



“How
Much
Will This
Cost?”

Less.



20%

**Claim Costs
Reduction**

Based on Industry Average



24%

**Medical Severity
Reduction**

Over Five Years*



21%

**Average E-Mod
Reduction**

Over Four Years**

While other carriers allocate service costs to the claim,
we don't.



TeleCompCare®

24/7 nurse triage hotline with option to connect with physician via video.



Preferred Provider Networks

No charge to the claim file + 100% of savings credited to claim.

Offers database of physicians most knowledgeable in occupational medicine.



Causation Investigation

No charge to the claim file.

Helps medical providers determine whether an injury is work-related.



In-House Nurse Case Managers

No charge to the claim file.

Keep injured workers, employers, physicians and claim handlers on the same page.



Medical Bill Review

No charge to the claim file + 100% of savings credited to claim.

Ensures we pay what we owe — nothing more, nothing less.

* Excludes medical only.

** Based on 2005-2020 policy year data. Includes accounts with an initial e-mod > 1 who have been with AF Group Workers' Compensation Division brands for at least four years.



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