



# The UH Difference Defined

# 24%

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

As specialists in workers' compensation, we're known for our high-touch service model, which enables us to lower our customers' cost of risk and deliver on the promises we make. We are nimble, experienced and work collaboratively with our customers .

Through our comprehensive, results-oriented approach, we're able to deliver responsive and valued solutions directed toward:

- Superior claims management centered on quality outcomes and effective expense management.
- Sustainable safety improvements to reduce and eliminate injuries.
- An aggressive and comprehensive return-to-work approach.

UnitedHeartland.com  
1-800-258-2667

 UnitedHeartland

 AF Group

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## About

**Founded:**  
1990

**Headquarters:**  
Milwaukee, Wisconsin

**Regional Offices:**  
Charlotte, North Carolina  
Chicago, Illinois  
Kansas City, Kansas  
Milwaukee, Wisconsin

**Core States of Operation:**  
Arkansas, Connecticut,  
Florida, Georgia, Illinois,  
Indiana, Iowa, Kansas,  
Louisiana, Maryland,  
Minnesota, Missouri,  
Nebraska, North Carolina,  
Oklahoma, Pennsylvania,  
South Carolina, South Dakota,  
Tennessee, Texas, Virginia,  
Washington DC, Wisconsin

We build long-term relationships with our customers that deliver value and trust. See how our difference can make a difference for your business today.

## Our Claims Difference

- Every claim is investigated by localized, dedicated claims teams with designated adjusters.
- Adjuster caseloads limited to 120.
- Three-point contact (insured, injured worker and medical provider) within 24 hours of receiving a lost-time claim.
- Costs for medical bill review, nurse case managers, investigative services, physician consultants and pharmacy benefit manager are not allocated to the claim file.

## Our Loss Control Difference

- Service is based on need, regardless of premium size.
- No additional fee for loss control services.
- Staff with diverse backgrounds.
- Free safety webinars offered on a regular basis.
- Free online safety training in English and Spanish.

## Additional Benefits

- Access to claim adjuster notes and loss runs.
- UH RiskView (state-of-the-art risk management information system) available for accounts meeting a minimum premium threshold.
- Client Relations Consultant (CRC) services offered based on a minimum premium threshold.

## Financial Strength and Key Facts

- Member of AF Group, rated "A" (Excellent) by A.M. Best.
- Historical customer satisfaction scores of over 95%.\*\*
- Multiple honoree as a Best Place to Work in Insurance by Business Insurance magazine
- Voted Top Workplace in southeastern Wisconsin by the Milwaukee Journal Sentinel.

\* Based on constant input from large losses

\*\* UH Customer Satisfaction Survey