



# 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 online Resource Library.
- 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, NJ, PA, TN, TX, and WI do not allow for 5% up-front discount due to state filings. Dividend premium excludes surcharges and any premium in states where dividends are not approved. For a complete listing of exclusions, visit [www.accidentfund.com/groups](http://www.accidentfund.com/groups).

\*\* Dividends paid impact profit sharing.

### Did You Know?

An average dividend return of 6.5% in 2025 has contributed to the \$98.6 million in group dividends paid to policyholders since 1993.



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\*  
Assisted Living Services\*  
Auto Service Group\*  
Chamber Alliance Program

Benton Chamber of Commerce, Bentonville-Bella Vista Chamber of Commerce, Brinkley Chamber of Commerce, Bryant Chamber of Commerce, Camden Chamber of Commerce, Conway Chamber of Commerce, El Dorado Chamber of Commerce, Fayetteville Chamber of Commerce, Fort Smith Chamber of Commerce, Hot Springs Chamber of Commerce, Jonesboro Chamber of Commerce, Little Rock Chamber of Commerce, Morrilton Chamber of Commerce, North Little Rock 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

Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

## ▶ GEORGIA

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Cobb Chamber of Commerce  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

## ▶ ILLINOIS

Artisan Contractors\*  
Assisted Living Services\*  
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\*  
Professional Services Group\*  
Quad Cities Chamber of Commerce  
Zenjuries

## ▶ INDIANA

### Trade and Class-Specific Groups

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Indiana Partnership Program  
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<sup>‡</sup>

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Iowa Partnership Program  
Professional Services Group\*  
Quad Cities Chamber of Commerce  
Zenjuries

## ▶ KANSAS<sup>‡</sup>

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Hospitality Group National Dividend Program\*+

**(Kansas cont.)**

Kansas Partnership Program  
City of Lawrence, City of Olathe, City of Salina, City  
of Topeka, City of Wichita  
Professional Services Group\*  
Zenjuries

► **KENTUCKY**

**Chamber of Commerce Groups**

Louisville Chamber of Commerce

**Trade and Class-Specific Groups**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **LOUISIANA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **MARYLAND**

Artisan Contractors\*  
Assisted Living Services\*  
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  
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,  
Ferryburg  
Connect Macomb  
Curtis Area Chamber of Commerce  
Charlevoix Chamber of Commerce  
Delta County Chamber of Commerce  
Dickinson County Chamber of Commerce  
Eastside Community Chamber of Commerce  
Flint & Genesee Chamber of Commerce  
Gaylord Area Chamber of Commerce  
Grand Rapids Chamber of Commerce  
Greater Brighton Area Chamber of Commerce  
Hartland Area Chamber of Commerce  
Howell 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 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  
Northern Macomb 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  
Traverse Connect  
**Trade and Class-Specific Groups**  
Apartment Association of MI  
Automotive Retailers Group\*  
Faith Based Organizations\*  
Golf Group Dividend Program\*  
Hospitality Group Dividend Program\*+  
Michigan Green Industry Association  
Municipal Group Program\*  
Professional Services Group\*

**(Michigan cont.)**

Small Business Association of Michigan (paid membership)

Individual Business Members and Members of the following: Aerospace Industry Association of Michigan, Allendale Area Chamber of Commerce, American Indian Chamber of Commerce MI, 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, Grandville-Jenison Chamber of Commerce, Greater Lenawee Chamber of Commerce, Greater Port Austin Area Chamber of Commerce (GPAACC), Holt Business Alliance, Hudsonville Area Chamber of Commerce, Incompass Michigan, Integrated Health Partners, Ionia Area Chamber of Commerce, Lakewood Area Chamber of Commerce, Manufacturing Growth Alliance, Metro Detroit Black Business Alliance, Michigan Air Conditioning Contractors Association, Michigan Association of Beauty Professionals, Michigan Association of Security and Investigative Professionals, Michigan Brewers Guild (MBG), Michigan Community Mediation Association, Michigan Energy Efficiency Contractors Association, Michigan Fitness Association, Michigan Franchise Owners Association of 7-Eleven, Michigan Golf Course Owners Association, Michigan Greenhouse Growers Council, Michigan In Home Care Association, Michigan Professional Insurance Agents, Redford Township Chamber of Commerce, St. Johns Area Chamber of Commerce, TechTown Detroit, 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\*  
Assisted Living Services\*  
Auto Service Group\*  
Assisted Living Services\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*

