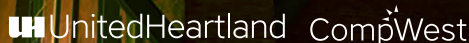
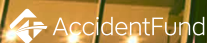


AF Group Collective Strength

AF Group brands are collectively licensed in all 50 states with the ability to write almost all workers' compensation business in our core states.



A rated (Excellent)
w/Stable Outlook

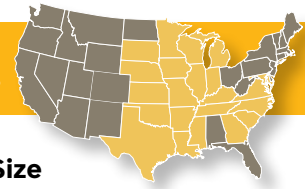


AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.



866-206-5851
AccidentFund.com

Core States



S-M-L Premium Size

Underwriting Appetite



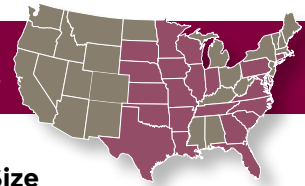
Accident Fund Insurance Company of America (AFICA) has provided workers' compensation insurance coverage since 1912. As a leading provider across the U.S., AFICA is known for exceptional claims expertise, exceptional loss control and extensive safety resources and training.

- Local presence in core states to provide exceptional service and appropriate care
- Over 100 years of workers' comp experience
- Unique opportunities and proprietary tools for small businesses



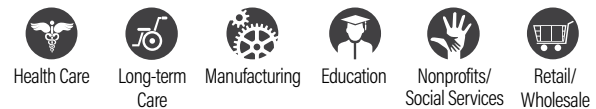
800-258-2667
UnitedHeartland.com

Core States



S-M-L Premium Size

Underwriting Appetite



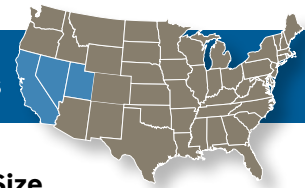
United Heartland's (UH) high-touch service model and vast experience combine to ensure excellent service for large accounts with complex needs. Through data analytics and a customized approach to loss control, claims management and underwriting, UH helps customers control medical claims costs.

- Niche-focused – extreme expertise in health care, long-term care and social service
- High-touch claims and loss control service model
- Proven mod reduction / net cost of WC
- Generally target business over \$150K



888-266-7937
CompWestInsurance.com

Core States



S-M-L Premium Size

Underwriting Appetite



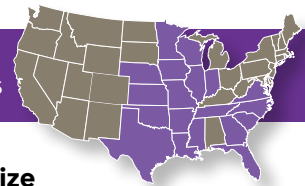
CompWest's loss control team implements customized loss prevention strategies and safety training, while their Workers' Compensation with Care and Keep At Work programs assist injured workers through the claims process. CompWest's innovative claims and legal strategies help reduce unnecessary litigation and quickly resolve disputed claims.

- CompWest CARE 2.0 program to address challenging California litigation
- Strong underwriting discipline integrated with data analytics



866-641-2328
3CU.com

Core States



S-M-L Premium Size minimum premium \$150,000

Underwriting Appetite



Third Coast Underwriters partners with customers to provide proactive, consultative service to manage complex operations and exposures that require unique solutions. Strong partnerships and high service levels are key to reducing accidents and increasing productivity and profits.

- Focus on high-risk, complex accounts
- High-touch claims and loss control approach
- Proven mod reduction / net cost of WC
- Opportunistic underwriting