

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.

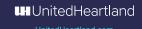
Through our comprehensive, results-oriented approach, we're proud to deliver:

- 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

A	Construction30%	200/
(A)	Education30%	29%
	Health and Human Services28%	Experience Mod Savings
	Hospitality32%	Average e-mod savings obtained by accounts with
	Manufacturing32%	an initial mod >1.25 who've been with a legacy AF Group
	Retail/Wholesale 25%	workers' compensation brand for at least four years.*
<b>©</b>	Transportation33%	*Based on 2005-2024 policy year data.

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











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