



AF Group Causation

Post-Injury Fact Finders

AF Group Causation specialists are the post-injury fact finders who help medical providers determine whether an injury is work-related.

Our Causation Team:

- Objectively reviews facts, personal risk factors and non-occupational risk factors as stated by the American Medical Association (AMA) guidelines
- Provides free referral-based onsite or virtual causation assessments for all policyholders
- Conducted more than 700 causation investigations in 2021 and reported more than \$26 million in loss avoidance

Our causation team investigates several types of claims:



Ergonomic



Subrogation



**Large Loss/
Lower Extremity**



**Environmental
Disease**



Return to Work

\$21M in loss avoidance
on average each year

AF Group Causation helped customers across all AF Group Workers' Compensation Division brands avoided an average of \$21M in losses between 2018 and 2021. Figures determined based on internal calculations combining average cost of injury by state.



AccidentFund.com/Causation



UnitedHeartland.com/Causation



CompWestInsurance.com/Causation



3CU.com/Causation