



Workers Compensation Benefit Description

Accident Fund Insurance Company of America and the Grand Rapids Chamber of Commerce have partnered for more than ten years to bring this Group Program exclusively to chamber members in good standing.

BENEFITS:

- 5% up-front savings on your workers compensation premium
- Opportunity for dividend payments based on group's loss history *
- 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 \$25,000 depending on your premium. ***Since 2004 Accident Fund Insurance Company of America has paid participating Grand Rapids chamber member dividends in excess of \$2.8 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.

Member Agency	Website	Phone
AON	www.aon.com	616-456-5366
ARMS Insurance Agency, Inc.	www.armsinsurance.com	616-954-9896
Berends Hendricks Stuit Insurance Agency, Inc.	www.bhsins.com	616-531-1900
Buiten & Associates	www.buiteninsurance.com	616-949-0490
Burr & Company	www.burrcompany.com	616-977-7750
Bylsma-Nederveld Agency Inc.	email: bnagency@yahoo.com	616-363-3843
Crosby & Henry, Inc.	www.crosbyhenry.com	616-942-5480
Doyle & Ogden Insurance Advisors	www.doyle-ogden.com	616-949-9000
Glenn Morris & Associates	www.gma-insurance.com	616-361-3400
HRH Michigan, Inc	www.hrh.com	616-957-2020
Hub International - Midwest	www.hubinternational.com	616-233-4111
Lighthouse Insurance Group	www.lhig.net	616-698-7373
Mapes Insurance Agency, Inc.	www.mapesinsurance.com	616-453-8600
MSG Associates, Inc	www.msginsurance.com	616-866-4488
Paul Goebel Group	www.goebelgrp.com	616-454-8257
Pinnacle Insurance Partners, LLC	www.pipgrmi.com	616-458-8990
Smith & Company	www.smithco-insurance.com	616-285-3212
The Campbell Group	www.thecampbellgrp.com	616-541-1500
The Nulty Agency, Inc.	www.nulty.com	269-372-9200
VML Insurance Agency	www.vmlinsurance.com	616-949-4250
Wells Fargo Insurance Agency of Michigan, Inc.	www.wellsfargois.com	616-454-7153