

Underwriting Appetite

AFXpress offers an exclusive and convenient new way of writing your workers' compensation business. Our proven automated quoting system (eLink) provides an efficient way to do business for AFXpress agents. This intuitive system offers:

- Pricing authority, which allows quoting, re-quoting and binding.
- Extensive underwriting appetite for new business.
- Ability to create multiple quote iterations for customers.

Underwriting Guidelines

To save you time when submitting potential business, please note that there are requirements for submissions. A general list of AFXpress underwriting guidelines is outlined below.

AFXpress Guidelines

- Will Consider Accounts up to \$50,000 in Premium
- Will Consider Accounts with Experience Mods up to 1.35
- Minimum Payroll Requirement \$10,001
- Contractors:
 - Must Have Two or More Employees
 - Must Have Been In Business at Least Three Years
 - Must Have at Least \$15,000 in Payroll Per Employee
- Restaurants and Hotels:
 - Must Have Been in Business at Least Three Years

Reasons Your Submission May Not Be Eligible for AFXpress:

- Class Code Is Ineligible for Program
- Account Previously Declined by Accident Fund In Past 18 Months
- Questionable Answers to Underwriting Questions on Application
- Higher than Average Claims Frequency
- Higher than Average Claims Severity

Questions?

Email AFXpressSupport@AccidentFund.com or visit AFXpressAgent.com for more information.

AFXpressAgent.com
1-866-206-5851



Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.



AF Group (Lansing, Mich.) and its subsidiaries are one of the largest specialty writers of insurance, rated "A-" (Excellent) by A.M. Best. AF Group conducts business through four brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.