At Third Coast Underwriters, we know how important it is to you to be more efficient with your time and money. That’s why we’re pleased to offer our Monthly Self-Reporting premium payment program. It allows you, the employer, to pay your workers’ compensation premium based on your employee levels throughout the course of the year.

**So how does this help you?**

**Improved Cash Flow:** You’ll pay premium based on actual payroll.

**Simplified Audit:** Premiums paid are based on actual payrolls — not estimates — so you’ll see fewer surprises at audit.

**Expense Planning:** You can easily project your annual workers’ comp premium.

**Easy, Secure Process:** We provide you a payroll report worksheet. You fill in a small amount of information and return us a copy of the report with your payment via mail or by email and online payment — it’s your choice.

**Security Deposit:** We will automatically roll forward your security deposit at the end of your policy period and apply it to the deposit for your renewal policy.

**Accurate Estimates:** Use your rating workbook to enter estimated payrolls for upcoming projects, so you can quickly get an idea of what your premium will be.

3CU’s Monthly Self-Reporting payment program makes sense for you and your bottom line. See the back of this page to learn how our program works and discover how easy it is to use.

For more information about Monthly Self-Reporting, visit 3CU.com, email info@3CU.com or call 1-866-641-2328.
Here’s how 3CU Monthly Self-Reporting works:

1. We e-mail you a payroll report worksheet. (Note: Microsoft Excel 97 or later is required to use the worksheet.)
2. Save the payroll report worksheet so you can reuse it each month.
3. Update your worksheet and advise us of any changes for the coming month. If you add additional states or classes to your operation, contact us to add them to your policy and obtain an updated workbook. We will update your policy and reporting workbook accordingly, and you can include the additional payroll in your next month’s report.
4. Please inform your agent of any class code changes or state additions as well.
5. On the Input page, select the appropriate reporting period and enter your payrolls for all covered employees in accordance with standard workers’ compensation audit rules.
6. Your report will calculate the premium owed and provide you with an invoice you can print for your records. This invoice includes payment instructions as well as worksheets showing your premium calculations.
7. Send your completed workbook to MSR@3CU.com
8. Submit your payment by mail or online through the website no later than the 15th of the month following the close of your reporting period.