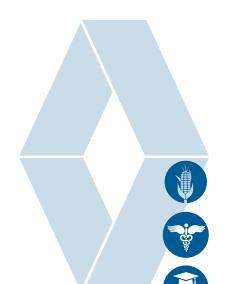


National Accounts Appetite Guide



Through National Account services, we offer a comprehensive workers' compensation product specifically for customers seeking loss sensitive products. All of our services — bill review, claims management and loss control among others — are bundled into a comprehensive package that reduces your overall cost of risk without hidden costs or back-end charges that can cause costs to skyrocket over time.

Our Service Difference

- Through the use of AF Group's workers' compensation subsidiaries, we offer localized service with a national reach.
- Client relations consultants act as a single point of contact to coordinate comprehensive service for the account.
- A customizable risk management information system allows our customers to stay on top of their losses.

Core classes we aggressively pursue:

- Education
- Health Care
- Long-term Care Facilities
- Manufacturing
- Nonprofits/Social Services
- Retail/Wholesale



CA specific information for National Accounts unit:

- Minimum standard premium of \$1,000,000
- Minimum Deductible or Loss Limit is \$250,000



Classes we currently do not underwrite in our National Accounts unit:



- Construction
- Foundries with a silica exposure
- Municipalities with police and fire fighters
- PE0's
- Staffing accounts
- Trucking



For questions about our appetite, classes not listed, or to learn more about National Accounts, call 1-800-258-2667 and ask for a member of the National Accounts team.

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