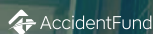


# Workers' Compensation Division

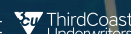


Our companies are licensed in all 50 states.



UnitedHeartland

CompWest

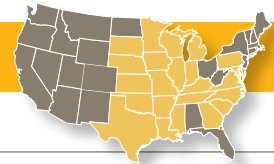


All policies are underwritten by a licensed insurer subsidiary. For more information, visit [afgroup.com](http://afgroup.com). © AF Group.



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

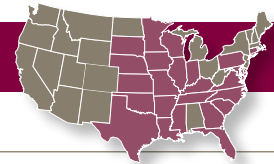
**S-M-L Premium Size**



**UnitedHeartland**

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.

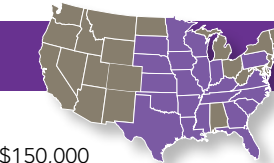
- Creative middle market guaranteed cost solutions
- High-touch, customizable loss control and claims approach
- Proven experience mod and total cost of risk reductions
- Opportunistic underwriting

**S-M-L Premium Size**



866-641-2328  
**3CU.com**

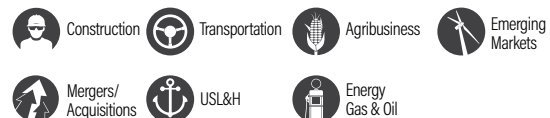
**Core States**



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

- Creative middle market guaranteed cost solutions
- High-touch, customizable loss control and claims approach
- Proven experience mod and total cost of risk reductions
- Opportunistic underwriting

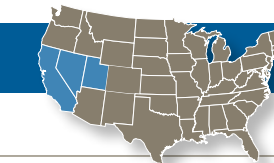
**S-M-L Premium Size**  
minimum premium \$150,000



**CompWest**

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**



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**