



Success Story:

Reducing Claims Through Slip, Trip and Fall Prevention

A long-term care facility faced five claims related to slips, trips and falls in a single year, totaling nearly \$37,000 in costs.

Our Loss Control team conducted a root cause analysis and identified three primary risk exposures:

- Wet surfaces and mats in the kitchen
- Wet floors in the laundry room
- Cords on the floor in patient rooms and common areas

In response, the facility received targeted training and prevention resources focused on slip, trip and fall (STF) mitigation. By implementing improved housekeeping protocols and fostering employee awareness through education, the organization successfully reduced STF-related incidents to zero the following year, demonstrating a measurable impact on claims outcomes and cost control.

28%

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. © 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.

Safe Patient Handling & Mobility (SPHM) Program — Proprietary training video series and program materials, focused on national SPHM standards and best practices.

Earn Free Continuing Medical Education (CME) Credits — Developed in partnership with Michigan State University's College of Osteopathic Medicine, these accredited virtual learnings center around key safe patient handling topics. Visit AFGroup.com/Education for more.

Behavior Management Program — Strategies and best practices for developing and sustaining an effective behavior management program.

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

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

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

Virtual Resources — Free posters, tip sheets, e-learning modules and more. Visit 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.