



# Finding a Good Match

## Workers' Compensation for Complex Operations



Agribusiness



Construction



Emerging  
Markets



Gas & Oil



Mergers &  
Acquisitions



Transportation



USL&H

### Our Company

**Rated "A" (Excellent)**

3CU is a wholly-owned subsidiary of AF Group— an innovative provider of insurance solutions, and rated "A" (Excellent) by A.M. Best.

4.5/5 agents surveyed are either "satisfied" or "very satisfied" with 3CU.

3CU specializes in higher hazard, complex workers' compensation risks requiring unique approaches and requirements. Our operations are structured to specifically service our customers' unique exposures.

Since our inception, Third Coast Underwriters (3CU) has been focused on delivering successful outcomes to our customers. 3CU specializes in higher hazard, complex workers' compensation risks requiring unique approaches and requirements.

### EXPERIENCE THE 3CU DIFFERENCE!

We are workers' compensation specialists who partner with those seeking unique work comp solutions with a minimum premium size of \$150,000 for most eligible operations. We are structured to service our customers' unique exposures and deliver on the promises we make – helping us to deliver outcomes that can lead to reduced accidents, lower direct costs, and increased profitability.

Our highly trained experts understand the needs of the areas we serve: Agribusiness, Construction, Emerging Markets, Energy (Gas&Oil), Mergers and Acquisitions, U.S. Longshore and Harbor Workers' Compensation, and Transportation, and deliver key risk management capabilities specific to your unique operations. Because of our niche focus and industry-specific expertise, you'll feel confident that you have the best strategy to ensure your exposures are managed and controlled.

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

 ThirdCoast  
Underwriters

Third Coast Underwriters is a division of AF Group. All policies are underwritten by a licensed insurer subsidiary. For more information, visit [afgroup.com](http://afgroup.com). © AF Group.

 AF Group



### Agribusiness

Most classes, excluding:

- Off-shore fishing
- Diving



### Construction

Most classes, excluding:

- Antenna installation
- Asbestos removal and environmental abatement issues
- Residential Roofing
- Tunneling
- Wrecking, salvage and demolition contractors



### Emerging Markets

Most classes, excluding:

- Asbestos removal and related standard exclusions
- PEOs and temporary services
- Risks involved with explosives, fireworks, or nuclear materials



### Gas & Oil

Most classes, excluding:

- Long-haul trucking
- Oil and gas drilling crews
- Operations with explosives
- PEOs



### Mergers and Acquisitions

Most classes, excluding:

- Asbestos removal and related standard exclusions
- PEOs and temporary services
- Risks involved with explosives, fireworks, or nuclear materials



### Transportation

Most classes, excluding:

- Auto or truck haul-away, drive away or repossession
- School buses
- Taxis
- Risks involved with explosives, fireworks, or nuclear materials



### USL&H

Most classes, excluding:

- Ship breaking/demolition contractors
- Asbestos or lead abatement contractors
- Diving (incidental only accepted)

## OUR CLAIMS DIFFERENCE

- **Results:** 3CU's overall average claims costs were 14.8% below the industry average from 2011 - 2015.\*
- **Realistic:** We reserve to expected outcomes, not worst case.
- **Proactive:** Individually assigned claims adjusters handle fewer than 125 complex or indemnity claims. We believe in active claim management, not simply claim administration.
- **Effective:** Our Medical Center of Excellence (identification of knowledgeable and experienced medical professionals), pre-loss claims consultation, aggressive anti-fraud tactics, and a claims team with an average of more than 18 years of experience are just a few of the 3CU claim advantages.

## 3CU LOSS CONTROL DIFFERENCE

- **Effective:** We consultatively evaluate your safety program against industry best practices to identify control gaps and work with you to prioritize service based on your needs.
- **Knowledgeable:** We require our loss control staff to be OSHA 1926 30-hour instructors and commercial defensive driver instructors.
- **Visible:** Quarterly contact is the 3CU consultative norm.
- **Comprehensive:** Safety culture assessments, underlying behavior safety systems and your program improvements drive your consultant's performance evaluation.

## 3CU CUSTOMER OPERATIONS DIFFERENCE

- **3CU RMIS 411:** Our state-of-the art Risk Management Information System is designed for quick access to information based on real questions from actual customers, and provides over 50 customizable dashboards.
- **Payments:** 3CU offers many options, including monthly self-reporting, allowing your work comp premium payments to match your cash flow.

If your business demands a creative, custom-fit approach to workers' compensation, 3CU has the expertise you want, when you need it. See how our difference can benefit you and your customers today.

For more information, visit [3CU.com](http://3CU.com), email [info@3CU.com](mailto:info@3CU.com), or call 1-866-641-2328.

\*Based on 3CU accident year data from 2011 - 2015 (excluding medical only loss amounts) and 2011 - 2015 industry data from NCCI, WCIRB(CA), NYIRB and NJCIRB.

