



# 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.



AccidentFund



UnitedHeartland

CompWest



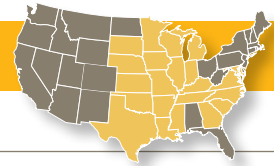
ThirdCoast  
Underwriters

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866-206-5851  
AccidentFund.com

Core States



Accident Fund has provided workers' compensation insurance coverage since 1912. As a leading provider across the U.S., they're known for their claims expertise, exceptional loss control services and extensive safety offerings.

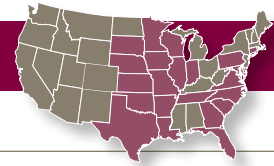
- Local presence in core states to provide best-in-class service and care
- Over 100 years of workers' comp experience
- Unique opportunities and proprietary tools for small businesses

**S-M-L** Premium Size



800-258-2667  
UnitedHeartland.com

Core States



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.

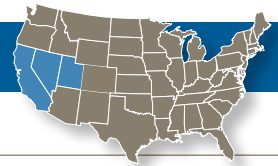
- Niche-focused – expertise in health care, long-term care and social service
- High-touch claims and loss control service model
- Proven mod reduction / net cost of WC

**S-M-L** Premium Size



888-266-7937  
CompWestInsurance.com

Core States



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.

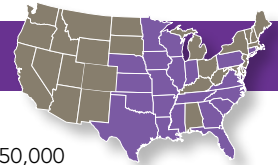
- CompWest CARE 2.0 addresses challenging California litigation
- Strong underwriting discipline integrated with data analytics

**S-M-L** Premium Size



866-641-2328  
3CU.com

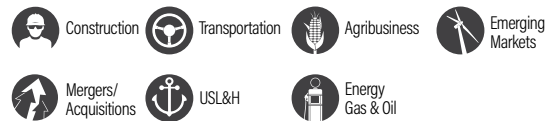
Core States



Third Coast Underwriters partners with customers to provide proactive, consultative service to manage complex operations and exposures that require unique solutions.

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

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



Our **National Accounts** unit offers loss sensitive programs through a flexible and robust service model. Using best-in-class tools, the unit mitigates costs for customers assuming risk through their workers' compensation program.

- Dedicated team and service liaison
- AF Group Comp Division ALAE treatment: PPOs, medical bill review and nurse case management not allocated to the claim
- Custom solutions including large deductibles and incurred and paid loss retros



**Workers' Comp  
Core States**