

# United Heartland

## Risk Management SERVICES

# GET MORE

# for Your Workers' Compensation Dollar

## Risk Management Services — An Alternative to Guaranteed Cost

You have committed to implementing loss control recommendations and to building sophisticated risk management programs to protect your workers and control cost. But is there more you can do to control your total cost of risk?

- Are the most experienced medical professionals being utilized to treat your injured employees?
- Are there hidden costs with your program like bill review? PPO savings? Nurse case management?

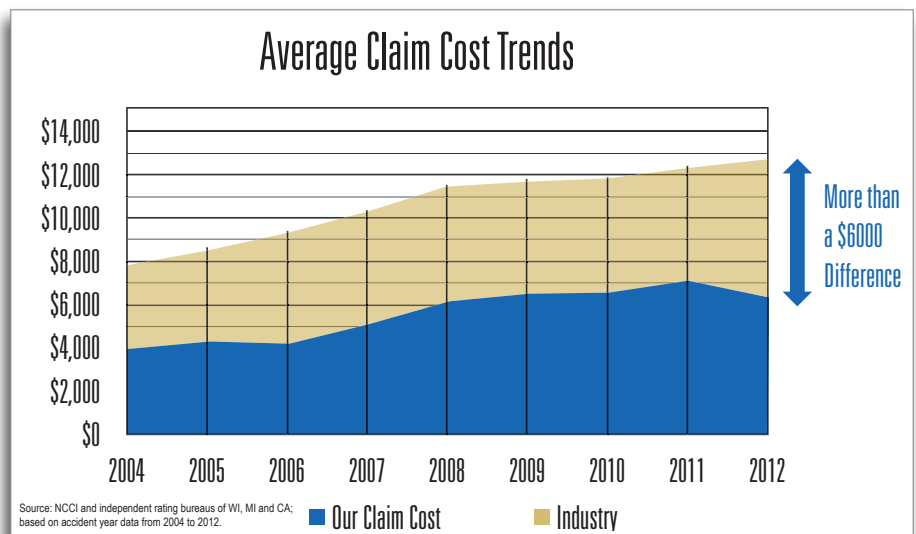
With Risk Management Services, there are no hidden costs. We bundle all the services you need into a comprehensive package that reduces the overall cost of the program.

### All-in-One Simplicity — A Sensible Alternative

- Proactive claim and medical management services built to provide frequent communication.
- Patented Care Analytics® platform to connect the injured worker with an experienced occupational physician. Claims treated by providers identified by Care Analytics® experience an average 13.3% reduction in total claim cost.
- Loss control experts who develop individual loss control strategies for each location.
- Client relation consultants who act as a single point of contact for customers who have multi-state locations or want to streamline their communication.
- A risk management information system that allows you to view your loss trends and is updated daily.

Make sure you are getting the best return for your workers' compensation dollar.

To learn more about Risk Management Services, call 262-787-7900 or email [RMS@UnitedHeartland.com](mailto:RMS@UnitedHeartland.com).



## ACCIDENT FUND HOLDINGS, INC.



Accident Fund Holdings, Inc. (Lansing, Mich.) and its subsidiaries are one of the largest workers' compensation insurers and the largest non-governmental specialty writer of workers' compensation insurance in the United States. Accident Fund Holdings conducts business through its four brands: Accident Fund, United Heartland, CompWest Insurance Company and Third Coast Underwriters. Accident Fund Holdings' insurance company subsidiaries are rated "A-" (Excellent) by A.M. Best. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of Accident Fund Holdings, Inc. All policies are underwritten by a licensed insurer subsidiary of Accident Fund Holdings.