

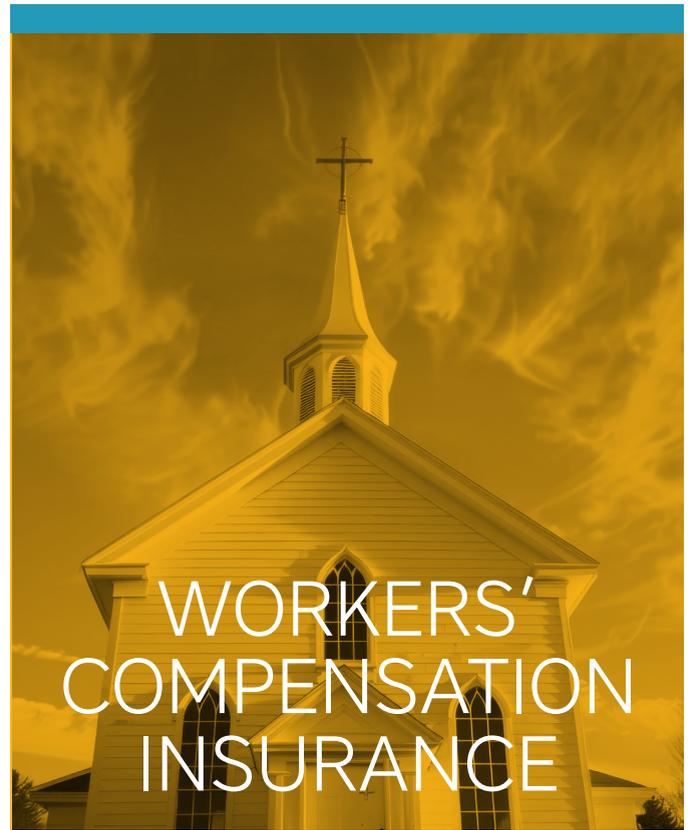


# Superior Services for Faith-Based Organizations

Scan QR code to  
access Loss Control  
materials related to  
this industry.



 AF Group |  AccidentFund



# WORKERS' COMPENSATION INSURANCE

**Group Program:  
Faith Based Organizations**

AccidentFund.com  
1-866-206-5851



Accident Fund is a division of AF Group. All policies are underwritten by a licensed insurer subsidiary.  
For more information, visit [afgroup.com](http://afgroup.com). © AF Group.



## GROUP PROGRAM

### Giving You More for Your Money

To help reward small-business owners for encouraging safety, we created our workers' compensation Group Programs. As a Group member, you can save money and still get great workers' compensation insurance for your employees. When you belong to an Accident Fund Group Program, your business can expect the following benefits:

- 5% up-front savings on your premium\*
- Opportunity for dividend payments based on Group's loss history\*\*
- No minimum premium to qualify
- Convenient billing options

#### It Pays to Be Safe

Policy Premium	\$10,000
-5% Discount*	- \$500
	\$9,500

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

## SAVINGS WITHOUT SACRIFICE

As an Accident Fund Group member, you receive competitive rates without sacrificing quality, compassion or competence on your workers' compensation claims.

## PERFORMANCE BRINGS REWARDS

Dividends are paid based on your Group's overall loss performance, rewarding you for your safety management. To help you create a safe work environment, Accident Fund provides you with tools you can use to reduce losses.

\* 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 are payable 15 months after group expiration and, as with all dividends, require approval by Accident Fund's Board of Directors.

## LOSS PREVENTION TOOLS

To further support your commitment to creating a safe working environment, Accident Fund offers the following additional WorkSafe tools free of charge to policyholders:

- WorkSafe Toolbox™ for online safety resources.
- Monthly WorkSafe Solutions e-blasts containing industry-specific safety information.
- Access to safety education programs that can be customized for your business.
- Nearly 50 safety modules for online safety training for employees.
- Consultative assistance available directly by phone or online.

## CLAIMS MANAGEMENT EXPERTISE

Our professional claims staff focuses on providing the best care to injured workers while utilizing cost-containment programs.

Accident Fund also offers toll-free and online claim reporting for customers.

For more information about Accident Fund Insurance Company of America's Group Programs, contact your Accident Fund independent agent, or go to [www.accidentfund.com/groups](http://www.accidentfund.com/groups) to find an agent near you.

