

What expenses does your current carrier allocate to your claim files?

Discover the Zero Effect

By utilizing our **National Accounts** services, we're able to bundle all of your workers' compensation services into a comprehensive package that reduces your overall cost of risk. We're transparent – there are no hidden fees or back-end charges. It's what we call the "zero effect."

The "zero effect" is a crucial factor when comparing services offered through **National Accounts** to our competitors. While other carriers may appear to cost less at policy inception, your true costs won't be known for years due to additional charges incurred throughout the life of your policy. The example at right explains the additional potential costs on an annual basis.

Our simple, transparent and bundled approach could save you more than **\$98,564** in additional costs compared to another carrier! Ask your carrier what they allocate to the claim file for workers' compensation cost containment. If you don't like their response, it may be time to look at alternative loss-sensitive solutions. To learn more, call 1-800-258-2667 and ask for a member of the AF Group National Accounts team.

Starting Assumptions

Estimated annual loss pick	\$1,000,000
Estimated annual number of claims	85
Average number of bills per claim, excluding duplicates	8
Estimated total volume of medical bills	680
Percentage of total loss costs that are medical*	57%
Estimated total original charges on medical bills	\$570,000

Calculations in the tables below are based on assumptions at left.

Savings from Bill Review		Carrier X	Carrier Y	Carrier Z	Nat'l Accts
Total number of bills		680	680	680	680
Estimated annual loss pick		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Percentage of total costs that are medical		57%	57%	57%	57%
Estimated total original charges on medical bills		\$570,000	\$570,000	\$570,000	\$570,000
Bill review savings	As % of charges**	54%	54%	54%	54%
	In dollars	\$307,800	\$307,800	\$307,800	\$307,800
Fee for bill review	As percentage of savings	24%	27%	N/A	0%
	Per bill fee	N/A	N/A	\$2	\$0
Total fees for bill review		\$73,872	\$83,106	\$1,360	\$0

PPO Network Savings		Carrier X	Carrier Y	Carrier Z	Nat'l Accts
Charges on bills minus bill review savings		\$262,200	\$262,200	\$262,200	\$262,200
Overall PPO network penetration**		67%	67%	67%	67%
Medical charges processed in-network		\$175,674	\$175,674	\$175,674	\$175,674
PPO savings	As % of charges**	13.7%	13.7%	13.7%	13.7%
	In dollars	\$24,067	\$24,067	\$24,067	\$24,067
Fee for PPO review as percentage of savings		24%	27%	18%	0%
Total fees for PPO review		\$5,776	\$6,498	\$4,332	\$0

Total Annual Program Fees		Carrier X	Carrier Y	Carrier Z	Nat'l Accts
Bill review fee		\$73,872	\$83,106	\$1,360	\$0
PPO review fee		\$5,776	\$6,498	\$4,332	\$0
Loss conversion factor		1.1	1.1	1.1	1.1
Total fees		\$87,612	\$98,564	\$6,261	\$0

* From NCCI, based on accident year 2020 **Based on AF Group data for 2020; bill review savings excludes duplicates.

All policies are underwritten by a licensed insurer subsidiary. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. Third Coast Underwriters is a division of AF Group. For more information, visit afgroup.com. © AF Group.



AccidentFund UnitedHeartland CompWest ThirdCoast Underwriters