

A.M. Best Rating:
A
(Excellent)

Assets:
\$2.3 Billion

Surplus:
\$577 Million

Businesses
Insured:
48,000 +

2008 Premium:
\$541 Million

Accident Fund: A Trusted Name Since 1912

Accident Fund Insurance Company of America has been a trusted friend to businesses since 1912, when the state of Michigan established insurance protection for all of its workers. For almost 100 years, we've protected businesses and employees with workers compensation insurance, backed by excellent service. In December 1994 we privatized and became a subsidiary of Blue Cross Blue Shield of Michigan, earning even greater confidence by demonstrating that we're committed to serving our agents and policyholders.

Writing Workers Compensation Insurance Across America

Accident Fund Insurance Company of America is building our reputation as a trusted name in workers compensation insurance from coast to coast. Our national expansion, begun in 2000, already includes 18 core states and 31 licensed accommodation states, serving more than policyholders nationwide. We are the 10th largest writer of workers compensation insurance¹ in the United States and maintained our "A" (excellent) A.M. Best rating in 2008. Accident Fund has Group Programs in several states that offer discounts or dividends to policyholders. Our continuum of workers compensation products also expands into Third Party Administration services in Michigan, which will expand geographically by 2010. And our e-business approach means agents can do business with Accident Fund in the most convenient, productive way possible – online.

A Family of Options

Accident Fund Insurance Company of America acquired United Wisconsin Insurance Company, better known as United Heartland, in December 2005. United Heartland is a workers compensation company that truly complements our business. They add depth and breadth for our customers with their focus on large account business and robust safety initiatives. In November 2007, CompWest Insurance Company joined the Accident Fund family, expanding our market position into the West.

Products and Services That Meet Your Needs

We believe that every worker and employer needs a workers compensation carrier that can be trusted to provide the best service available. At Accident Fund, we listen to our customers and give them what they need. Our products and services vary from state to state, but all begin with unsurpassed expertise in workers compensation insurance and a commitment to customer service.

- Claims Services
- Loss Prevention Consultants
- Fraud Prevention Services
- WorkSafe Students
- Policyholder Communications
- Loss Prevention Toolbox™

Accident Fund and its subsidiaries (Accident Fund National, Accident Fund General, United Wisconsin Insurance Company and CompWest) are licensed in 49 states, plus the District of Columbia². Please visit www.accidentfund.com for more information.

¹ Information provided by A.M. Best

² Licensing per state varies by subsidiary.