



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.

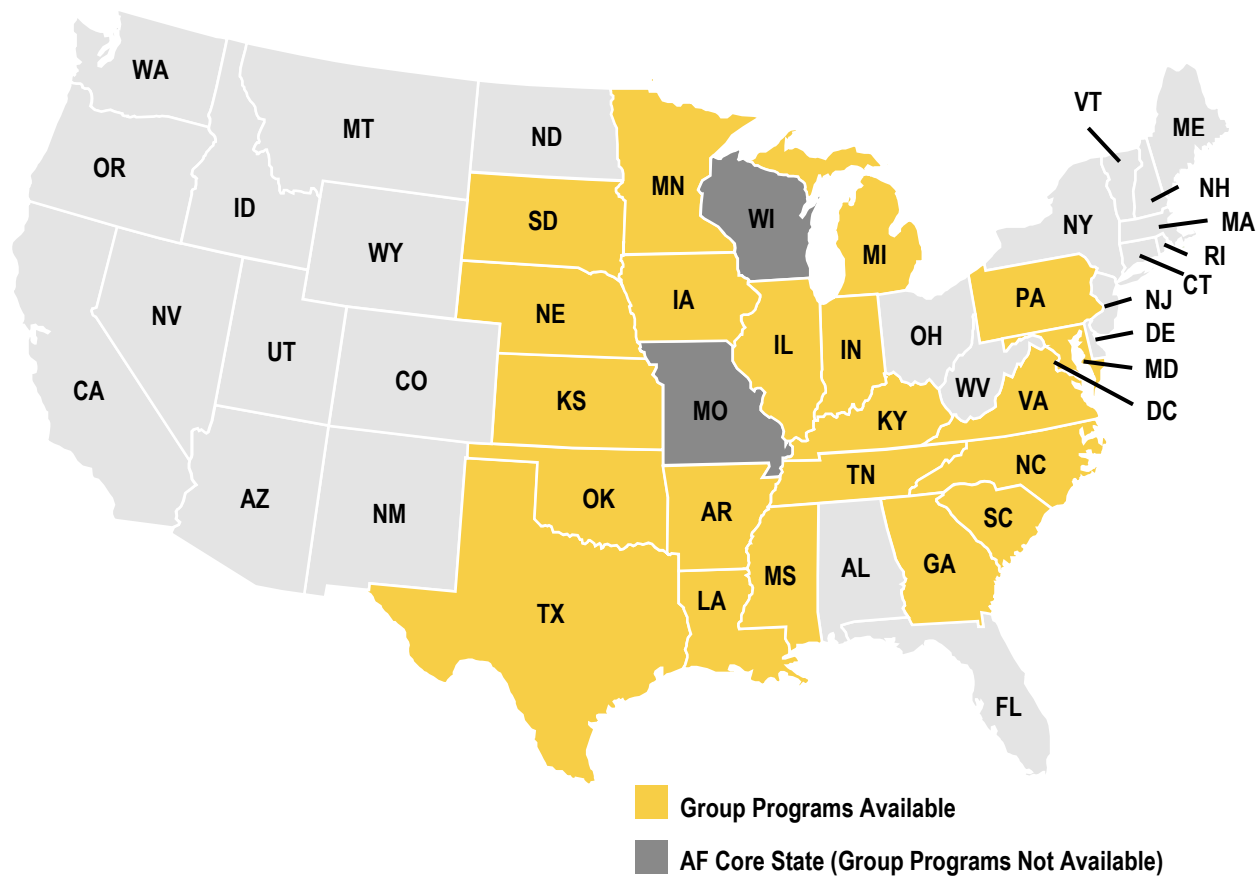
*IA, KS, MO, NC, PA, TN, TX, and WI do not allow for 5% up-front discount due to state filings. Dividend premium excludes surcharges and any premium in states where dividends are not approved. For a complete listing of exclusions, visit www.accidentfund.com/groups.

