



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 and broad expertise in workers' compensation. Through collaborative partnerships and knowledgeable team of experts, United Heartland delivers the ultimate insurance program while building long-term customer relationships.

Effective risk management, ensuring appropriate medical care is provided to injured workers and implementing transitional duties to help workers return to work are top priorities for both LWMMI and United Heartland.



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



United Heartland is the marketing name for United Wisconsin Insurance Company, a division of AF Group. All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.

Claims and Medical Management

Our claim professionals understand the statutory regulations and medical provider environment within applicable jurisdictions. This knowledge and expertise empower the claim handler to provide personalized attention to every worker.

- Every claim is investigated, including medical-only.
- Dedicated senior claims adjuster and a nurse case manager are closely involved in lost-time claims and supported by a team of specialists.
- Loss runs are available on demand or upon request via United Heartland's secure digital customer portal. Municipalities also have the option to use UH RiskView, our risk management information system, to report claims and track claims data.
- Reserve alerts are sent to insureds and agents at increases of \$25,000 or greater, including the initial reserve set-up.
- Aggressive action plans developed for early return-to-work.
- While few claims are fraudulent, our Investigative Services Unit partners with us to investigate and expose potential issues.
- Access to physician consultants, who provide expertise on complex claims, accuracy of treatment, recommended specialist resources and complicated medical issue clarification.

\$0

Additional cost
for medical bill review

22%

Our average claim costs across all of our business segments remains on average 22% below the industry*

29%

Average e-mod savings obtained by accounts with an initial mod >1.25 who've been with an AF Group Workers' Compensation Division subsidiary brand for at least four 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 at [UnitedHeartland.com/LWMMI](https://www.unitedheartland.com/LWMMI) including posters, Safety on the Fly with LWMMI webinars, eLearnings and more.
- Comprehensive safety manual for LWMMI members including, sample safety programs and informational documents.
- Risk Connection safety 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.

25

Average years of experience of UH Loss Control team

\$0

Cost for LWMMI University training modules

93%

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

* Based on a 2017-2021 comparison of UH's total lost-time claim counts and NCCI's industry estimates, adjusted for state and hazard group mix. Excludes medical-only.
 ** Based on 2005-2022 policy year data.
 *** 2019 Annual UH agency experience survey.

What is the United Heartland Difference?

We are specialists in workers' compensation.

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

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

We are focused on understanding the unique needs of our customers.

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 the needs of our customers. Our customer satisfaction surveys display consistently high scores.

Customers we serve best:

- Decision makers focused on service.
- Individuals motivated to partner with their carrier to manage workers' compensation costs.
- Accounts with loss frequency challenges and/or undesirable experience modification ratings.

AF Group Enterprise Backing

United Heartland is a part of AF Group, a nationally recognized holding company whose affiliated insurance companies are premier providers of specialty insurance solutions offered through independent agents nationwide.



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