



# 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.

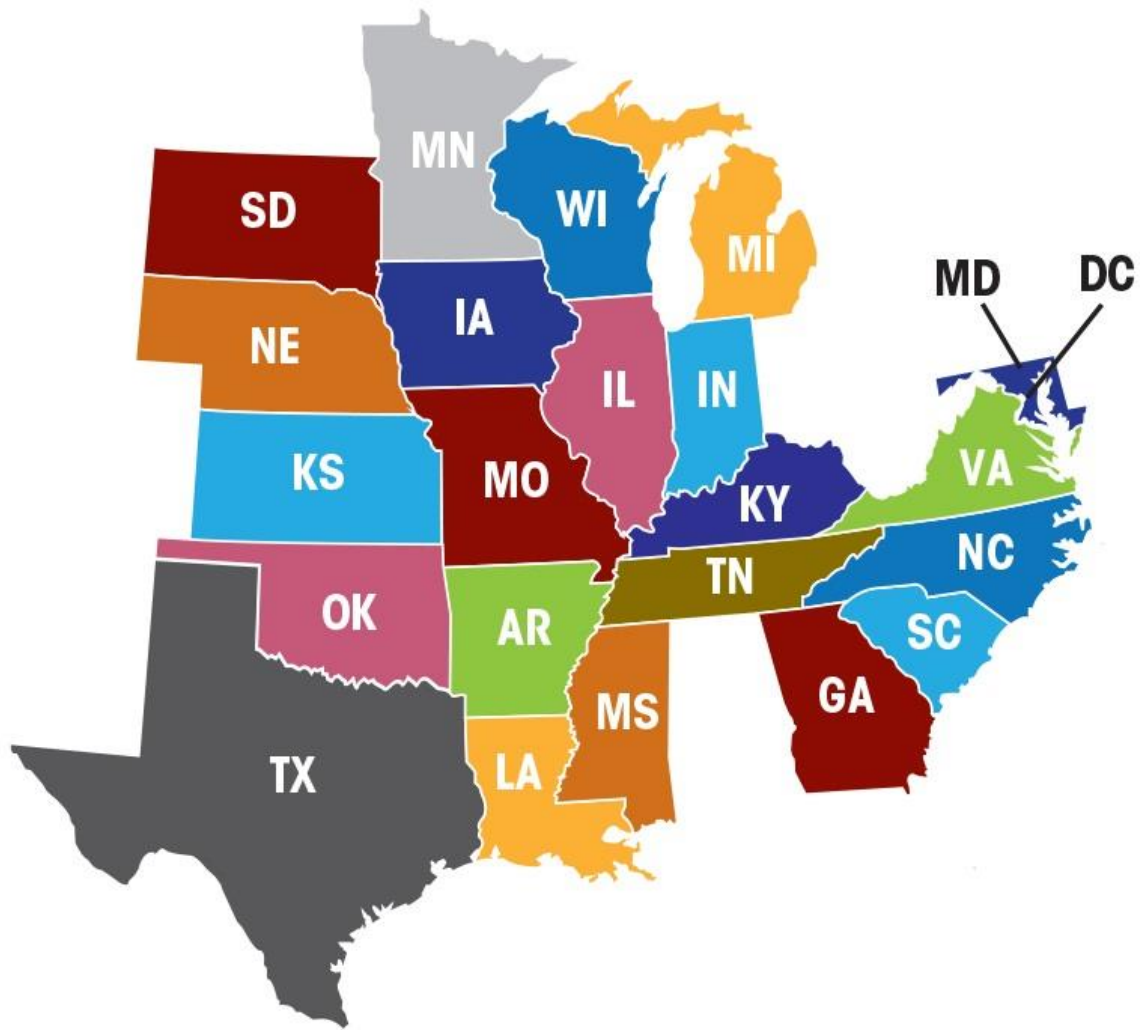
\*\* Dividends paid impact profit sharing.

### Did You Know?

An average dividend return of 5.5% in 2019 has contributed to the \$65.4 million in group dividends paid to policyholders since 1995.

5.5%

For more information, contact your business development consultant or visit [AccidentFund.com](http://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](http://AccidentFund.com)

# Accident Fund Group Dividends by State

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## ► 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, 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\*+

Mail Package Delivery\*

Professional Services Group\*

Zenjuries

## ► 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

## ► 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

## ► 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

Individual Business Members and Members of the following: Aerospace Industry Association of Michigan, Allendale Area Chamber of Commerce, American Rental Association of Michigan, Barry County Chamber of Commerce, Belding Area Chamber of Commerce, 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, Hudsonville Area Chamber of Commerce, Integrated Health Partners, International Coach Federation – MI Chapter, Ionia Area Chamber of Commerce, Keweenaw Chamber of Commerce, Lakewood Area Chamber of Commerce, Marquette Chamber of Commerce, Mecosta County Area Chamber of Commerce, Meridian Area Business Association, Michigan Association for Female Entrepreneurs, Michigan Association of Security and Investigative Professionals, Michigan Association of Timbermen, Michigan Energy Efficiency Contractors Associations, Michigan Golf Course Owners Association, Michigan Greenhouse Growers Council, Michigan Professional Insurance Agents, Oscoda-AuSable Chamber of Commerce, Sault Area Chamber of Commerce, 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

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.

