



Protecting the Communities We Live In

Workers' Compensation Insurance Administered by United Heartland

The League of Wisconsin Municipalities Mutual Insurance (LWMMI) utilizes United Heartland's high-touch service model, broad experience and expertise in workers' compensation.

Through collaborative partnerships and knowledgeable employees, United Heartland (UH) delivers the ultimate insurance program while building long-term customer relationships.

Effective risk management is a top priority for both LWMMI and UH as well as providing appropriate medical care for injured workers, and comprehensive return-to-work best practices.



LWMMI Members

Cities and villages in Wisconsin are incorporated municipalities that provide a full range of services to persons and properties within their boundaries, including street maintenance and snow plowing, sewer, water and electricity, police and fire protection, garbage collection, libraries, parks and recreation, zoning and planning, and public transportation.

UnitedHeartland.com
1-800-258-2667



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.



Claims Strategies

- Dedicated service team including a senior claims adjuster, who will serve as main contact, and a nurse case manager who will be involved in any lost-time claim at no additional charge. Others on the team will provide support as needed.
- Loss runs are available through our online portal and can also be provided upon request. Municipalities also have the option to use UH RiskView, our risk management information system, to report claims and track claims data.
- Every claim is investigated, including medical only. Claim reviews can be done as needed.
- Reserve alerts are sent to insureds and agents at increases of \$25,000 or greater, including the initial reserve set-up.
- Proactive plans of action for early return-to-work can help minimize paid indemnity amounts and reduce overall claim severity.
- In-house investigation services are used whenever possible with causation investigators used to determine compensability in repetitive motion claims.
- Access to physician consultants, who provide expertise on complex claims, accuracy of treatment, recommended specialist resources, and complicated medical issue clarification.
- Patented state-of-the-art Care Analytics® platform identifies providers who treat more aggressively upfront and who are more successful in getting injured workers back to work.

\$0

Additional cost
for medical bill review.

24%

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

29.3%

Average experience mod savings obtained by accounts who came to UH with an EMF of 1.25 or greater and stayed with UH for four or more years.**



Loss Control Services

The following services are available for municipality accounts when United Heartland's Loss Control team is on the premises:

- Analyze loss trends at the department and work activity level.
- Conduct loss control service meetings to review full scope of municipal operations and potential exposures present.
- Observe job sites and workplaces to identify unsafe work practices and conditions which contribute to employee injuries.
- Discuss existing safety programs and offer recommendations for improvement.
- Use loss analysis, exposure assessments, GAP analysis and direct observations to develop a customized strategy and actions needed to reduce losses, minimize exposures and improve controls.

Accounts of all premium sizes have access to the services listed below:

- Online resources, available in the UnitedHeartland.com Resource Library, including posters, fliers, table tents, videos, sample programs and more on a variety of safety topics.
- Comprehensive safety manual for LWMMI members including sample safety programs and informational documents.
- Risk Connection newsletters containing industry-specific safety information and OSHA updates.
- Over 200 LWMMI University self-paced online courses written specifically for local government and public safety professionals — available on demand 24/7. Topics range from human resources and management, safety to public works, law enforcement and more.

For Water and Wastewater, LWMMI University courses can be used to fulfill required hours of annual training requirements. Wastewater professionals will simply submit their certificate of course completion directly to the DNR for training approval.

For Law Enforcement, the LWMMI Police University can be used to fulfill 8 of the 24 hours of annual training requirements with Department level approval.

- No cost law assistance provided by EngageHRLaw on several key areas including employment law compliance, employee relations and managing difficult situations, assistance with handbooks, policies and procedures and workplace training.

25

Average years of experience of UH Loss Control team.

\$0

Cost for LWMMI University training modules.

\$0

Cost for EngageHRLaw advise on several key areas.

93%

Percentage of 2019 survey respondents who said they were likely or very likely to renew their customers' workers' compensation with UH.***

* Based on constant input from large losses.
 ** 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.
 *** 2019 Annual UH agency experience survey.

What is the United Heartland Difference?

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

We are collaborative with our agents and customers and place high value on their input, allowing us to provide the best solutions.

We are innovative in our approach to claims and medical management strategies, achieving cost-effective results while returning injured workers to maximum medical improvement.

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

We are personal and deliver customized, results-oriented strategies and approaches that are the hallmarks of our underwriting, claims and loss control philosophies.

We are responsive to our client's needs and make sure that service is our highest priority. Customer satisfaction surveys support this philosophy, with consistently high scores.

Accounts We Serve Best

- Decision makers who are focused on service.
- Individuals who are motivated to partner with their carrier to manage net workers' compensation costs.
- Accounts with loss frequency challenges.
- Undesirable experience modification factors.

AF Group Enterprise Backing

United Heartland is a part of AF Group, an industry leader and a premier provider of innovative insurance solutions. In addition to UH, AF Group operates through these brands: Accident Fund Insurance Company of America, CompWest Insurance Company, Third Coast Underwriters, AF Specialty and Fundamental Underwriters.

Highlights include:

- Rated "A" (Excellent) by A.M. Best.
- Multiple honoree as a Best Place to Work in Insurance by Business Insurance magazine.
- Licensed to write work comp in 50 states.

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