Workers' Compensation Solutions for
Construction

Understanding Complex Operations

Construction organizations face distinctive risk exposures — dynamic job sites, evolving crews, heavy equipment and stringent safety regulations. We recognize that these complexities require a workers' compensation partner that understands your environment. That's why we design tailored solutions built around the realities of your industry, helping you manage claims and mitigate risk more effectively.

General Construction
– Carpentry
– Commercial roofing
– Crane operations
– Electrical
– Excavating
– General contractors
– Grading
– Heavy equipment
– Masonry
– Mechanical
– Painting
– Paving
– Pile driving
– Plumbing
– Trenching

List not all inclusive.

Infrastructure
– Bridges
– Buildings
– Cofferdams
– Millwrights
– Refineries
– Roads and streets

Excluded Operations
– Antenna installation
– Asbestos removal
– Environmental abatement issues
– Tunneling
– Residential roofing
– Wrecking, salvage and demolition contractors

30%

Average e-mod savings obtained by accounts with an initial mod >1.25 who've been with a legacy AF Group workers' compensation brand for at least four years.

Based on 2005-2024 policy year data.

AF Group

UnitedHeartland | ThirdCoast Underwriters

Claims and Medical Management

Effective claims and medical management begins with professionals who understand jurisdiction-specific regulations and the local medical provider landscape. With this expertise, our Claims team delivers personalized support to injured employees while facilitating timely and cost-effective recovery.

Claim texting — Injured workers can opt in to receive text messages, creating a fast, secure way to exchange documentation and claim updates. All communications integrate directly into the claims management system for efficient case handling. Built-in real-time language translation enhances accessibility, making the service especially valuable for diverse workforces.

TeleCompCare® — Nurse triage and telemedicine offer immediate medical access for injured workers, helping reduce delays and improve treatment outcomes.

Investigative Services — Unit A specialized team that partners to investigate suspicious claims:
· Social media reviews
· Medical canvassing
· Surveillance coordination
· Evaluation of potentially fraudulent activity

Additional Support Resources:
· Causation investigations
· Consulting physicians
· Telephonic nurse case managers
· Clinical pharmacist
· Industry-specific specialization
· Medical bill review

Loss Control Specialization

Our commitment to workplace safety goes beyond compliance. We aim to empower organizations with practical tools and resources that make a meaningful impact. Our loss control offerings are designed to support safety professionals in reducing risk and cultivating a proactive safety culture.

Safety Programs — Sample programs such as performing a job safety analysis, developing and implementing an emergency action plan, personal protective equipment (PPE), and many others tailored to specific industries.

Safety Committee Toolkit — A digital package featuring virtual modules, assessment checklists, customizable forms and planning resources.

Safety Training On Demand — Unlimited, free-of-charge, 24/7 access to online training including training modules on industry-specific safety and human resources topics.

Safety Campaigns — Annual campaigns developed to spotlight key risk areas and reduce common causes of workers' compensation claims. These initiatives promote awareness, drive employee engagement and support safer workplace behaviors through practical tools and targeted messaging.

Safety in Five — Ready-to-use discussion guides designed to spark meaningful conversations about everyday workplace hazards.

Virtual Resources — Free access to posters, tip sheets, e-learning modules and more. Explore the full library at AFGroup.com/Resource-Library.

Visit AFGroup.com for more information.

16%

Since 2020, our claim costs have averaged 16% lower than industry benchmarks — a testament to our commitment to delivering better outcomes for our customers.

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.