

A portrait of Christine Spear, a woman with reddish-brown wavy hair and black-rimmed glasses, smiling. The background is a blurred green plant.

Christine Spear
Customer Service Associate
A WorkSafe Person

Accident Fund's Claims Services A Team You Can Trust

As the WorkSafe People™, we're experts at helping our customers keep their workers safe and their costs down. A trusted name in workers' compensation for a century, Accident Fund is financially strong and stable, rated "A-" (Excellent) by A.M. Best.

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

Professionalism and Expertise

Accident Fund has protected businesses and their employees with workers' compensation insurance for nearly a century. Our highly trained, experienced claims team handles each claim with the care, expertise and attention it deserves. It's a team comprised of WorkSafe Consulting specialists, claims examiners, medical professionals and customer service representatives — with an average of 18 years' experience — all working to keep workers safe and our policyholders' costs down.

AccidentFund.com
1-866-206-5851



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Insurance Company of America

Part of the AF Group

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Reducing Your Losses

In addition to specialized claimant care, Accident Fund has developed strategies and programs to reduce losses. Smaller caseloads and reduced manager span of control allow for close monitoring of injured workers' needs and claim costs.

- Aggressive claims resolution strategies
- One-point contact on all medical-only claims
- Continuous quality review program ensures consistent delivery of the highest quality product
- In-house Investigative Services Unit keeps fraud at a minimum

Medical Management Strategy

The National Council on Compensation Insurance states that medical expenses are responsible for more than 70% of total claims costs. Accident Fund's medical management team and extensive provider network help us to ensure your business gets superb care at the most reasonable cost.

- Our in-house medical management team is comprised of nurse case managers and a full-time medical director.
- Specialized catastrophic claims team: Our examiners and nurse case managers coordinate medical care with nurses, doctors and family members, and partner with centers of excellence to ensure the best recovery results.
- Our Medical Bill Review Program results in a 23% savings per dollar billed to us compared to our typical competitors.
- Medical analytics/metrics give us the ability to provide account-specific medical savings.
- Our state-of-the-art Care Analytics® platform combines data analytics, best practices in medical management and effective partnerships with experienced medical providers to return injured employees to work as quickly as possible.
- By utilizing a pharmacy benefit manager with a workers' compensation focus, we provide medication screenings based on injured body part and diagnosis, develop clinical pathway rules that alert our nurse case managers to review medication and have access to specially trained staff and pharmacists who are knowledgeable about the nuances of handling workers' compensation issues.
- Physical therapy peer review aids in managing and controlling care and costs.

