



# What Sets Us Apart

## **Dedicated Claim Reps**

Personalized attention with manageable caseloads.

## **Nurse Case Managers**

Coordinated care to help to accelerate recovery, reduce costs and support early return-to-work.

## **Causation Investigation**

Evidence-based analysis delivered to medical professionals to support informed compensability decisions.

# **Claim Texting**

Fast, secure claims communication with real-time translation that reduces delays and empowers diverse teams.

### 16% Lower Claim Costs\*

Significant savings compared to industry averages.

# **Thorough Investigations**

Recorded statements for all claims with escalation potential.

#### **Smart Reserving**

Reserves match reality — helping ensure accurate experience mods.

### **RiskView Reporting**

Risk management information system offers transparency into trends, claim status and strategy.

#### TeleCompCare®

24/7 nurse triage hotline and virtual physician care access for injured workers.

### **Medical Cost Containment**

Expert review ensures fair billing and maximized savings.

### **Return-to-Work Support**

Helping employees get back to work safely and quickly.

### **Fraud Detection**

Our expert Investigative Services Unit aggressively investigates potential fraud.

For more information or to access one of our legacy workers' compensation brand websites, visit AFGroup.com.

isn't just about managing losses — it's about building trust, controlling costs and keeping your business moving forward.

Strong claims performance

than industry benchmarks. 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..

\*Since 2020, our claim costs have averaged 16% lower



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