



Workers Compensation Benefit Description

Accident Fund Insurance Company of America and the Petoskey Regional Chamber of Commerce have partnered together to bring this Group Program exclusively to chamber members in good standing.

BENEFITS:

- 5% up-front savings on your workers compensation premium
- Dividends are based on experience of the group's combined loss performance and written premium.*
- No minimum premium to qualify
- Convenient billing options
- Free access to Accident Fund's Loss Prevention Toolbox™

MEMBER BENEFIT THAT PAY\$ YOU BACK

Workers' compensation insurance is just one of many expenses that employers have to consider. You can make it a smaller part of your budget by joining a group program. Accident Fund's historical dividend percentages range from 5-13% based on each member's workers compensation premium costs and can range from \$30 to over \$20,000 depending on your premium. **Since 2004 Accident Fund Insurance Company of America has paid participating Northern Michigan Regional chamber member dividends in excess of \$2.5 million dollars.**

*Dividends are payable 15 months after Group expiration and require approval by Accident Fund's Board of Directors and, therefore, can never be guaranteed.

Members may contact one of the *Preferred Member Agencies* below or find an Accident Fund agent at www.accidentfund.com/groups.

Preferred Member Agency	Phone Number	Fax Number	website address
Cadillac Insurance Center	231-347-6299	231-775-1339	www.cadillacinsurancecenter.com
Collins & Associates	231-347-7422	231-622-8848	www.insuredwithcollins.com
Harbor Brenn Insurance Agencies	231-347-8113	231-347-3853	www.harborbrenn.com
Insurance By Burley Agency	231-548-2211	231-548-5508	www.insurancebyburley.com
Korthase Flinn Insurance & Financial Services	231-348-8121	231-582-7130	www.korthaseflinn.com
Larkin Insurance Group	231-947-8800	231-346-6111	www.larkingroup.com
Madigan/Pingatore Insurance Services	906-635-5233	906-632-1612	www.madiganpingatore.com
Top O' Michigan Insurance Agency	231-347-4610	231-439-3292	www.tomia247.com

Founded in 1912 and headquartered in Lansing, Mich., Accident Fund Insurance Company of America is licensed to provide workers' compensation coverage in 48 states* plus the District of Columbia. Accident Fund is rated "A" (Excellent) by A.M. Best and is a wholly owned subsidiary of Accident Fund Holdings, Inc., the 10th largest workers compensation insurer in the United States. For more information regarding our group programs, visit Accident Fund's website at www.accidentfund.com/groups.

*Licensing per state varies by subsidiary.