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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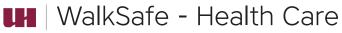
on winter slip, trip and fall safety throughout the season! UnitedHeartland.com/walksafe for more information Be sure to visit our WalkSafe campaign at

to think about how best to prepare for the winter season. United Heartland encourages all of our customers

Ready for Winter Weather? Is Your Health Care Organization

WalkSafe - Health Care

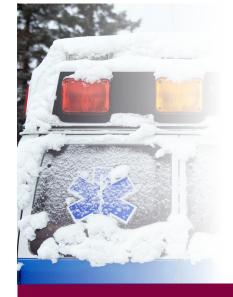




Is Your Health Care Organization Ready for Winter Weather?

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AF Group Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.

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