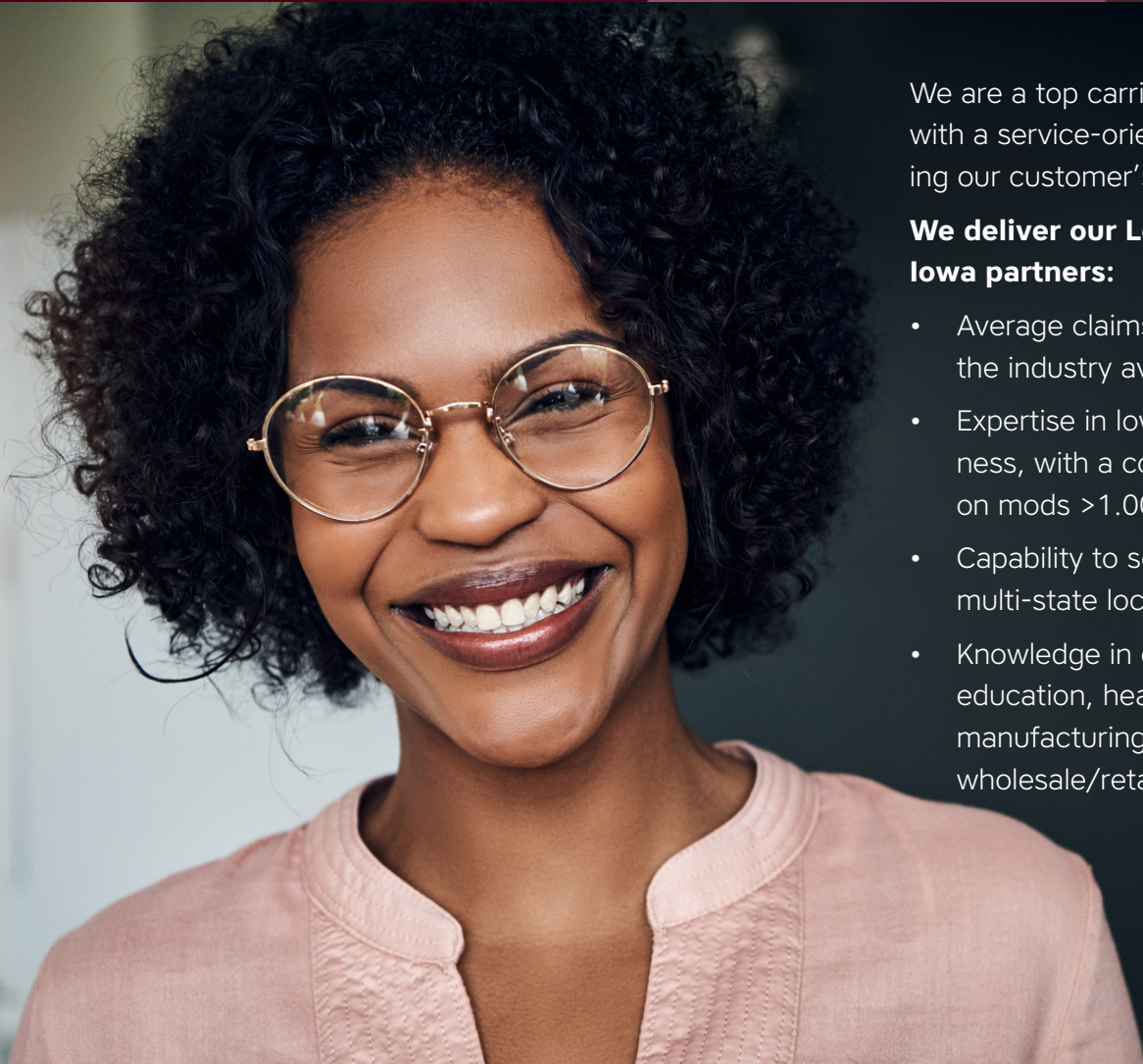


We Make Workers' Compensation Work for You



We are a top carrier of workers' comp with a service-oriented approach to lowering our customer's cost of risk.

We deliver our LeadingAge Iowa partners:

- Average claims costs 24% lower than the industry average
- Expertise in lowering high mod business, with a concentration on mods >1.00
- Capability to service customers with multi-state locations
- Knowledge in core business segments: education, health care, long-term care, manufacturing, social services and wholesale/retail

UnitedHeartland.com

 **UnitedHeartland**

Part of the AF Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.