



Workers' Compensation

SMALL BUSINESS
Association of MICHIGAN
Focusing the power of small business.



120 N. Washington Square
Suite 1000 | Lansing, MI 48933
1-800-362-5461
www.sbam.org

Accident Fund Group Coverage

SBAM workers' compensation program through Accident Fund not only saves you 5% upfront in premium but also pays you back!

Learn more by contacting us at (800) 362-5461 or sbam.org/accidentfund

Saves you money on premiums

- 5% upfront savings on your workers compensation premium
- Opportunity for dividend payments based on group's loss history and written premium
- Online access to Accident Fund's Loss Prevention Toolbox
- No minimum premium to qualify
- Convenient billing options
- Easy claims online reporting
- Normal underwriting guidelines apply

Work with your licensed property and casualty insurance agent for quoting and enrollment services or visit www.sbam.org/accidentfund to locate an agent.

Pays you back for being safe

- Dividend program pays you back in annual group dividend payments
- The program can be entered with new business or at time of renewal
- No 'common' policy effective date is required
- Policies are assigned into annual program terms according to their effective date.
- Dividends are calculated 15 months after the expiration of the expiration of the program term and require approval by Accident Fund's Board of Director's.

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