► **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 |                     |                             |                       |
|--------------------------------------|---------------------|-----------------------------|-----------------------|
| Group                                | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 1                               | 2/1/2018-1/31/2019  | 5/2020                      |                       |
| Year 2                               | 2/1/2019-1/31/2020  | 5/2021                      |                       |
| Year 3                               | 2/1/2020-1/31/2021  | 5/2022                      |                       |

| Auto Service Dividend History |                     |                             |                       |
|-------------------------------|---------------------|-----------------------------|-----------------------|
| Group                         | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 7                        | 9/1/2015-8/31/2016  | 12/2017                     | 1.00%                 |
| Year 8                        | 9/1/2016-8/31/2017  | 12/2018                     | 8.00%                 |
| Year 9                        | 9/1/2017-8/31/2018  | 12/2019                     | 4.00%                 |

| Faith Based Organizations Dividend History |                     |                             |                       |
|--|---------------------|-----------------------------|-----------------------|
| Group                                      | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 1                                     | 9/1/2017-8/31/2018  | 12/2019                     | 5.00%                 |
| Year 2                                     | 9/1/2018-8/31/2019  | 12/2020                     |                       |
| Year 3                                     | 9/1/2019-8/31/2020  | 12/2021                     |                       |

| Golf National Program Dividend History |                     |                             |                       |
|--|---------------------|-----------------------------|-----------------------|
| Group                                  | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 16                                | 7/1/2014-6/30/2015  | 10/2017                     | 0.00%                 |
| Year 17                                | 7/1/2015-6/30/2016  | 10/2018                     | 2.00%                 |
| Year 18                                | 7/1/2016-6/30/2017  | 10/2019                     | 0.00%                 |

| Home Health Care Dividend History |                     |                             |                       |
|-----------------------------------|---------------------|-----------------------------|-----------------------|
| Group                             | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 1                            | 4/1/2017-3/31/2018  | 7/2019                      | 2.00%                 |
| Year 2                            | 4/1/2018-3/31/2019  | 7/2020                      |                       |
| Year 3                            | 4/1/2019-3/31/2020  | 7/2021                      |                       |

| Hospitality Group Dividend History |                     |                             |                       |
|------------------------------------|---------------------|-----------------------------|-----------------------|
| Group                              | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 17                            | 6/1/2015-5/31/2016  | 9/2017                      | 9.00%                 |
| Year 18                            | 6/1/2016-5/31/2017  | 9/2018                      | 14.00%                |
| Year 19                            | 6/1/2017-5/31/2018  | 9/2019                      | 9.00%                 |

| Mail Package Delivery Dividend History |                      |                             |                       |
|--|----------------------|-----------------------------|-----------------------|
| Group                                  | Group Program Dates  | Date of payment declaration | Total % Dividend paid |
| Year 1                                 | 12/1/2018-11/30/2019 | 3/2021                      |                       |
| Year 2                                 | 12/1/2019-11/30/2020 | 3/2022                      |                       |
| Year 3                                 | 12/1/2020-11/30/2021 | 3/2023                      |                       |

| Professional Services Group Dividend History |                      |                             |                       |
|--|----------------------|-----------------------------|-----------------------|
| Group  | Group Program Dates  | Date of payment declaration | Total % Dividend paid |
| Year 5                                       | 11/1/2014-10/31/2015 | 2/2017                      | 3.00%                 |
| Year 6                                       | 11/1/2015-10/31/2016 | 2/2018                      | 5.00%                 |
| Year 7                                       | 11/1/2016-10/31/2017 | 2/2019                      | 6.00%                 |

| Zenjuries Dividend History |                     |                             |                       |
|----------------------------|---------------------|-----------------------------|-----------------------|
| Group                      | Group Program Dates | Date of payment declaration | Total % Dividend paid |
| Year 1                     | 7/1/2016-6/30/2017  | 10/2018                     | 0-5%                  |
| Year 2                     | 7/1/2017-6/30/2018  | 10/2019                     | 0-5%                  |
| Year 3                     | 7/1/2018-6/30/2019  | 10/2020                     |                       |

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# 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

|                           |           |
|---------------------------|-----------|
| 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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