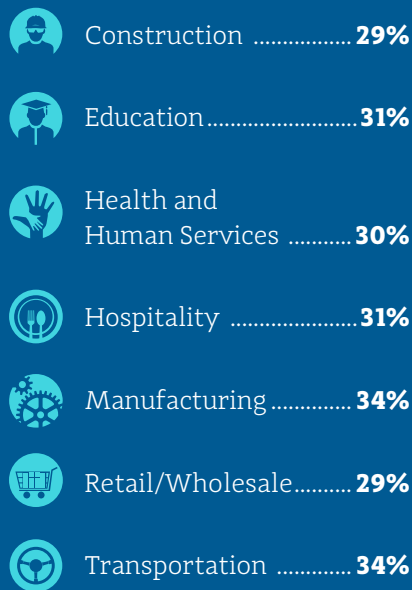


Results Matter

We're committed to providing workers' compensation solutions that help lower the cost of risk and drive savings for our customers across the industries we serve.

Through our comprehensive, results-oriented approach, we're proud to deliver:

- Tools and technology to support injury prevention efforts
- Experienced, in-house loss control, claims and medical management teams
- Comprehensive return-to-work approach
- Focused and effective expense management
- Superior causation and fraud investigative services
- And so much more



29%

Experience Mod Savings

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.

Contact your dedicated business development consultant or visit one of our workers' compensation brand websites to learn more.



All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.