

2023 Gross Written Premium



50 States Served





AF Group is a nationally recognized holding company whose affiliated insurance companies are premier providers of specialty insurance solutions offered through independent agents nationwide. Leveraging more than 100 years of experience, AF Group companies offer exceptional customer service and extensive industry knowledge – and continuously strive to increase our long-term value by outperforming industry peers, attracting and developing top talent, and fostering a culture of underwriting and claims excellence.



AccidentFund WUnitedHeartland CompWest ThirdCoast GAF Specialty : Fundamental AmeriTrust





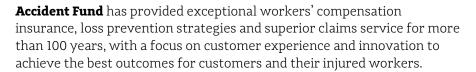


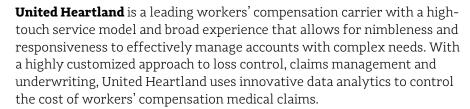














**Third Coast Underwriters** is dedicated to understanding and actively managing complex workers' compensation risk with an unwavering attention to service. 3CU partners with customers to provide proactive, consultative service and high service levels to help reduce accidents and increase productivity and profits.



**CompWest** is a dynamic provider of workers' compensation, providing leading strategies and innovative insurance solutions to employers in California and select Western states. 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.

**National Account Services** 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 (Accident Fund, United Heartland, Third Coast Underwriters and CompWest).







**Fundamental Underwriters** provides specialty insurance solutions with expertise in commercial auto. Offering competitive pricing, coverages, and partnership needed to keep operations in motion, Fundamental delivers individual underwriting solutions, consultative loss control programs, and rapid claims resolutions for risks with superior safety cultures.



**Assigned Risk Solutions** offers workers' compensation coverage to small-to mid-sized businesses in the involuntary market through AF Group's licensed insurance subsidiaries. All policies are serviced by the Assigned Risk Solutions team, who work diligently to ensure customer satisfaction throughout the life of their policies.



**Ameritrust Group, Inc.** offers specialty insurance programs and products including workers' compensation, commercial package and automotive business coverages, and comprehensive product offerings in various industry segments.