



The Difference is in the Results

51%

Reduction in Claims Cost
with TeleCompCare®

16%

Lower Claims
Than Industry

\$23M

Loss Avoidance

29%

E-Mod Reduction



**87K Cases Supported
via Claims Texting**

\$3.3B

2024 Gross Written Premium



"A" Rated (Excellent)

51%: AF Group medical and indemnity closed claims from 2017-2022 excluding assigned risk pools, fronted programs and COVID-19 claims.

16%: 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.

\$23M: AF Group Causation helped customers across AF Group worker's compensation legacy brands avoid an average of \$23M in losses between 2019 and 2024. Based on internal calculations combining average cost of injury by state.

29%: Average e-mod savings obtained by accounts with an initial mod >1.25 who have been with an AF Group workers' compensation legacy brand for at least four years (2005-2024).

87K: Sept. 2021 through May 2025.

Middle Market and National Accounts

As a trusted partner in workers' compensation, we deliver strategic solutions, proactive risk prevention, tailored loss control and comprehensive return-to-work support. Through causation analysis and fraud prevention, we help drive efficient resolutions and minimize litigation.



[Learn More](#)



Agribusiness



Construction



Education



Emerging markets



Energy (gas and oil)



Health care



Hospitality



Long-term care



Manufacturing



Nonprofits/
social services



Property management



Transportation



Wholesale/retail

Program solutions for business over \$150,000:

- Guaranteed cost plans
- Incurred and paid loss retrospective rating plans
- Deductible plans — range of plans available
- Dividend plans — flat and sliding scale plans available

Contact your business development consultant
for more information.



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