



# Driven to Deliver Successful Customer Outcomes

It's not about what we say, but how we have been favorably judged by our customers. We work hand-in-hand with our broker partners to deliver you the best outcomes possible.

**95%**  
agents would renew  
their customers'  
WC coverage  
with 3CU

Agent satisfaction scores

**92%** | Claims

**96%** | Loss Control

**97%** | Underwriters

2019 3CU Agency Experience Survey

3CU.com  
1-866-641-23CU

 ThirdCoast  
Underwriters

AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Insurance policies may be issued by any of the following companies within AF Group: Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company, United Wisconsin Insurance Company, Third Coast Insurance Company or CompWest Insurance Company. United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

 AF Group

## Partnership Focused

### Getting to Know 3CU

We partner with organizations who have complex operations and exposures. By prioritizing the needs of our customers first, we can effectively build strategies to reduce accidents, lower direct costs and increase productivity and profits. At our core, we believe:

- **Partnership builds trust** — our customers value proactive, consultative service from their workers' compensation carrier, and we actively partner to improve the overall cost of risk and to drive down claims costs.
- **Outcomes matter** — we focus on reducing accidents and increasing productivity and profits.
- **Ease of doing business is critical** — our customers and agents come first and our internal operations reflect it.

### Financial Strength and Key Facts

- Member of AF Group, the 9th largest workers' compensation writer among private insurers based on direct written premium.
- Rated "A" (Excellent) by A.M. Best.
- AF Group and its brands honored as "Best Place to Work in Insurance" by Business Insurance for more than 10 years.

## Customer Experience

### Partnership Kickoff

Soon after policy inception, you'll meet with your assigned underwriter, claims adjuster and loss control consultant to review your operations, discuss claims reporting and best practices, establish a loss control service plan and demo our risk management information system, Origami.

### Origami — Risk Management Information System

Origami is the powerful, real-time information system where together we can access claims data, pull reports, track performance and reduce loss costs. We teach our partners how to navigate the dashboard and develop standard or customized alerts and reports.

Fast access to real-time claims information means fewer calls to adjusters, easy tracking of risk management performance and empowerment of everyone involved to drive the best results.

### Quarterly Account Management (QAM)

Every quarter, your 3CU service team, along with at least one member of the senior executive team, meet to identify trends and new service needs. These meetings help to ensure our service team is communicating and adequately meeting your needs. We review your specific servicing strategies, loss trends, claims and general operations.



## Underwriting

### **Individual Evaluation and Pricing**

Prior to quoting, we learn as much as possible about your operation. We perform an in-person loss control survey to ensure your program is structured based on your unique exposures, controls and results — not just general industry factors.

### **Monthly Self-Reporting**

We offer a payment plan that involves monthly self-reporting — designed so expenses align with your cash flow needs.

### **One-Stop Account Coordination**

Our team approach to servicing our accounts has proven successful. Led by your dedicated underwriter, we take pride in having a strong focus on interdisciplinary communication and coordination.

## Claims

### **Empowered Claim Adjusters**

Our claim examiners are empowered to manage claims, not just administer them. Our examiners' tenure average over 22 years of experience and their claim loads are limited to 120 claims. Our unique top down approach to claims management ensures our experienced examiners are actively managing all claims, including incident only claims, to mitigate adverse claim development from day one.

### **Investigative Services Unit (ISU)**

With billions of dollars lost in the industry each year to insurance fraud, our team of former law enforcement professionals partner with our claims team to investigate and expose potential fraud. We conduct surveillance when we need to — sometimes three or four times — and we welcome your involvement. Your input helps us determine the most appropriate course of action.

### **TeleCompCare®**

Our 24/7 nurse triage hotline provides injured workers with access to quick medical assessments, referral to medical care when appropriate and a convenient option to connect with an occupational physician via live video conference on demand.



## Appetite Guide

Contact your business development consultant or visit [3CU.com](http://3CU.com) for a complete list of eligible operations.



Construction



Agribusiness



Transportation



Gas & Oil



Emerging Markets



USL&H



Mergers & Acquisitions



### Medical Provider Network

Our trusted medical teams have a proven track record of lowering reserves and substantially reducing claims costs. However, we understand when a serious workplace injury occurs, it can be very disruptive as your fellow employees are often viewed as extended family. Getting them healthy is priority one.

### Niche Market Expertise

We have significant experience in the niche markets we write. Our adjusters know the critical tasks of your job classifications, understand how you perform your jobs and are strong advocates for return-to-work opportunities, thus lowering your costs.

### Loss Control

#### Unrivaled Safety Service

Our loss control consultants provide personal, unrivaled safety services and support to our policyholders. Our proprietary safety evaluation tool allows us to assess your most critical exposures by class and develop a series of effective controls to help you deliver a safer workplace. Visits are both on site and remote depending on your needs.

Your service plan, jointly developed at policy inception, is based on your unique operational exposures and the strength of your assessed controls. Each loss control visit is evaluated by technical staff assessing the overall effectiveness of the service provided by your assigned consultant.

#### Firsthand Industry Experience

We've analyzed thousands of claims and root causes, which has enabled us to learn from the past and to apply industry specific knowledge to reduce future claims.

**For more information, visit [3CU.com](http://3CU.com) or contact your dedicated business development consultant.**