



Workers' Compensation Solutions for Manufacturing

Success Story:

Proactive Ergonomic Intervention Reduces Costs

One manufacturing customer worked with United Heartland to perform an extensive ergonomics analysis – lowering incurred loss costs from 36% to 1.4% and drawing positive recognition from OSHA.

Together, our teams performed an extensive analysis of the organization's manufacturing plant to gather information and develop a formal Job Hazard Analysis (JHA). Individual JHAs were made readily available at every job station, detailing proper ergonomics techniques which proved to be helpful in quality assurance inspections and employee trainings.

By implementing proactive ergonomic interventions and focusing on manual material handling exposures and work-related musculoskeletal disorders, the organization not only lowered their incurred loss cost from 36% to 1.4% that year, they were also recognized by their state's OSHA Safety and Health Achievement Recognition Program (SHARP) – a prestigious accolade.

UnitedHeartland.com
1-800-258-2667

 UnitedHeartland

34%

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.

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.

 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

Other claim and medical management resources:

- Causation investigations
- 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 organizations across our core business segments.

Safety Committee Toolkit — An information capsule containing virtual learnings, assessment checklists, forms and other useful tools for safety committees.

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

Safety Programs — Sample programs such as performing a job safety analysis, developing and implementing an emergency action plan, personal protective equipment (PPE), and many others tailored to specific industries.

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

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**.



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.