



# Workers' Compensation Solutions for Education

Success Story:

## Raising the Bar on Safety

A regional education provider redefined its approach to safety — placing collaboration, communication and injury prevention at the center of its operations. Over the course of five years, this shift drove a dramatic reduction in experience modification, from 1.22 to 0.63.

Central to this transformation was the provider's annual Building & Grounds Safety Meetings, which created space for teams to proactively address risks such as slips, trips, falls and improper lifting techniques. Through hands-on learning and cross-functional dialogue, the organization identified opportunities for improvement — including the adoption of specialized equipment to minimize ergonomic injuries.

The provider also elevated its return-to-work program, ensuring injured employees could safely transition back to their roles with confidence and minimal downtime. Together, these initiatives fostered a safer working environment while contributing to measurable improvements in claims and cost control.

# 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.

All policies are underwritten by a licensed insurer subsidiary. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. Third Coast Underwriters is a division of AF Group. For more information, visit [afgroup.com](https://afgroup.com). © AF Group.

 **AF Group**  
 

## 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.

**eSMART** — A comprehensive safety management assessment tool that helps organizations identify exposures and address loss trends across key operational areas:

- Safety culture and leadership
- Post-injury management
- Staff training
- Job-specific exposures (e.g., facilities, food service, etc.)
- Regulatory programs, including OSHA compliance

**Tools for Schools** — A practical guide highlighting critical safety and health considerations for developing or enhancing school-based safety programs.

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

**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.

**WalkS.A.F.E.** — An annual safety campaign focused on one of the leading causes of workers' compensation claims: slips, trips and falls.

**Virtual Resources** — Free access to posters, tip sheets, e-learning modules and more. Explore the full library at [AFGroup.com/Resource-Library](https://AFGroup.com/Resource-Library).

Visit [AFGroup.com](https://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.