



“How
Much
Will This
Cost?”

Less.



18%

**Claim Costs
Reduction**

Based on Industry Average*



24%

**Medical Severity
Reduction**

Over Five Years**



29%

**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.



Pharmacy Program

No charge to the claim file.

Proactive pharmaceutical management via myMatrixx to help prevent avoidable medical expenses and reduce pharmacy costs.



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.

* Based on 2017-2021 Workers' Compensation Division data (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

** Excludes medical only.

*** Average e-mod savings obtained by accounts with an initial mod >1.25 who've been with an AF Group Workers' Compensation Division subsidiary brand for at least four years. Based on 2005-2022 policy year data.



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