



The WorkSafe People™

AccidentFund.com
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AccidentFund
Insurance Company of America

Part of the AF Group

Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

PARTNERS in Safety



As a business owner, you know the importance of guarding your employees against the unexpected. You want a workers' compensation insurance carrier that is committed to your company when it matters most. Accident Fund partners with you to help you protect your most important asset: your employees.

We're experts at helping businesses create safe work environments and keeping your work comp costs down. But sometimes injuries are unavoidable. When they do happen, we work with you and your injured employee through every step of the recovery process and help them return to work quickly.

We want to be your insurance carrier of choice. Your decision should be an easy one — choose the strong, stable company that will deliver, every time, on its commitment to protect you. That choice is Accident Fund.

A LASTING Legacy



Committed to Our Communities

We believe in making a difference in communities in which we live and work. It's why we've attracted an outstanding workforce and why we're eager to make their quality of life as positive as possible. Accident Fund has given millions of dollars in the last decade to community-based human services organizations, including the American Red Cross, Habitat for Humanity, Juvenile Diabetes Research Foundation, Make-A-Wish Foundation, the Ronald McDonald House and United Way. We are grateful to have such an impact and look forward to continuing such contributions in the future.

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 United States, we partner with independent agents to provide small to mid-size businesses with exceptional claims expertise, unrivaled loss control services and extensive online safety resources and training.

Accident Fund is licensed in 50 states and partners with independent agencies in 18 core states, primarily in the Midwest and Southeast. Our proven business model reflects the following strategic components:

- An efficient agency portal that provides minimal input and maximum effectiveness for the distribution force
- Leading-edge predictive analytics
- Best-in-class claims handling with innovative medical management processes
- Superior analysis of economic, financial and medical trends that provide keen market insight

Accident Fund Insurance Company of America is a member of AF Group. AF Group and its subsidiaries are one of the largest workers' compensation insurers and the largest non-governmental specialty writer of workers' compensation in the United States and rated "A-" (Excellent) by A.M. Best.

PRODUCTS to Meet Your Needs



As businesses evolve, so do their needs for workers' comp. By listening to our policyholders, agents and employees, we've developed comprehensive products that meet most any employer's needs. We are committed to building relationships with our customers that offer security, flexibility and efficiency. Our insurance services are specially suited for small- to medium-sized businesses and are developed to fit your organization's needs.

Focused on Keeping and Returning Employees to Work

Employees are your most important asset, so it's imperative that when an injury occurs, we help you bring them back to productivity quickly. It's why we stress the importance of early claims reporting and the establishment of strong Keep-at-Work and Return-to-Work programs. Our highly trained team of nurse case managers keeps the employee focused on recovery and returning to work.

Group Programs

Through our Group Programs, smaller businesses are able to save on premiums and earn dividends based on the group's loss performance. Between 1995 and 2013, we paid \$42.6 million in dividends to policyholders.

Programs are made up of businesses from the same industry or those that share certain traits, and also include chambers of commerce and business associations. Participation also grants members access to our WorkSafe Toolbox™ safety materials.

WORKSAFE Consulting Services



Our ultimate goal is to keep you and your employees safe and your business secure.

We accomplish this by giving you access to a wide array of loss control services and online safety materials. Our WorkSafe consultants perform pre-policy inspections and proactive assessments that can identify potential job hazards and ergonomic and personal protective equipment enhancements. It's expert consultation suited to your company's needs.

The WorkSafe section of our website (AccidentFund.com/WorkSafe) showcases our expertise, experience and service through regularly updated safety content. Our WorkSafe Solutions e-blasts contain safety information applicable to a wide variety of industries and are sent to all subscribers on a monthly basis.

In addition, our online WorkSafe Toolbox™ offers booklets, tip sheets, materials and resources to assist in your safety training. Topics covered include:

- Hazard communication
- Lockout/tagout
- Accident investigation and reporting
- Back injury prevention
- Emergency action plans
- Electrical, slip and fall prevention
- Health care and patient handling
- Hiring and pre-employment screening

This wealth of analysis and training is available 24/7 and provided to policyholders at no additional cost. You also have access to a comprehensive video library that provides low-cost safety-training videos. The result is better compliance with safety standards, reduced losses — and, most important, safer employees.

Superior CLAIMS Management



When it comes to managing claims, Accident Fund is committed to providing superior service and cost containment solutions. We work closely with policyholders in establishing return-to-work strategies that bring workers back to the workforce quickly and reduce workers' compensation costs. We strive to keep costs manageable for our policyholders while providing injured claimants with superb care.

Because we are the WorkSafe People™, you can trust that our team of experienced claims examiners, WorkSafe Consulting specialists and medical management experts — most with more than 10 years of experience — will handle claims and give you service that is unparalleled in the industry.

Here's how we stand out from our competitors:

- **Care Analytics®** — Our state-of-the-art platform combines data analysis, best practices in medical management and effective partnerships with experienced medical professionals to return workers to health and to work quickly. Occupational medicine providers identified by Care Analytics outperform non-experienced providers with a 22% average total claim cost savings.
- **In-house medical management team** — Using peer-to-peer reviews, we're able to manage and control care for our claimants, reduce their time away from work and keep medical costs in check.
- **Expert medical bill review** — Each year, we process nearly 300,000 bills, which generates a net savings of 53% vs. an industry average of 40-41%*. Our specialty-network partnerships and comprehensive line-by-line bill review ensures we pay medical bills properly.
- **Narcotics program** — Our award-winning narcotics technology platform utilizes real-time alerts to notify our clinical staff when an injured worker is at risk or when fraud is suspected.
- **Pharmacy Benefit Manager program** — This program integrates a workers' compensation focus which has helped to improve control over medication costs and achieved \$2.4 million in cost avoidance in 2013.
- **Subrogation** — Our in-house subrogation team is comprised of legal, liability and workers' compensation experts who review and analyze all claims with strong subrogation potential. Our aggressive approach ensures that recoveries are made timely and maximized in negotiation.

SERVING Our Customers



When our policyholders contact us, they've learned to expect friendly and knowledgeable customer service. We respond to calls and questions in a timely manner and follow through on getting the answers you need to resolve concerns with your policy or your claims. Our customers experience a typical turnaround time of two to five business days for claim approval and denials.

Fighting Fraud

Illegitimate claims cost our policyholders money. Accident Fund is committed to preventing and detecting fraud with the aid of our experienced claims team and our Investigative Services Unit.

- The unit is staffed with several former law enforcement professionals who are experts in investigating potential work comp fraud.
- Our claims examiners work to detect fraud early in the claims reporting process to prevent unnecessary expenses.
- If we identify potential fraud, we work with the appropriate authorities to aggressively pursue prosecution.

Why Partner with Accident Fund?

- As the WorkSafe People, we are committed to protecting you and your employees.
- We provide customer service that is friendly, timely and knowledgeable.
- We have quality workers' comp products designed to meet your company's needs.
- Our WorkSafe Consulting Services help prevent injuries and keep your workers safe.
- We have a long history in the workers' comp industry with a commitment to build and support the communities in which we work and live.

Learn how we can make you safer today. Visit us at [AccidentFund.com](https://www.AccidentFund.com).



Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.
