

# The United Heartland Difference

More than 30 years of experience has led to United Heartland's success in providing superior workers' compensation solutions to policyholders. We've learned that when someone gets hurt on the job, it impacts more than just one person. Our team is committed to doing what it takes to bring injured workers back to their families, back to their jobs and back to life as usual.

**TeleCompCare®**

**Investigative  
Services Unit**

**24%**  
Claim Costs Lower than Industry\*

**Safety Training**

Narcotics Program Pharmacy Program



**29%**  
Mod Reduction\*\*

## Our Commitment and Expertise

Our goal is superior claims management, underwriting expertise and value-added services designed to reduce costs for policyholders. Our industry-leading services, such as our narcotics and pharmacy programs, and Care Analytics program — which helps us identify local physicians who understand work-related injuries and provide superior care to get injured employees back to work — have resulted in claim costs that are 24% below the industry.\* What does this mean to you? Better care for your employees and lower premiums for your bottom line.

## Creating Efficiencies

Our website offers a complete library of resources — including workplace safety training and videos, safety tip sheets and guidebooks, claims information and fraud information — at no cost to you.

UnitedHeartland.com  
1-800-258-2667

 UnitedHeartland

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

 AF Group

## Our Team of Experts

We pride ourselves on providing exceptional service. That's why we staff our own team of experts instead of using vendors and we have a local presence (not a phone number) in our core states.

- **Loss Control Consultants** – With workplace safety as their number one goal, our consultants provide personal, unrivaled safety services and support to our policyholders.
- **Internal Nurse Case Managers** – Our nurse case managers work closely with injured workers, employers, physicians and claims handlers throughout the entire claim process to ensure the worker receives the best care while assisting in early return to work which helps to reduce claim costs.
- **Corporate Medical Director** – Our in-house medical director provides guidance and strategic direction on a wide range of medical management and cost containment initiatives, with a special focus on improving the quality of care for injured workers.
- **TeleCompCare®** – This 24/7 nurse triage hotline provides injured workers with access to quick medical assessments, referral to medical care when appropriate and a convenient option to connect with an occupational physician via live video conference.
- **Pharmacist** – Our staff pharmacist works closely with our claims team to recommend changes to medications and identifies inappropriate dispensing to help avoid opioid addiction and prolonged recovery times.
- **Investigative Services Unit** – With billions of dollars lost in the industry each year to insurance fraud, our team of former law enforcement professionals partner with our claims team to investigate and expose potential fraud.
- **Premium Audit** – Our auditors are some of the best in the business, working with customers to verify payroll and class codes to ensure accurate premiums.
- **Claim Handlers** – Seasoned claim professionals located in the field who understand their local legal and medical environment – and can guide the injured worker through the recovery process.
- **Medical Bill Review** – This team collects all injured worker bills to review for accuracy.
- **RiskView** – Our risk management information system offers reports and dashboards tailored to your needs and delivered straight to your inbox.
- **Client Relations Team** – Our causation specialists conduct investigations to examine work methodology in relation to injury risk factors in order to assist medical professionals in making informed decisions regarding compensability. Members of our causation team hold specialty designations in this area of expertise.

## Protecting Your Employees – And Your Bottom Line

By proactively caring for injured workers and helping business owners improve workplace safety, we have successfully lowered experience mods, therefore reducing costs, for our customers. An average mod beginning at 1.25 is reduced by an average of 29.3% for accounts who stayed with United Heartland for four or more years.\*\*

\* Based on a 2019 study comparing UH's severity to NCCI's industry estimates, adjusted for state and hazard group mix.

\*\* Based on United Heartland policies written since 2010. Savings calculated based on change from initial experience mod written with UH versus most recent experience mod with UH, no other premium factors considered.