

# Collective Strength

**\$2.3B** **18%** **7th**

2021 Gross  
Written Premium

Claim Costs Below  
Industry Average\*

Largest Writer of  
Workers' Compensation  
Among Private  
Insurers\*\*



"A" rated (Excellent)

AF Group is a nationally recognized holding company whose affiliated insurance companies are premier providers of specialty insurance solutions offered through independent agents nationwide. Leveraging more than 100 years of experience, AF Group companies offer exceptional customer service and extensive industry knowledge – and continuously strive to increase our long-term value by outperforming industry peers, attracting and developing top talent, and fostering a culture of underwriting and claims excellence.



AccidentFund



UnitedHeartland

CompWest



ThirdCoast  
Underwriters



AF Specialty



Fundamental  
Underwriters



Assigned Risk Solutions

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



**Accident Fund** has provided exceptional workers' compensation insurance, loss prevention strategies and superior claims service for more than 100 years, with a focus on customer experience and innovation to achieve the best outcomes for customers and their injured workers.



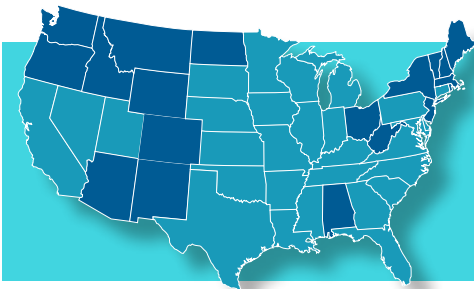
**United Heartland** is a leading workers' compensation carrier with a high-touch service model and broad experience that allows for nimbleness and responsiveness to effectively manage accounts with complex needs. With a highly customized approach to loss control, claims management and underwriting, United Heartland uses innovative data analytics to control the cost of workers' compensation medical claims.



**Third Coast Underwriters** is dedicated to understanding and actively managing complex workers' compensation risk with an unwavering attention to service. 3CU partners with customers to provide proactive, consultative service and high service levels to help reduce accidents and increase productivity and profits.



**CompWest** is a dynamic provider of workers' compensation, providing leading strategies and innovative insurance solutions to employers in California and select Western states. Our dedicated loss control consultants help implement customized loss prevention strategies, while our Workers' Compensation with Care® and Keep At Work® programs assist injured workers throughout the claims process. Additionally, our cutting-edge claims and legal strategies reduce unnecessary litigation and quickly resolve disputed claims.



**National Account Services** 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 (Accident Fund, United Heartland, Third Coast Underwriters and CompWest).



**AF Specialty** provides fronting services and captive solutions to insurance carriers, managing general agents, reinsurance intermediaries, and captive managers seeking a fronting facility to place well-managed, turnkey commercial property and casualty programs.



**Fundamental Underwriters** provides specialty insurance solutions with expertise in commercial auto. Offering competitive pricing, coverages, and partnership needed to keep operations in motion, Fundamental delivers individual underwriting solutions, consultative loss control programs, and rapid claims resolutions for risks with superior safety cultures.



**Assigned Risk Solutions** offers workers' compensation coverage to small- to mid-sized businesses in the involuntary market through AF Group's licensed insurance subsidiaries. All policies are serviced by the Assigned Risk Solutions team, who work diligently to ensure customer satisfaction throughout the life of their policies.