



FocalPoint

The FocalPoint program is based on the idea that one of AF Group's workers' compensation companies is the best fit for many of your existing accounts that sit with other carriers. Specifically, we can work with you to determine if any accounts within your book of business would benefit from a transition to one of our brands. FocalPoint is not a blanket book roll process using traditional methods that require you to move all of your applicable business. Like you, we want the best solution for your customers. For some accounts, that means a move for others, it means staying right where they are today.

The Logistics

The FocalPoint team will do all the necessary work to make it easier for you:

- Setting up an agency-specific email box to send your submissions (ACORD format)
- Uploading the ACORD data directly into our rating system
- Finalizing the quote
- Referring it to your business development consultant (BDC) for review and discussion
- Uploading supporting documentation

Why consider FocalPoint?

The FocalPoint program will provide added benefits for you and your customers, including:

- Improving loss ratios and eMod
- Settling claims for less
- Helping agencies reduce fragmentation of their book
- Potentially increasing commissions and profit-sharing
- Creating no additional manual work

All policies are underwritten by a licensed insurer subsidiary.
For more information, visit afgroup.com. © AF Group.



AccidentFund UnitedHeartland CompWest ThirdCoast Underwriters



Dedication

Your BDC is your trusted partner to guide you through the FocalPoint engagement and answer any questions you have. We will also provide an expert support team from multiple disciplines, including underwriting and information technology to make your FocalPoint experience positive and efficient.

Confidentiality

We strive to maintain exceptional relationships with our partner agents, and to that end, everything we gain access to during the FocalPoint program will always be kept in confidence.

Agency Responsibility

- Assign a main contact for your agency
- Provide the ACORD 130, agency code and supporting documentation in the format as defined on the Best Practices documentation your BDC will provide
 - If you do not have updated ACORD 130 apps, please contact your BDC for alternative solutions (e.g., reviewing expiration lists together and targeting business for input into our system)
- Provide additional information (as needed) to ensure a complete and accurate quote

Follow Up

Once your BDC has reviewed your submission, you will:

- Receive instructions regarding your submission and next steps
- Contact your customers to advise that their policy is being moved to one of AF Group's workers' compensation brands (Accident Fund, CompWest, Third Coast Underwriters or United Heartland)

Moving forward, we'd greatly appreciate a "last look" at identified policies prior to placing the business with another carrier.

You can expect our team to handle the following:

- Meet all agreed upon deadlines
- Bridge selected policies to our quoting system and provide frequent contact on the status of the FocalPoint program
- Provide you with final quotes

We appreciate your continued partnership and know that together, we can make FocalPoint a mutually beneficial success! Any general questions can be directed to your BDC.
