



# Workers' Compensation Solutions for Education

Success Story:

## Transforming Safety Standards

*One UH education customer transformed their standards – lending priority to safety while encouraging open communication and idea sharing – and as a result, vastly reduced their risk exposure. In just five years, their experience modification reduced from 1.22 to 0.63.*

Annually, this customer hosted a Building & Grounds Safety Meeting providing opportunity to discuss present risk hazards, such as slips, trips and falls, and safe lifting. It was through an exercise with United Heartland that the team agreed to implement a new piece of equipment that helped mitigate the potential for ergonomic injuries.

In addition, the customer prioritized their return-to-work program to ensure injured team members transitioned back to their daily routines as quickly as possible – helping to further impact loss trends often associated with employee time off following an injury.

**31%**

Average e-mod savings obtained by accounts with an initial mod >1.25 who have been with an AF Group Workers' Compensation Division subsidiary brand for at least four years.\*

\*Based on 2005-2022 policy year data.

UnitedHeartland.com  
1-800-258-2667

**UH** UnitedHeartland

**AF** Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a division of AF Group. All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.

### Claims and Medical Management

Our claim professionals understand the statutory regulations and medical provider environment within applicable jurisdictions. This knowledge and expertise empower the claim handler to provide personalized attention to every worker.

**Claim texting** — Injured workers can opt-in to text messaging, providing an efficient pathway for exchanging information/documentation about their claim. The information obtained integrates directly into our claim management systems for added efficiency.

**TeleCompCare®** — Nurse triage and telemedicine provides injured workers immediate access to medical care.

**Investigative Services Unit** — While few claims are fraudulent, our team of former law enforcement professionals partner with us to investigate and expose potential issues.

- Social media check
- Medical canvass coordination
- Surveillance coordination
- Evaluation of potentially fraudulent activity
- Causation investigations

#### Other claim and medical management resources:

- Consulting physicians
- Telephonic nurse case managers
- Clinical pharmacist
- Business segment specialization
- Medical bill review

### Loss Control Specialization

Through technology and decades of experience, our Loss Control team provides custom and off-the-shelf solutions to help mitigate the evolving risks inherent to the education sector.

**eSMART** — Safety management assessment risk tool to help identify exposures and mitigate loss trends in key areas:

- Safety management and culture
- Post-injury management
- Training
- Job-specific exposures (facilities, food service, custodial, administration and faculty)
- Regulatory programs — such as OSHA compliance

**Tools for Schools** — A safety and health resource detailing critical factors to consider when implementing or updating a safety program.

**WalkSafe** — Annual safety campaign designed to address a major contributor to workers' compensation claims: slips, trips and falls.

**ErgoView** — Motion capture technology using artificial intelligence to assess and identify musculoskeletal risk factors.

**SafetyTalks** — Discussion guides to help foster effective conversations about common workplace hazards.

**Virtual Resources** — Library of posters, tip sheets, eLearnings, videos and more at no cost. Get started by visiting the **Resource Library at [UnitedHeartland.com](https://www.unitedheartland.com)**.



# 22%

Our claim costs across all business segments remains on average 22% below the industry average.\*

\*Based on a 2017-2021 comparison of UH's total lost-time claim counts and NCCI's industry estimates, adjusted for state and hazard group mix. Excludes medical-only.