



AF Group Causation

Post-Injury Fact Finders

AF Group Causation specialists are the post-injury fact finders who help medical providers determine whether an injury is work-related.

Our Causation Team:

- Conducts claimant-specific analysis of job tasks, and occupational and non-occupational risk factors to assess the correlation to the mechanism of injury
- Provides objective findings to independent medical examiner (IME) or treating physician to give an accurate perspective of the job functions in accordance with AMA guidelines
- Does not charge back fees to our policyholders for provided services
- Conducted more than 700 causation investigations in 2022 and reported more than \$23 million in loss avoidance

Our Causation team investigates several types of claims:



Ergonomic



Subrogation



**Large Loss/
Lower Extremity**



**Environmental
Disease**



Return to Work

\$23M in loss avoidance
on average each year

AF Group Causation helped customers across all AF Group Workers' Compensation Division brands avoid an average of \$23M in losses between 2019 and 2022. Figures determined based on internal calculations combining average cost of injury by state.



AccidentFund.com/Causation



UnitedHeartland.com/Causation



CompWestInsurance.com/Causation



3CU.com/Causation