



Toolbox Talk

Topic: Third Coast Underwriters Claims Process

When a workplace injury is reported, the workers' compensation process begins.

The process is intended to:

- Get an injured worker the care they need.
- Ensure benefits owed are received.
- Expedite treatment which can help resolve injuries more quickly.
- Help workplaces identify and remediate hazards to help prevent similar injuries from happening again.

Here's what to expect:

- Third Coast Underwriters (3CU) claims representative may call for more information about your injury. Much like when you file a homeowners' or auto claim, the representative may ask you to complete a formal phone interview to assist them with their information collection.
- All claims are investigated, but some need more information than others. This list below provides examples of the types of injuries that 3CU may call about. 3CU may ask similar questions from those on the injury report form, but the discussion will be more in-depth to ensure everyone accurately understands all details.
- Translation services are available when requested.

Examples of types of work-related injuries that may prompt a phone interview:

- Injuries that occurred when the employee was not at work or on restricted duty
- Injuries that can develop or worsen from the accident
- Strains and sprains of the back, shoulders and knees
- Injuries where an employee lost consciousness
- Incidents that involved an outside third-party
- Serious injuries
- Late reported claims

If ongoing contact or medical treatment is needed, it is critical the employee file reflects a current email address and phone number – and that voicemail is set up and functioning.



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Date:

Presented by:

Organization/Department Name

Attendee Printed Name	Signature

Comments: