

The 3CU Difference

We've learned that when someone gets hurt on the job, it impacts more than just the injured worker. Our team is committed to doing what it takes to bring injured workers back to their families, back to their jobs and back to life as usual.

TeleCompCare®

**Investigative
Services Unit**

95%

Agents would renew their customers' WC coverage with 3CU*

**Real-time
Claim Texting**

Safety Programs Pharmacy Program



29%

E-Mod Reduction**

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, which can help to lower your costs.

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.

Creating Efficiencies

We offer a unique pay-as-you-go solution that bases premium on actual payrolls (rather than estimates) and allows for convenient online payments. Our website offers a complete library of resources – including workplace safety training and videos, safety tip sheets and guidebooks, claims information and fraud information – at no cost to you.

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. © AF Group.

 **AF Group**

Our Team of Experts

- **Individual Account Underwriting** – Prior to quoting, our Underwriting team performs an in-person loss control survey to ensure the program is structured based on their unique exposures, controls and results – not just general industry factors.
- **Loss Control Consultants** – Our consultants work to protect your most important asset – your people – by helping reduce workplace accidents/illnesses and improving your team’s productivity.
- **Empowered Claim Adjusters** – Empowered claim professionals located in the field who understand their local legal and medical environment – and can guide the injured worker through the recovery process. They actively manage all claims, including incident-only, to mitigate adverse claim development from day one.
- **TeleCompCare®** – This 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.
- **Corporate Medical Director** – Our in-house medical director provides guidance and strategic direction on a wide range of medical management and cost containment initiatives, with a special focus on improving the quality of care for injured workers.
- **Pharmacist** – Our staff pharmacist works closely with our Claims team to recommend changes to medications and identifies inappropriate dispensing to help avoid opioid addiction and prolonged recovery times.
- **Internal Nurse Case Managers** – Our nurse case managers work closely with injured workers, employers, physicians and claims handlers throughout the entire claim process, ensuring the worker receives the best care while assisting in early return to work which helps to reduce claim costs.
- **Medical Bill Review** – Our Medical Bill Review team collects all injured worker bills to review for accuracy.
- **Investigative Services Unit** – 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.
- **Causation** – Our Causation team conducts investigations to examine work methodology in relation to injury risk factors in order to assist medical professionals in making informed decisions regarding compensability.
- **Premium Audit** – Our auditors are the best in the business, working with customers to verify payroll and class codes to ensure accurate premiums.
- **Client Relations** – Our Client Relations team are experts at handling large and complex accounts that require special coordination and a heightened level of interaction.

Protecting Your Employees – And Your Bottom Line

By proactively caring for injured workers and helping business owners improve workplace safety, we have successfully helped lower experience mods – which means lower premium costs for our policyholders.

For more information, visit [3CU.com](https://www.3cu.com).

* 2019 3CU Agency Experience Survey

** Average e-mod savings obtained by accounts with an initial mod >1.25 who’ve been with an AF Group Workers’ Compensation Division subsidiary brand for at least four years. Based on 2005-2022 policy year data.