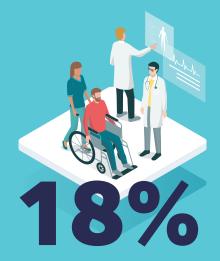
# <sup>6</sup>How **II** This Cost?



Claim Costs Reduction Based on Industry Average\*



Medical Severity Reduction



**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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