



Improved Outcomes Matter in Manufacturing

Workers' Compensation Insurance from United Heartland

The manufacturing sector has changed considerably in the last few decades, bringing both opportunities and challenges in the role it plays in the world's most advanced economies. Manufacturing promotes innovation, productivity and trade. The challenges of escalating structural costs, an aging workforce and a widening skill gap to meet demand all make for a complex business environment.

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.

24%

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



At United Heartland, we have experience and success in handling the unique needs of manufacturers — from fully-automated operations to those with heavy material handling. With our focus on workers' compensation, we are a strategic partner in helping improve the safety of your operations, while reducing claim costs and getting your employees back to work as quickly as possible.

Your organization will benefit from our service-oriented approach to underwriting, claims and loss control as we design an insurance program focused on lowering your cost of risk.

Specialization with You in Mind

When it comes to workers' compensation exposures in the manufacturing industry, we know the challenges you face, including:

- Manual material handling
- Repetitive motion
- Machine guarding
- Slips, trips and falls
- Occupational disease
- Skills training
- Safe work environment

Our loss control and claims programs focus on these issues and more.

* Based on constant input from large losses.

A Fully Integrated Approach

United Heartland has a long history of claims excellence. We focus on medical management, return-to-work programs and expense management with the goal of providing the best customer experience.

Medical Management

- Each claims team has a nurse case manager available to collaborate with other claims professionals, at no extra cost to you, to ensure a healthy recovery for your injured worker.
- Our strategies provide leading edge tools, processes and technologies focused on returning your injured workers to a productive lifestyle while managing the total cost of the employee's care and claim duration.
- You benefit from innovative tools, such as Care Analytics®, which identifies problematic treatment, over-utilization of medical care and potential narcotic drug overuse.

Causation Analysis & Investigation

- Our causation investigation process examines and evaluates an injured employee's work environment and their specific work practices, and then relates those risk factors to the injury reported.
- The information obtained is provided to the claim representative and may be submitted to medical resources to assist them in making an informed decision regarding compensability of the claim.
- The causation investigation encompasses a wide variety of investigative methods, including:
 - Ergonomic (repetitive motion injuries)
 - Environmental disease
 - Subrogation
 - Traumatic and complex injuries
 - Return-to-Work

Return-to-Work

- We help you get your injured workers back to work while ensuring lost time expenses and medical care are managed effectively.
- Our aggressive and comprehensive approach requires regular contact with employers and injured workers to stay at the forefront of every claim.
- Our Claims and Loss Control teams work collaboratively to support customers as they develop their own return-to-work program.

Expense Management

- We utilize tight controls for litigation and vendor management and frequently rely on the expertise of our own staff of legal counsel, nurse case managers and fraud investigation services, which results in increased cost savings for you.

Customer Experience

- Service is our highest priority. As a United Heartland customer, you will have a designated claims team whose average caseload is lower than our industry peers, allowing us to provide the personalized attention and high-touch experience you deserve.

We make it our business to know your business. You can count on United Heartland to provide the right insurance program for your organization.

Contact us today to begin your partnership with the workers' compensation specialists at United Heartland.

Loss Control – Our Approach to Injury Prevention

Personalized service strategies are the hallmark of our loss control philosophy and a proven approach that brings our safety expertise to your organization. With an average of 20 years of experience, our loss control professionals will meet with you prior to quoting, which allows us to understand your company, your processes, your safety needs and your loss drivers.

Together, we will develop service strategies to help you reduce and eliminate injuries. Our specialized loss control programs for manufacturing organizations include assessments and guidance in the following areas:

- Ergonomics
- Machine operations
- Slips, trips and falls
- Early return-to-work and modified duty programs
- Motor vehicle safety
- Safety programs
- Pre-hire screening
- Supervisor and management training

Ergo Analysis Recognized by OSHA

In 2017, UH partner Interstate Packaging (IP) and United Heartland began an extensive ergonomics analysis of IP's entire manufacturing plant. The purpose was to gather information from each lead operator regarding safety concerns and improvement suggestions, while also capturing photos of proper handling and maneuvers for each area in order to develop a formal Job Hazard Analysis (JHA). The JHAs were then laminated and displayed on each piece of equipment. Readily presenting ergonomic information at each job station has proven helpful for employee trainings and quality assurance inspections, as well as identifying equipment to be replaced or fixed.

The comprehensive analysis, JHA and committed involvement from members of the IP organization lowered their incurred loss cost from 36% to 1.4%.

IP's commitment to safety has earned them the honor of receiving the Tennessee OSHA (TOSHA) Safety and Health Achievement Recognition Program (SHARP). This is a prestigious accolade that few organizations state-wide hold at this time.

By implementing proactive ergonomic interventions and focusing on manual material handling exposures and work-related musculoskeletal disorders, United Heartland helped this customer see their overall claims costs and frequency of ergonomic claims decrease significantly in just a few months.

