

Results Matter

A 2018 study found accounts that came to United Heartland with an experience mod factor (EMF) of 1.25 or greater, and stayed for four or more years, obtained an average experience mod savings of 29.3% due to EMF improvement. *

Risk Type	Change
Long-term Care	-26.5%
Health Care	-32.6%
Manufacturing	-32.3%
Hotel/Restaurant	-49.9%
Education	-16.9%
Wholesale/Retail	-29.3%
Social Services	-17.6%
All Other	-31.0%
Total	-29.3%

29.3%
Experience Mod Savings

Average experience mod savings obtained by accounts who came to UH with an EMF of 1.25 or greater and stayed with UH for four or more years.

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

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

By working collaboratively with our customers and agents, we are able to provide workers' compensation solutions that lower the cost of risk and result in high satisfaction for customers throughout the industries we serve.

* Based on United Heartland policies written since 2010. Savings calculated based on change from initial experience mod written with UH versus most recent experience mod with UH, no other premium factors considered.

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