



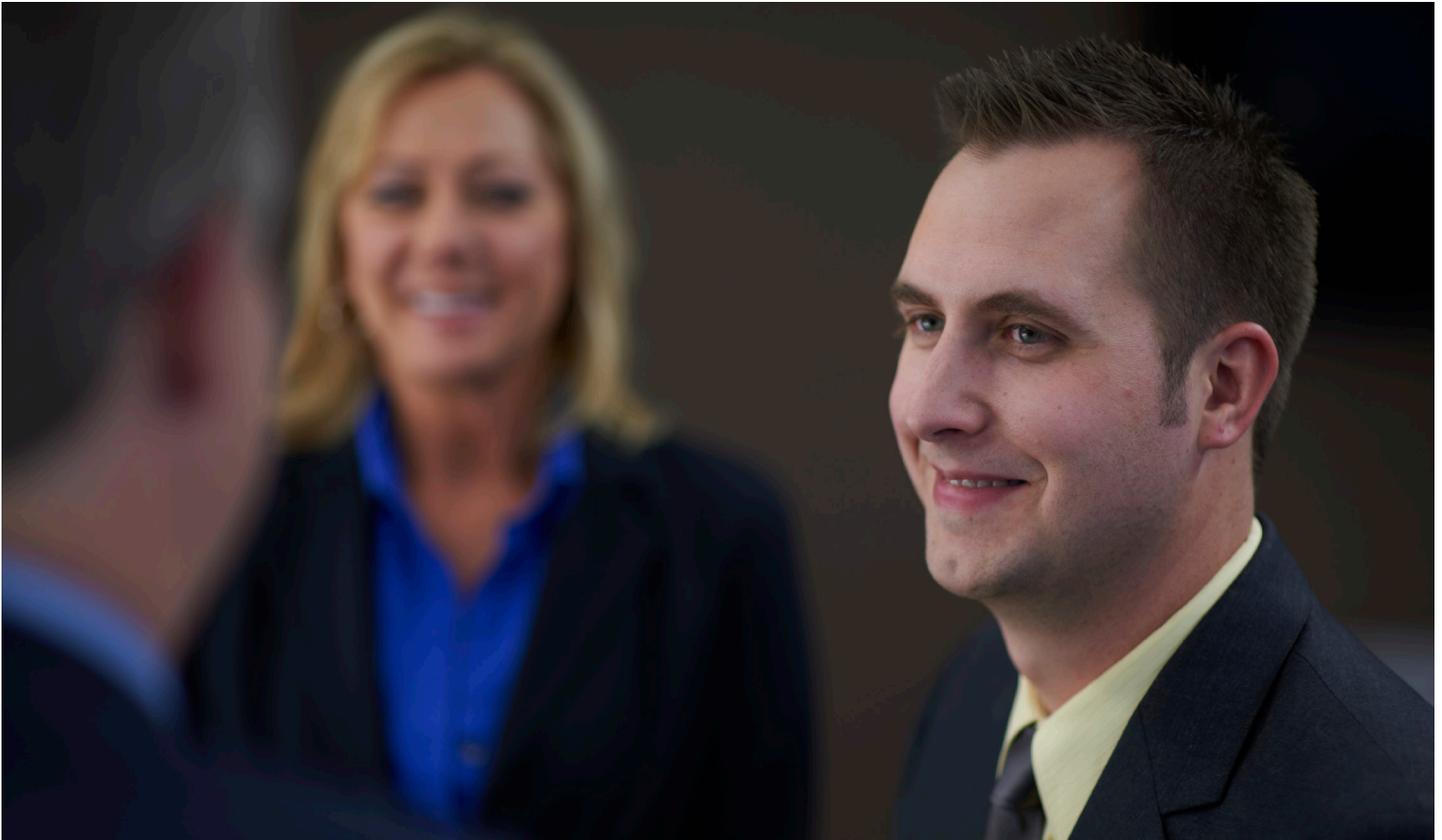
The United Heartland Difference

UnitedHeartland.com
1-800-258-2667

 **UnitedHeartland**

Part of the AF Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.



Focused
Innovative
Specialists
Collaborative
Personal
Passionate
Responsive

Our Difference, At a Glance

- Specialists in workers' compensation with expertise in our core segments — education, health care, long-term care facilities, manufacturing, nonprofits, social services and wholesale/retail.
- High-touch service model enables us to deliver on the promises we make.
- Lower customers' cost of risk through underwriting, loss control and claims expertise.
- Committed to building long-term relationships.
- Nimble and experienced to handle large, complex risks.
- Providing exceptional service is at the core of what we do — resulting in historical customer satisfaction scores of over 95%.

A Strong Foundation



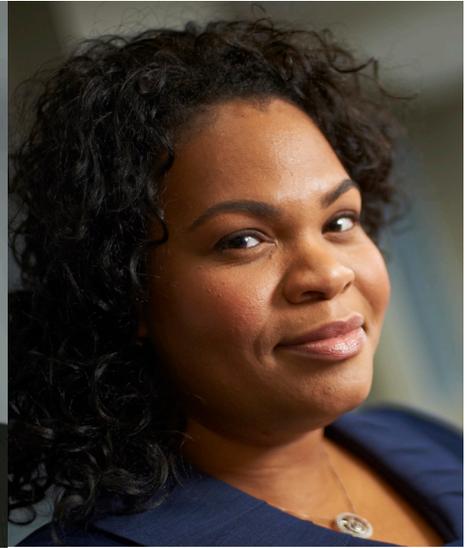
United Heartland has a rich heritage grounded in the idea that our company is built the way our customers would build their own companies — with knowledge and passion for excellence.

