

Get More for Your Workers' Compensation Dollar

A Solution for Retrospective and Large Deductible Customers

You have committed to implementing loss control recommendations and building risk management programs to protect your workers and control cost. But is there more you can do to control your total cost of risk?

- Are the most experienced medical professionals being utilized?
- Are there hidden costs with your program like bill review? PPO savings? Nurse case management?

UH Risk Management Services provides a comprehensive workers' compensation product specifically created for retrospective and large deductible buyers. With Risk Management Services, there are no hidden costs. We bundle all the services you need into a complete package that reduces your overall insurance cost

All-in-One Simplicity

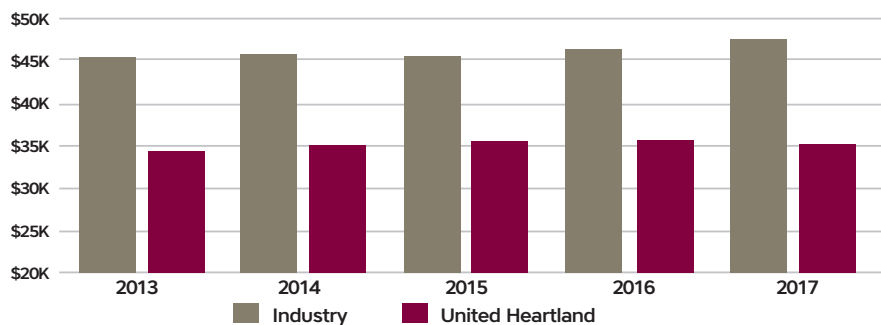
- Proactive claim and medical management services built to provide frequent communication.
- Loss control experts who develop individual loss control strategies for each location.
- Client relations consultants who act as a single point of contact for customers who have multi-state locations or want to streamline their communication.
- A risk management system that allows you to view your loss trends and is updated daily.

24%

Since 2012, our average claim costs across all UH business segments has remained 24% below the industry average.*

* Based on constant input from large losses.

Average Lost-Time Claim Cost Comparison



Accident year data from 2013-2017 (excluding medical only loss amounts) and 2013-2017 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

To learn more, call 1-800-258-2667 and ask for a member of the Risk Management Services team.

UnitedHeartland.com
1-800-258-2667

UH UnitedHeartland

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.



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.