

# A Comparison: Average Cost Per Claim

Our commitment to exceptional claims management helps us effectively manage our customers' claim costs while delivering positive results. Since 2012, our average claim costs across all of our business segments remains consistently below the industry average.

## We achieve these outcomes through:

- Risk management solutions that lower the cost of risk
- Customized loss control service strategies that deliver sustainable safety improvements to reduce and eliminate injuries
- Comprehensive return-to-work approach
- Consistent, disciplined execution of claims best practices
- Quality case management by experienced claims professionals and nurse case managers
- Continued investment in innovative approaches to managing costs, such as our Care Analytics® platform, aggressive investigative services and a tight focus on litigation management
- Jurisdictional expertise

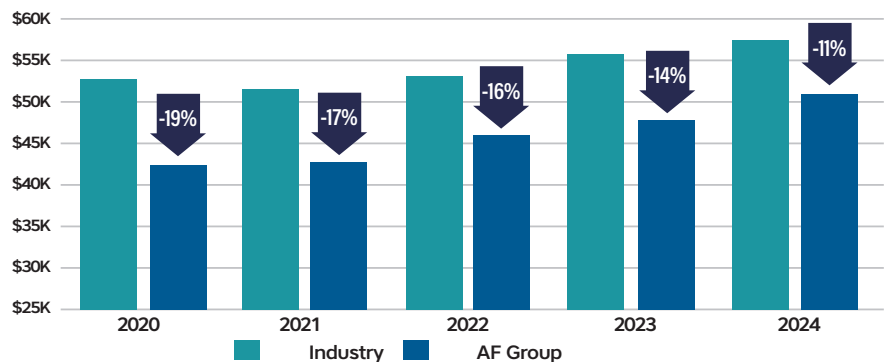
Because of our workers' compensation expertise, you can count on our unparalleled commitment to managing your claim costs. We bundle all of your workers' compensation services into a comprehensive package to reduce your overall cost of risk. We're transparent — there are no hidden fees or back-end charges. It's what we call "Zero Effect."

# 16%

Since 2020, our average claim costs have been 11-19% below the industry average.\*

\* Based on 2020-2024 data across legacy AF Group workers' compensation brands (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

Average Lost-Time Claim Cost Comparison



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Average cost per claim-AFG - 07/2025