** Dividends paid impact profit sharing.

Did You Know?

An average dividend return of 5.0% in 2024 has contributed to the \$92.6 million in group dividends paid to policyholders since 1995.

5.0%



AF Group is a nationally recognized holding company whose affiliated insurance companies are premier providers of specialty insurance solutions offered through independent agents nationwide. All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.

When quoting insurance coverage, all agents would like to show additional value and potential savings to clients or prospective clients.

Accident Fund has very successful Group Programs and we are now bringing new opportunities to you and your small- to-mid-sized customers. Through group pooling power, our programs allow your customers access to dividends that they would not have otherwise obtained.

For more information, contact your business development consultant or visit AccidentFund.com

Accident Fund Group Dividends by State

▶ ARKANSAS

Artisan Contractors*

Assisted Living Services*

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, Russelville 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*+

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*+

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*

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

No 5% up-front discount offered.

► KANSAS

Artisan Contractors*
Assisted Living Services*
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
Professional Services Group*
Zenjuries
No 5% up-front discount offered.

► KENTUCKY

Chamber of Commerce Groups 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,
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
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 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
Trade and Class-Specific Groups
Apartment Association of MI
Automotive Retailers Group*
Faith Based Organizations*

(Michigan cont.)

- Golf Group Dividend Program*
- Hospitality Group Dividend Program*+
- Michigan Green Industry Association
- Municipal Group Program*
- Professional Services Group*
- 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
- No 5% up-front discount offered.

► **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*+
Professional Services Group*
Zenjuries

► **PENNSYLVANIA**

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*
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**

Trade and Class-Specific Groups

Artisan Contractors*
Assisted Living Services*

(Tennessee cont.)

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
City of Memphis
Williamson County Chamber of Commerce
No 5% up-front discount offered.

► **TEXAS**

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 5% up-front discount offered.

► **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.

Dividend Histories for National Groups

Artisan Contractors Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 3	2/1/2020-1/31/2021	5/2022	0-5%
Year 4	2/1/2021-1/31/2022	5/2023	0-5%
Year 5	2/1/2022-1/31/2023	5/2024	0-5%

Golf National Program Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 22	7/1/2020-6/30/2021	10/2022	2.00%
Year 23	7/1/2021-6/30/2022	10/2023	1.00%
Year 24	7/1/2022-6/30/2023	10/2024	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	1/1/2025-12/31/2025	4/2028	

Home Health Care Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 4	4/1/2020-3/31/2021	7/2022	9.00%
Year 5	4/1/2021-3/31/2022	7/2023	8.00%
Year 6	4/1/2022-3/31/2023	7/2024	2.00%

Auto Service Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 12	9/1/2020-8/31/2021	12/2022	2.00%
Year 13	9/1/2021-8/31/2022	12/2023	2.00%
Year 14	9/1/2022-8/31/2023	12/2024	5.00%

Hospitality Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 22	6/1/2020-5/31/2021	9/2022	14.00%
Year 23	6/1/2021-5/31/2022	9/2023	9.00%
Year 24	6/1/2022-5/31/2023	9/2024	9.00%

Faith Based Organizations Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 4	9/1/2020-8/31/2021	12/2022	0.00%
Year 5	9/1/2021-8/31/2022	12/2023	2.00%
Year 6	9/1/2022-8/31/2023	12/2024	2.00%

Professional Services Group Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 11	11/1/2020-10/31/2021	2/2023	10.00%
Year 12	11/1/2021-10/31/2022	2/2024	6.00%
Year 13	11/1/2022-10/31/2023	2/2025	8.00%

Zenjuries Dividend History			
Group	Group Program Dates	Date of payment declaration	Total % Dividend paid
Year 5	7/1/2020-6/30/2021	10/2022	0-5%
Year 6	7/1/2021-6/30/2022	10/2023	0-5%
Year 7	7/1/2022-6/30/2023	10/2024	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.

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, PA, TN, TX and WI do not allow for 5% up-front discount due to state filings.

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