IT PAYS TO BE SAFE

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

Sample 10% Dividend | $950

Final Premium | $8,550

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, 2012 to March 31, 2013 program term would be calculated as of June 30, 2014.
- A dividend percentage is selected based upon the loss experience and written premium for the entire group.
- Dividends are not guaranteed.

GROUP PROSPECT CONSIDERATIONS

- Strong underwriting fit
- Size
  - 1,000 minimum for heterogeneous group
  - 400 minimum for homogenous group
- $1 million in premium within two years
- Little overlap with existing programs
- Agency’s ability to market
- High potential for gaining new customers

* 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.

GROUP PROGRAMS

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 Accident Fund Holdings, Inc. Accident Fund Holdings and its subsidiaries are one of the largest workers’ compensation insurers in the United States and rated “A-” (Excellent) by A.M. Best.

When quoting insurance coverage, all agents would like to show additional value and potential savings to clients or prospective clients. Accident Fund Insurance Company of America has very successful Group Programs and we are now bringing new opportunities to you. Our program brings benefits to you and your small- to-mid-sized customers. Through this pooling power, our programs allow your customers access to dividends that they would not have otherwise obtained.

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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 the experience of the group’s combined 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.

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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.

** Dividends paid impact profit sharing.

DID YOU KNOW?

Since 1995, we have paid $42.6 million in dividends to policyholders — $2.8 million in 2013 alone.

For more information, contact your business development consultant or visit AccidentFund.com/groups.
**ARKANSAS**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

**GEORGIA**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

**ILLINOIS**
Chicago Dental Society Group
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Illinois Education Group*
Professional Services Group*

**INDIANA**
Trade and Class-Specific Groups
ABC Associated Builders and Contractors Inc. Indiana Chapter
BCCA Building Contractors’ Association of Northeast Indiana
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

Chamber of Commerce Groups
Fishers 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
Plantfield Chamber of Commerce
Shelby County Chamber of Commerce

**IOWA**
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
No 5% up-front discount offered.

**KANSAS**
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
No 5% up-front discount offered.

**MARYLAND**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
* No association or membership required.
** Non-resident licensing applies in all states.
* “Hospitality” includes hotels, motels, restaurants and bowling centers.

**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
Flint & Genesee 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
Mackinac County 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
Ager Chamber of Commerce
Bessemer Chamber of Commerce
Duluth 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
Staunton Marie Chamber of Commerce
Schoolcraft County Chamber of Commerce

Specialty Contractors
Michigan Chapter of the National Electrical Contractors Association
Michigan Chapter of the Sheet Metal & Air Conditioning National Association
Michigan Plumbing & Mechanical Contractors Association
Sheet Metal & Air Conditioning Contractors National Association

Trade and Class-Specific Groups
Automation Alley
Automotive Retailers Group*
Golf Group Dividend Program*
Hospitality Group Dividend Program**
Michigan Green Industry Association
Michigan Grocers Association
Michigan Society of Professional Engineers
Municipal Group Program*
Professional Services Group*
Small Business Association of Michigan

**MINNESOTA**
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

**MISSISSIPPI**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

**MISSOURI**
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
No 5% up-front discount offered.

**NEBRASKA**
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*

**NORTH CAROLINA**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
No 5% up-front discount offered.

**SOUTH CAROLINA**
Trade and Class-Specific Groups
Auto Service Group*
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

**TEXAS**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
No 5% up-front discount offered.

**VIRGINIA**
Auto Service Group*
Golf Group National Dividend Program*
Hospitality Group National Dividend Program**
Professional Services Group*
WorkersComp®Members

**WISCONSIN**
Small Business Rewards Program
No 5% up-front discount offered.