We value our customers and agents and this is evident in all that we do. That's because service is our highest priority. Our model is high-touch and allows our employees to use their vast knowledge to deliver on the promises we make, resulting in satisfied customers and agents.

Utilizing our focused and service-oriented approach to underwriting, claims and loss control, we consistently lower our customers' cost of risk. And we work collaboratively to provide innovative, responsive and valued risk management solutions, which allow us to nurture long-term relationships with agents and customers alike.

United
Heartland
has been
a multiple
honoree as
a Best Place
to Work in
Insurance
by *Business
Insurance.*

Reasons to Believe



Dedication

We are dedicated to building strong relationships with our customers and agents. Frequent communications and numerous touch points are at the heart of our model.

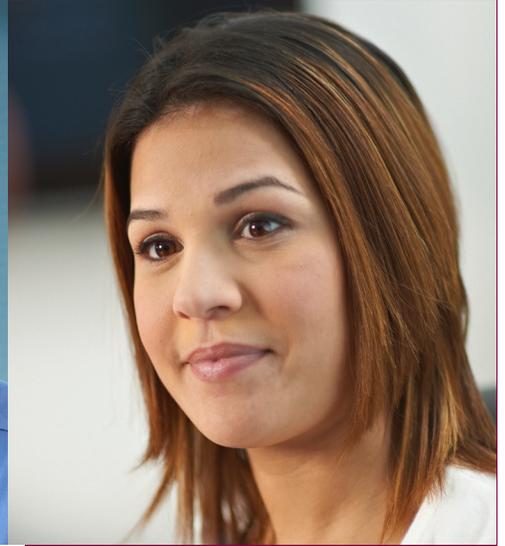
We stay connected across disciplines by pulling together underwriting, loss control and claims professionals to produce a unique and effective insurance program for our customers.

Commitment to Safety

Customized, results-oriented strategies are the hallmark of our loss control philosophy.

- For every customer, we tailor service plans to assure lasting safety improvements based on actual and potential loss drivers.
- Service is based on need, regardless of premium size or complexity of operations.
- Success is measured by results — including reduced frequency, lowered experience mods and sustained customer satisfaction.

in United Heartland



Claims Management

Even with the best of intentions, injuries will happen. When they do, our fully-integrated approach to claims management enables us to achieve the most cost-effective results possible while focusing on achieving maximum medical improvement for injured workers and getting them back to work quickly.

- **State-of-the-Art Detection:** CareAnalytics® offers an innovative set of tools, which identify problematic treatment, overutilization of medical care and potential narcotic drug overuse.
- **Designated Claims Team:** Regardless of premium size, every claim is investigated (including medical only) and a nurse is available to every claims team.
- **Fraud:** Utilizing some of the most powerful databases available, we are positioned to more effectively detect and fight workers' compensation fraud.

Focus

We're workers' compensation specialists — it's our sole focus. Within that focus is expertise in our core industry segments. Our skilled employees and unequalled service ethic has earned United Heartland our excellent reputation in the industry.

- We invest in our employees, making sure they have the training they need to perform their jobs with unparalleled expertise.
- Our loss control professionals have an average of 20 years of experience, as well as a wide range of specialized training across industries.
- The claims organization focuses on driving quality results, effective expense management and responsive customer service.

At United Heartland, risk management is a top priority. We provide appropriate medical care for injured workers, comprehensive return-to-work practices and we lower the cost of risk for our customers.



With 96.8% of injured workers returning to work within 30 days, we achieve cost-effective results for both our injured workers and our customers.

Specialists

We are specialists in the field of workers' compensation, which helps us be agile and experienced as we handle larger, more complex account needs.

Collaborative

We partner with our agents and place high value on their input, allowing us to provide the best solutions to every customer we serve.

Innovative

Utilizing innovative claims and medical management strategies, we achieve cost-effective results while returning injured workers to maximum medical improvement. In fact, 96.8% of injured workers return to work within 30 days.

Focused

By investing up-front time and effort to understand each customer's individual needs, we provide them distinctive, customized workers' compensation solutions.



Passionate

With knowledge and a passion for excellence, we've built our company the way our customers would. We have earned an excellent reputation through our knowledge of workers' compensation and our unequalled service ethic.

Personal

Personalized, results-oriented strategies and approaches are the hallmarks of our underwriting, claims and loss control philosophies. Our Client Relations team helps to strengthen and develop the relationships we have with our customers and enhances the value of interaction and experience they receive from us.

Responsive

Service is our highest priority, therefore we are responsive to each client's needs. Customer satisfaction surveys support this philosophy, with scores consistently above 95%.

At United Heartland, we make a difference by embodying these principles every single day. By doing so, we deliver a better experience for our customers.

It's the United Heartland Difference.



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.