Hospitality Group National Dividend Program\*+  
Minnesota Partnership Program  
Professional Services Group\*  
Zenjuries

▶ **MISSISSIPPI**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

▶ **NEBRASKA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Grand Island Chamber of Commerce  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Nebraska Partnership Program  
City of Lincoln, City of Omaha, Greater Nebraska (Statewide)  
Professional Services Group\*  
Zenjuries

▶ **NORTH CAROLINA** †

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Hospitality Group National Dividend Program\*+  
Home Health Care\*  
Professional Services Group\*  
Zenjuries

▶ **OKLAHOMA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Oklahoma Partnership Program\*  
Professional Services Group\*  
Zenjuries

► **PENNSYLVANIA**<sup>‡</sup>

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **SOUTH CAROLINA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Beaufort Chamber of Commerce  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Greenville Chamber of Commerce  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
York County Regional Chamber of Commerce  
Zenjuries

► **SOUTH DAKOTA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **TENNESSEE**<sup>‡</sup>

**Trade and Class-Specific Groups**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Home Health Care\*

Golf Group National Dividend Program\*  
Hospitality Group National Dividend Program\*+  
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  
Williamson County Chamber of Commerce

► **TEXAS**<sup>‡</sup>

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **VIRGINIA**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

► **WASHINGTON D.C.**

Artisan Contractors\*  
Assisted Living Services\*  
Auto Service Group\*  
Faith Based Organizations\*  
Golf Group National Dividend Program\*  
Home Health Care\*  
Hospitality Group National Dividend Program\*+  
Professional Services Group\*  
Zenjuries

\* No association or membership required.

+ "Hospitality" includes hotels, motels, restaurants and bowling centers.

Non-resident licensing applies in all states.

‡ No 5% up-front discount offered.

# Dividend Histories for National Groups

Artisan Contractors Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 5	2/1/2022-1/31/2023	5/2024	0-5%
Year 6	2/1/2023-1/31/2024	5/2025	0-5%
Year 7	2/1/2024-1/31/2025	5/2026	0-5%

Golf National Program Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 23	7/1/2021-6/30/2022	10/2023	1.00%
Year 24	7/1/2022-6/30/2023	10/2024	2.00%
Year 25	7/1/2023-6/30/2024	10/2025	2.00%

Assisted Living Services Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 1	1/1/2024-12/31/2024	4/2026	
Year 2	1/1/2025-12/31/2025	4/2027	
Year 3	1/1/2026-12/31/2026	4/2028	

Home Health Care Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 5	4/1/2021-3/31/2022	7/2023	8.00%
Year 6	4/1/2022-3/31/2023	7/2024	2.00%
Year 7	4/1/2023-3/31/2024	7/2025	13.00%

Auto Service Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 13	9/1/2021-8/31/2022	12/2023	2.00%
Year 14	9/1/2022-8/31/2023	12/2024	5.00%
Year 15	9/1/2023-8/31/2024	12/2025	2.00%

Hospitality Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 23	6/1/2021-5/31/2022	9/2023	9.00%
Year 24	6/1/2022-5/31/2023	9/2024	9.00%
Year 25	6/1/2023-5/31/2024	9/2025	9.00%

Faith Based Organizations Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 5	9/1/2021-8/31/2022	12/2023	2.00%
Year 6	9/1/2022-8/31/2023	12/2024	2.00%
Year 7	9/1/2023-8/31/2024	12/2025	2.00%

Professional Services Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 12	11/1/2021-10/31/2022	2/2024	6.00%
Year 13	11/1/2022-10/31/2023	2/2025	8.00%
Year 14	11/1/2023-10/31/2024	2/2026	6.00%

Zenjuries Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 6	7/1/2021-6/30/2022	10/2023	0-5%
Year 7	7/1/2022-6/30/2023	10/2024	0-5%
Year 8	7/1/2023-6/30/2024	10/2025	0-5%

Dividend premium excludes surcharges and any premium in states where dividends are not approved. For a complete listing of exclusions, visit [www.accidentfund.com/groups](http://www.accidentfund.com/groups).

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, 2023 to March 31, 2024 program term would be calculated as of June 30, 2025.
- 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, NJ, PA, TN, TX and WI do not allow for 5% up-front discount due to state filings.

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