



# AF Group Causation

## Post-Injury Fact Finders

AF Group Causation specialists are the post-injury fact finders who help medical providers determine whether an injury is work-related.

## Our Causation Team:

- Conducts claimant-specific analysis of job tasks, and occupational and non-occupational risk factors to assess the correlation to the mechanism of injury
- Provides objective findings to independent medical examiner (IME) or treating physician to give an accurate perspective of the job functions in accordance with AMA guidelines
- Does not charge back fees to our policyholders for provided services

Our Causation team investigates several types of claims:



**Ergonomic**



**Subrogation**



**Large Loss/  
Lower Extremity**



**Environmental  
Disease**



**Return to Work**

**\$23M** in loss avoidance  
on average each year

AF Group Causation helped customers across AF Group worker's compensation legacy brands avoid an average of \$23M in losses between 2019 and 2024. Based on internal calculations combining average cost of injury by state.



[AccidentFund.com/Causation](https://AccidentFund.com/Causation)



[UnitedHeartland.com/Causation](https://UnitedHeartland.com/Causation)



[CompWestInsurance.com/Causation](https://CompWestInsurance.com/Causation)



[3CU.com/Causation](https://3CU.com/Causation)

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