



# 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

**UH** UnitedHeartland

*Part of the AF Group*

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

## 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

