



# A Different Approach to Loss Control

Customized, results-oriented strategies are the hallmark of United Heartland's loss control philosophy. We understand customers have specific needs. Because of this, our team of highly-experienced loss control professionals — with an average of 20 years of experience — is dedicated to understanding every business' operations and how losses can occur across industries. This allows us to focus our services on practical solutions to help reduce accidents and keep employees safer.

## How Do We Do It?

Our loss control professionals collaborate with every customer to develop a customized service strategy. They assist each client to enable them to make sustainable safety improvements within their organization. It's a proven approach we believe in that allows us to bring our expertise to our customers' operations.

**We Ask Questions** — We recognize that every business is unique. So to better understand an organization's safety needs, we meet with all potential accounts. By conducting these meetings, our prospective customers begin to experience what a true partnership is — one aimed at lowering their cost of risk.

UnitedHeartland.com  
1-800-258-2667

 **UnitedHeartland**

*Part of the AF Group*

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.



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**We Take Action** — After becoming a United Heartland client, new customers will meet with their loss control representative to discuss and establish a service strategy to reduce or eliminate losses. While our primary focus is on actual and potential loss drivers, we recognize each organization may also have additional loss control requirements. Because of our flexible service model, we have the ability to work with customers on these needs.

**We Stay in Touch** — Through loss control service meetings, which take place throughout the year at a frequency determined with each customer, we're focused on providing value-added service. This can include:

- Industry specific training, including but not limited to:
  - Machine guarding
  - Safe patient/resident handling
  - Aggressive behavior intervention
  - Commercial/non-commercial driver selection and evaluation
- Early return-to-work program development and review
- Ergonomics reviews
- Material handling evaluations
- Supervisor and management training
- Pre-hire screening practice assessments
- Safety policy review
- Slip/fall prevention program design
- Safety program assessment

**We Collaborate** — Working together with the customer, their agent and our team, we'll evaluate services provided, focusing on results of the objectives we jointly created. Depending on need, a mid-term review will take place, which provides an opportunity to engage in a high-level review of the loss control services provided, claim experience and any additional action plans that may need to be implemented. This is an opportunity to share candid feedback on each other's performance and focus on objectives for the remainder of the policy year — and beyond.

## What That Means

All of us at United Heartland are focused on providing industry-leading workers' compensation products and services. By doing so, we consistently lower our customer's cost of risk. In fact, our customers have seen their experience mod drop by an overall average of 12.4 points.

If you're looking for an insurance company confident in its ability to help customers make sustainable safety improvements, reduce accidents and decrease the cost of risk, look no further than United Heartland.

