



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, PA, 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 5.6% in 2022 has contributed to the \$81.5 million in group dividends paid to policyholders since 1995.



Accident Fund Group Dividends by State

► 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, Russellville 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

Aspire Economic Development + Chamber Alliance

Avon Chamber of Commerce

Greater Bloomington Chamber of Commerce

Greater Elkhart 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*

Home Health Care*

Hospitality Group National Dividend Program*+

Mail Package Delivery*

Professional Services Group*

Quad Cities Chamber of Commerce

(Iowa cont.)

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**

Chamber of Commerce Groups

Louisville Chamber of Commerce

Trade and Class-Specific Groups

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

Anchor Bay 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

Eastpointe-Roseville Chamber of Commerce

Flint & Genesee Chamber of Commerce

Gaylord Area Chamber of Commerce

Grand Rapids Chamber of Commerce

Greater Brighton Area Chamber of Commerce

Greater Romeo-Washington 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 Business Alliance

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 Connect

(Michigan cont.)

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, Barry County Chamber of Commerce, Belding Area Chamber of Commerce, Belleville Area Chamber of Commerce, Big I Michigan/Michigan Association of Insurance Agents, Childcare Providers Association of Michigan, DeWitt Area Chamber of Commerce, Dexter Area Chamber of Commerce, Dimondale Business Association, Financial Planning Association of Michigan, Four20 Media Group LLC/MMR, Grandville-Jenison Chamber of Commerce, Greater Ishpeming Negaunee Chamber of Commerce, Greater Lenawee Chamber of Commerce, Holt Business Alliance, Hudsonville Area Chamber of Commerce, Independent Business Association of Detroit, Innovate Marquette, Integrated Health Partners, Ionia Area Chamber of Commerce, Keweenaw Chamber of Commerce, Lake Superior Community Partnership, Lakewood Area Chamber of Commerce, Manufacturing Growth Alliance, Meridian Area Business Association, Metro Detroit Black Business Alliance, Michigan Air Conditioning Contractors Association, Michigan Association of Beauty Professionals, Michigan Association of Security and Investigative Professionals, Michigan Association of Timbermen, Michigan Energy Efficiency Contractors Associations, Michigan Fitness Club Association, Michigan Golf Course Owners Association, Michigan Greenhouse Growers Council, Michigan In Home Care Association, Michigan Professional Insurance Agents, Redford Township Chamber of Commerce, Sault Area Chamber of Commerce, Stockbridge 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

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*
- 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*
- (North Carolina cont.)**
- Zenjuries
- No 5% up-front discount offered.

► **OKLAHOMA**

- Artisan Contractors*
- Auto Service Group*
- Faith Based Organizations*

(Oklahoma cont.)

Golf Group National Dividend Program*
Home Health Care*
Hospitality Group National Dividend Program*+
Mail Package Delivery*
Professional Services Group*
Zenjuries

▶ **PENNSYLVANIA**

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

▶ **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*
Home Health Care*

Golf Group National Dividend Program*
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

* 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 2	2/1/2019-1/31/2020	5/2021	0-5%
Year 3	2/1/2020-1/31/2021	5/2022	0-5%
Year 4	2/1/2021-1/31/2022	5/2023	0-5%

Auto Service Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 10	9/1/2018-8/31/2019	12/2020	2.00%
Year 11	9/1/2019-8/31/2020	12/2021	7.00%
Year 12	9/1/2020-8/31/2021	12/2022	2.00%

Faith Based Organizations Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 2	9/1/2018-8/31/2019	12/2020	6.00%
Year 3	9/1/2019-8/31/2020	12/2021	5.00%
Year 4	9/1/2020-8/31/2021	12/2022	0.00%

Golf National Program Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 20	7/1/2018-6/30/2019	10/2020	0.00%
Year 21	7/1/2019-6/30/2020	10/2021	2.00%
Year 22	7/1/2020-6/30/2021	10/2022	2.00%

Home Health Care Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 2	4/1/2018-3/31/2019	7/2020	2.00%
Year 3	4/1/2019-3/31/2020	7/2021	2.00%
Year 4	4/1/2020-3/31/2021	7/2022	9.00%

Hospitality Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 20	6/1/2018-5/31/2019	9/2020	14.00%
Year 21	6/1/2019-5/31/2020	9/2021	2.00%
Year 22	6/1/2020-5/31/2021	9/2022	14.00%

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	2.00%
Year 2	12/1/2019-11/30/2020	3/2022	0.00%
Year 3	12/1/2020-11/30/2021	3/2023	4.00%

Professional Services Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 9	11/1/2018-10/31/2019	2/2021	6.00%
Year 10	11/1/2019-10/31/2020	2/2022	8.00%
Year 11	11/1/2020-10/31/2021	2/2023	10.00%

Zenjuries Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 3	7/1/2018-6/30/2019	10/2020	0-5%
Year 4	7/1/2019-6/30/2020	10/2021	0-5%
Year 5	7/1/2020-6/30/2021	10/2022	0-5%

AccidentFund.com
1-866-206-5851





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, 2020 to March 31, 2021 program term would be calculated as of June 30, 2022.
- 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, PA, TN, TX and WI do not allow for 5% up-front discount due to state filings.

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