



Collective Strength

Leveraging more than 100 years of experience and an “A” (Excellent) rating from A.M. Best, AF Group is collectively one of the nation’s largest writers of specialty insurance.

Our brands--Accident Fund Insurance Company of America, United Heartland, CompWest Insurance Company, Third Coast Underwriters, AF Specialty, Fundamental Underwriters and Assigned Risk Solutions - are driven by focused and knowledgeable individuals who use industry-leading best practices, analytics and resources to manage risk and minimize loss for our policyholders while strengthening businesses with our valued agent partners.

AF Group’s diversification efforts began in 2014 with the addition of new brands and expanded product offerings. This broadened portfolio of products and services is due in part to an expressed desire from agents and policyholders for offerings outside of traditional guaranteed cost workers’ compensation.

AF Group strives to continuously increase the long-term value of our organization by outperforming industry peers, attracting, developing and retaining top talent and fostering a culture of underwriting and claims excellence.

Superior Services

In workers’ compensation, our expertise enables us to meet customers’ needs while providing competitive pricing and effective services that positively impact their bottom line. This includes:

- **Experienced claims teams** backed by extensive PPO network penetration and our patented Care Analytics® technology - a database of medical providers that adhere to best practices for treating claimants.
- **Superior medical management** solutions such as Return to Work/Keep at Work® programs, and a Medical Center of Excellence team with esteemed industry partners such as the Johns Hopkins University School of Medicine.
- **Loss control teams** that understand how to keep workers safe and costs down. The result of this comprehensive approach is enhanced compliance with safety standards, reduced losses and safer employees.

[These superior services have resulted in claims costs that are 20% below the industry, lower experience mods and premiums for employers, and better care for injured workers.](#)

With exceptional customer service and extensive industry knowledge, AF Group is a proven insurance partner.

Performance



20%

Below Industry Average



94%

Satisfaction Rating from Loss Control Services Customers



22%

E-mod Reduction Average over five Years of Coverage



24%

Reduction in Medical Severities

Appetite

While we offer coverage across most industries, our brands provide specialization and targeted resources in these 13 key verticals:

- Agribusiness
- Artisan Contractors
- Construction
- Education
- Health Care & Long-Term Care
- Hospitality
- USL&H
- Manufacturing
- Non-profit
- Oil & Gas
- Retail/Wholesale
- Service Industry
- Specialty Transportation

AF Group by the Numbers



2020



Largest Writer of Work Comp*



A.M. Best Rating



Premium outside Workers' Comp
(Fronting, Servicing Carrier, Multi-Line)



2020 Written Premium

Information on this slide represents results from AF Group as a whole or its individual brands. Results are based on surveys, estimates against available industry data, and policies underwritten by a licensed insurance subsidiary. Each policy is unique and results may vary.

*Source: SNL Financial



AccidentFund
Insurance Company of America

866-206-5851
AccidentFund.com

Accident Fund Insurance Company of America has provided workers' compensation insurance coverage since 1912. As the WorkSafe People™ and a leading provider of workers' compensation coverage across the US, Accident Fund is known for exceptional claims expertise, unrivaled loss control services and extensive online safety resources and training.



800-258-2667
UnitedHeartland.com

United Heartland features a high-touch service model and broad experience that combines to provide excellent service for large accounts with complex needs. With a highly customized approach to loss control, claims management and underwriting, United Heartland uses innovative data analytics to control the cost of workers' compensation medical claims.



888-266-7937
CompWestInsurance.com

CompWest services accounts up to \$1.5M of annual premium in California and select Western states with consistent risk evaluation and pricing. Our dedicated loss control consultants help implement customized loss prevention strategies, while our Workers' Compensation with Care® and Keep At Work® programs assist injured workers throughout the claims process. Additionally, our cutting edge claims and legal strategies reduce unnecessary litigation and quickly resolve disputed claims.



866-641-2328
3CU.com

Third Coast Underwriters partners with customers to provide proactive, consultative service to manage complex operations and challenging exposures that require unique workers' compensation solutions. Strong partnerships and high service levels are key to reduce accidents and increase productivity and profits.



866-206-5851
AFGroup.com/Specialty

AF Specialty provides fronting services and captive solutions to insurance carriers, managing general agents, reinsurance intermediaries and captive managers seeking a fronting facility to place well-managed, turnkey commercial property and casualty programs.



866-221-0095
FundamentalUW.com

Fundamental Underwriters is a specialty managing general underwriter with expertise in harder-to-place risks, offering competitive pricing, coverages and partnership needed to keep customer operations in motion. Fundamental delivers individual underwriting solutions, consultative loss control programs and rapid claims resolutions not offered by ordinary MGUs.



866-221-9640
AssignedRiskSolutions.com

Assigned Risk Solutions (ARS) provides workers' compensation coverage to small- to mid-sized businesses in the involuntary market. ARS policies are underwritten by Accident Fund Insurance Company of America and serviced by Assigned Risk Solutions - a team that works diligently to ensure customer satisfaction throughout the life of their policies.

Accident Fund Insurance Company of America is a member of AF Group.

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

CompWest Insurance Company is a member of AF Group.

Third Coast Underwriters is a division of AF Group and its subsidiaries.

AF Specialty is a member of AF Group providing fronting capacity and captive solutions.

Fundamental Underwriters is a division of AF Group and its subsidiaries. Insurance policies are issued by Third Coast Insurance Company.

Assigned Risk Solutions is a member of AF Group. Insurance policies may be issued by any of the following companies within AF Group:
Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company,
Third Coast Insurance Company or CompWest Insurance Company.



AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group:
Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company.