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Underwriting Guidelines

Accounts up to \$50,000 in premium
 Experience modification factor up to 1.35
 Minimum payroll requirements of \$10,001

Contractor (except 5645) minimum requirements

- At least two W2 employees
- Three years in business
- \$15,000 in payroll per employee

Contractors code 5645 minimum requirements

- At least three W2 employees
- Three years in business
- Minimum of \$50,000 total payroll

Restaurants and hotels must have three years in business

Contact Us

Talk to a person in our Service Center about; audits, billing and AccuPremium, claims, commissions, IT services and policy information.

Call us at 1-866-206-5851

Policy support for endorsements

PolicySupport@accidentfund.com

Premium audit inquiries

PremiumAudit@accidentfund.com

Claim inquiries

ClaimsExpress@accidentfund.com

Let's Write It

- Automobile Body Repair
- Buildings-Operation By Contractors
- Buildings-Operation-By Owner, Lessee, Or Real Estate Management Firm: All Other Employees
- Carpentry-Installation Of Cabinet Work Or Interior Trim
- Concrete Or Cement Work-Floors, Driveways, Yards Or Sidewalks-& Drivers
- Fence Erection-Metal
- Hotel: All Other Employees & Salespersons, Drivers
- Iron Or Steel: Fabrication: Iron Works-Shop-Ornamental-& Drivers
- Linoleum, Carpet, Vinyl, Asphalt, Or Rubber Floor Tile Installation
- Machine Shop NOC
- Park Noc-All Employees & Drivers
- Physician & Clerical
- Restaurant NOC
- Restaurant: Fast Food
- Store: Grocery Retail, Includes Rural General Stores
- Store: Retail NOC
- Tile, Stone, Mosaic Or Terrazzo Work-Inside



Class Code Check

We write over 600 different classes of business. [Click here](#) for a quick check of the codes we write and those we don't.

AccidentFund.com
 1-866-206-5851



AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.



The Sales Advantage –Group Programs

Think of the advantage you have over your competition when you offer a dividend program to your client. We offer Group Programs for restaurants, contractors, churches, doctors and more. When your client has an Accident Fund Group Program, they can expect the following benefits:

- 5% up-front savings on premium*
- Opportunity for dividend payments based on Group's loss history**

It Pays to Be Safe

Policy Premium	\$10,000
-5% Discount*	-\$500
	<u>\$9,500</u>

Sample 10% Dividend	\$950
Final Premium	\$8,550

Group Programs

- Professional Services
- Hospitality
- Artisan Contractors
- Faith-Based Organization
- Automotive Services
- Golf

For more information on Group Programs [click here](#).

- * IA, KS, MO, NC, TN, TX and WI do not allow for 5% up-front discount due to state filings.
- ** Dividends are payable 15 months after group expiration and, as with all dividends, require approval by Accident Fund's Board of Directors.

Good to Know

- You can enter submissions up to 120 days prior to the effective date.
- You can bind your quote up to 10 days past the effective date.
- You can access all of our rates by state on our website. Sign in and then select the agent content drop down: <https://dcp.accidentfund.com/group/afica/rates>
- We have a library of informative resources at your fingertips: <https://dcp.accidentfund.com/group/afica/order-supplies-agents>
- For Frequently Asked Questions and more information on AFXpress, please visit <https://www.accidentfund.com/services/afxpress>

Payment Options

Annual	Under \$400
2-Pay	\$400-\$999
4-Pay	\$1,000-\$3,999
10-Pay	Over \$4,000



Consider our pay-as-you-go option, AccuPremium. [Click here to find out how to get Accupremium for your clients.](#)

How to Make a Payment

Direct Bill

You can bind a policy, and we will bill the policyholder for the initial payment and all future installments.

Mail Payment

Dept. 77125
Accident Fund Insurance Company of America
P.O. Box 77000
Detroit, MI 48277-0125

Pay by Phone

866-206-5851

Online payment from agent

EFT from agent or policyholder

[Click here.](#)

We do not accept credit card payments.