

Our Difference

We're committed to doing business with empathy, partnership and expertise while providing superior workers' compensation solutions that help protect our policyholders, take care of our injured workers, and leave our independent agents confident in their choice to partner with us.



Our Commitment and Expertise

Our goal is superior claims management, underwriting expertise and value-added services designed to reduce costs for our policyholders. Our industry-leading services, such as our pharmacy and narcotics programs, utilize medical professionals who understand work-related injuries and can provide superior care that helps get injured employees back to work as quickly as possible.

Creating Efficiencies

We're continuously vetting solutions to ensure our customers have the tools and technology they need – to name just few: claim texting with real-time language translation, pay-as-you-go solutions which base premium on actual payroll (vs. estimates), digital payment options, TeleCompCare® and AI-driven workplace safety solutions. Additionally, our websites feature a complimentary library of workplace safety resources.



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



People First

Our team is driven to deliver exceptional experiences at every touchpoint, which is why we hire passionate individuals who take pride in the work we do every day.

- **Loss Control Consultants** – With workplace safety as their number one goal, our consultants provide personal, unrivaled safety services and support to policyholders.
- **Internal Nurse Case Managers** – Our nurse case managers work closely with injured workers, employers, physicians and claims handlers throughout the entire claim process to ensure the worker receives the best care while assisting in early return to work, which helps to reduce claim costs.
- **Corporate Medical Director** – Our in-house medical director provides guidance and strategic direction on a wide range of medical management and cost containment initiatives, with a special focus on improving the quality of care for injured workers.
- **TeleCompCare® Nurse Triage** – This 24/7 hotline provides injured workers with access to quick medical assessments, referral to medical care when appropriate, and a convenient option to connect with an occupational physician via live video conference.
- **Pharmacist** – Our staff pharmacist works closely with our Claims team to recommend changes to medications and identifies inappropriate dispensing to help avoid opioid addiction and prolonged recovery times.
- **Investigative Services Unit** – With billions of dollars lost in the industry each year to insurance fraud, our team of former law enforcement professionals partner with our Claims team to investigate and expose potential fraud.
- **Premium Audit** – Our auditors are some of the best in the business, working with customers to verify payroll and class codes to ensure accurate premiums.
- **Claim Handlers** – Our seasoned claim professionals located in the field understand their local legal and medical environment, which helps guide injured workers through the recovery process.
- **Medical Bill Review** – This team collects all injured worker bills to review for accuracy.
- **Causation Investigators** – This team conducts investigations to examine work methodology in relation to injury risk factors in order to assist medical professionals in making informed decisions regarding compensability.
- **Client Relations** – This specialized team supports large, complex accounts that require special coordination and a heightened level of interaction.

Protecting Your Employees – And Your Bottom Line

By proactively caring for injured workers and helping business owners improve workplace safety, we have a proven track record of successfully helping lower experience mods – which means lower premium costs for our policyholders.

To learn more, visit [AFGroup.com](https://www.afgroup.com).

* Based on 2017-2021 Workers' Compensation Division data (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

** 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.