

Workers' Compensation for the Construction Industry

Solutions Built for Construction

The construction sector faces daily exposures that demand a workers' compensation partner who understands the pace, pressure and complexity of the industry. With decades of construction experience, our team delivers the technical expertise and hands-on support that help keep customers' risks controlled and projects moving forward.

Dedicated Service

Our claims, underwriting, client relations and loss control teams work together to deliver fast, informed decisions. Customers get direct access to specialists who provide guidance from policy placement through claim resolution.

Proactive Risk Management

We help our customers stay ahead of job site hazards through training, resources and virtual and on-site support — working together to identify exposures early, strengthen safety practices and reduce the likelihood that injuries can slow projects and impact the bottom line.

Construction Center of Excellence

Our Construction Center of Excellence is led by a practice leader with deep knowledge of regulatory requirements, labor dynamics, hazard identification and safety standards, ensuring consistent execution and construction-specific risk management.

For more information, visit AFGroup.com.



\$23M

Causation loss avoidance across all WC segments*

51%

Reduction in claims cost with TeleCompCare®*

30%

Average e-mod savings in the construction sector*

AFGroup.com



AccidentFund

UnitedHeartland

CompWest

ThirdCoast Underwriters

All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.



16% Lower Claims Costs

Our claims costs average 16% lower than industry benchmarks*, driven by disciplined claims handling, strong safety support and long-term cost management.



Customized Loss Control

We help our customers reduce insurance costs and improve job site safety through tailored risk assessments and injury-prevention strategies. Our team of specialized loss control consultants deliver practical, industry-specific solutions.



Managing Mods

We use ModAdvisor to provide clear, data-driven insight into the factors influencing e-mods. Its intuitive analytics highlight improvement opportunities and support smarter decisions that strengthen long-term workers' compensation performance.



Claims Texting

Our texting solution for all non-litigated claims helps improve speed to resolution, service and communication. Customers can connect with our claims team in more than 20 languages – without the need for a translator.



Return-to-Work Programs

A strong return-to-work program supports injured employees, stabilizes your workforce and helps lower e-mods. Effective programs can shorten claim duration and contribute to long-term premium savings.



TeleCompCare®

Our 24/7 nurse triage and telemedicine service gives injured workers immediate access to medical guidance. A trained triage nurse assesses the injury, provides recommendations and directs the employee to appropriate care – helping improve outcomes and reducing unnecessary costs.

\$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.

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

30%: Average e-mod savings obtained by construction 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).

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.