016</td>
<td>12/2017</td>
<td>1.00%</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, 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

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Premium</td>
<td>$10,000</td>
</tr>
<tr>
<td>– 5% discount</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$9,500</td>
</tr>
<tr>
<td>Sample 10% Dividend</td>
<td>$950</td>
</tr>
<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. 