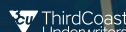
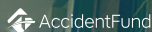


AF Group Collective Strength



AF Group brands are collectively licensed in all 50 states with the ability to write almost all workers' compensation business in our core states.

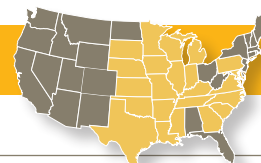


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866-206-5851
AccidentFund.com

Core States



Accident Fund has provided workers' compensation insurance coverage since 1912. As a leading provider across the U.S., they're known for their claims expertise, exceptional loss control services and extensive safety offerings.

- Local presence in core states to provide best-in-class service and care
- Over 100 years of workers' comp experience
- Unique opportunities and proprietary tools for small businesses

S-M-L Premium Size



Auto Service



Construction



Health Care



Hospitality



Transportation



Education



Professional Services



Retail/ Wholesale

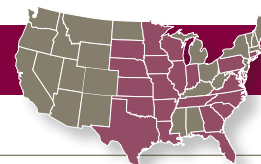


Manufacturing

UnitedHeartland

800-258-2667
UnitedHeartland.com

Core States



United Heartland's (UH) high-touch service model and vast experience combine to ensure excellent service for large accounts with complex needs. Through data analytics and a customized approach to loss control, claims management and underwriting, UH helps customers control medical claims costs.

- Creative middle market guaranteed cost solutions
- High-touch, customizable loss control and claims approach
- Proven experience mod and total cost of risk reductions
- Opportunistic underwriting

S-M-L Premium Size



Health Care



Long-term Care



Manufacturing



Hospitality/ Property Management



Education



Nonprofits/ Social Services

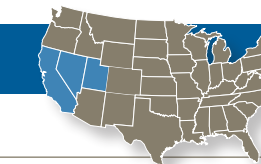


Retail/ Wholesale

CompWest

888-266-7937
CompWestInsurance.com

Core States



CompWest's loss control team implements customized loss prevention strategies and safety training, while their Workers' Compensation with Care® and Keep At Work® programs assist injured workers through the claims process. CompWest's innovative claims and legal strategies help reduce unnecessary litigation and quickly resolve disputed claims.

- CompWest CARE 2.0 addresses challenging California litigation
- Strong underwriting discipline integrated with data analytics

S-M-L Premium Size



Construction



Health Care



Manufacturing



Hospitality



Professional Services



Retail/ Wholesale

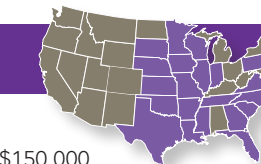


Nonprofits/ Social Services

ThirdCoast Underwriters

866-641-2328
3CU.com

Core States



Third Coast Underwriters partners with customers to provide proactive, consultative service to manage complex operations and exposures that require unique solutions.

- Creative middle market guaranteed cost solutions
- High-touch, customizable loss control and claims approach
- Proven experience mod and total cost of risk reductions
- Opportunistic underwriting

S-M-L Premium Size

minimum premium \$150,000



Construction



Transportation



Agribusiness



Emerging Markets



Mergers/ Acquisitions



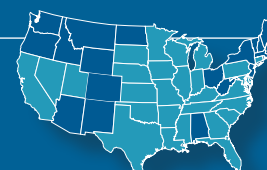
USL&H



Energy Gas & Oil

Our **National Accounts** unit offers loss sensitive programs through a flexible and robust service model. Using best-in-class tools, the unit mitigates costs for customers assuming risk through their workers' compensation program.

- Dedicated team and service liaison
- AF Group Comp Division ALAE treatment: PPOs, medical bill review and nurse case management not allocated to the claim
- Custom solutions including large deductibles and incurred and paid loss retros



Workers' Comp Core States