## The WorkSafe Difference

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 is a strong and stable subsidiary of AF Group.

# GROUP DIVIDEND PROGRAM DESCRIPTION AND HISTORY



## FAITH-BASED ORGANIZATION WORKERS' COMPENSATION GROUP DIVIDEND

**PROGRAM** – Currently available in AR, DC, GA, IA, IL, IN, KS, LA, MD, MI, MN, MS, NC, NE, OK, PA, SC, SD, TN, TX, VA. Through group pooling power, your small to mid-size faith-based organizations can have access to dividends that they would not have otherwise obtained on their own.

**Underwriting Criteria:** *(For additional information, contact your business development consultant.)*

- No membership required.
- Normal underwriting guidelines apply.
- Must be affiliated with a faith-based organization such as churches, seminaries and daycares held at a church.

### Benefits:

- 5% up-front savings on premiums.\*
- Dividends are based on experience of the group's combined loss performance and written premium.
- Access to safety materials through Accident Fund's Loss Control Toolbox™.
- Convenient billing options.

\*For any Group Program, 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).

### How the Dividend Plan Works

- Policyholders may enter the program at time of new business or renewal.
- Policies can have any effective date (no 'common' effective date required).
- Policies are assigned into annual program terms according to their effective date.
- Dividends are calculated 15 months after the expiration of the program term and require approval by Accident Fund's Board of Directors, and therefore, can never be guaranteed.

Faith Based Organizations Group Dividend History			
Group	Group program dates	Date of payment declaration	Total % dividend paid
Year 4	9/1/2020-8/31/2021	12/2022	0.0%
Year 5	9/1/2021-8/31/2022	12/2023	2.0%
Year 6	9/1/2022-8/31/2023	12/2024	2.0%
Year 7	9/1/2023-8/31/2024	12/2025	2.0%

Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

**For more information regarding our group programs, visit our website: [www.AccidentFund.com](http://www.AccidentFund.com).**

# Your Partner in Preventing Workplace Accidents

Accident Fund Loss Control is your partner in building a comprehensive approach to technical safety, loss prevention and risk management.



## Online Resource Library

Free sample programs and checklists, posters, videos, articles and more



## Safety Webinars

Live and recorded technical safety sessions and tips for making the most of available resources



## On-Demand Training System

Free, 24/7 policyholder access to 250+ online training modules

## Industry-Specific Solutions

Policyholder discounts on training tools and safety solutions for specific industries, including health care and transportation



## Safety Saves

An average experience mod beginning at 1.30 when written with Accident Fund is reduced to 1.0 by its third year – and 0.99 by its fourth year, which means reduced premium costs for policyholders.

Learn more at [AccidentFund.com/services/loss-control](https://www.AccidentFund.com/services/loss-control).



AccidentFund.com  
1-866-206-5851





“How  
**Much**  
Will This  
Cost?”

**Less.**



**16%**

**Claim Costs  
Reduction**

Based on Industry Average\*



**24%**

**Medical Severity  
Reduction**

Over Five Years\*\*



**29%**

**Average E-Mod  
Reduction**

Over Four Years\*\*\*

While other carriers allocate service costs to the claim,  
we don't.



### TeleCompCare®

24/7 nurse triage hotline with option to connect with physician via video.



### Preferred Provider Networks

**No charge to the claim file + 100% of savings credited to claim.**

Offers database of physicians most knowledgeable in occupational medicine.



### Causation Investigation

**No charge to the claim file.**

Helps medical providers determine whether an injury is work-related.



### In-House Nurse Case Managers

**No charge to the claim file.**

Keep injured workers, employers, physicians and claim handlers on the same page.



### Pharmacy Program

**No charge to the claim file.**

Proactive pharmaceutical management via myMatrixx to help prevent avoidable medical expenses and reduce pharmacy costs.



### Medical Bill Review

**No charge to the claim file + 100% of savings credited to claim.**

Ensures we pay what we owe — nothing more, nothing less.

\* Based on 2020-2024 data across legacy AF Group workers' compensation brands (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

\*\* Excludes medical only.

\*\*\* Average e-mod savings obtained by accounts with an initial mod >1.25 who have been with an AF Group workers' compensation legacy brand for at least four years (2005-2024).



All policies are underwritten by a licensed insurer subsidiary. For more information, visit [afgroup.com](http://afgroup.com). © AF Group.