

# Committed to Superior Claims Service



**Learn how 3CU can deliver the outcomes your high-risk business demands. For more information, visit our website at [3CU.com](http://3CU.com), email us at [info@3CU.com](mailto:info@3CU.com) or call 866-641-2328.**

Third Coast Underwriters' (3CU) Claims team has extensive experience working with high-hazard accounts and are passionate in achieving equitable claim resolution while providing the best possible care to injured workers.

## The advantages of 3CU's claims model include:

- Dedicated claim representatives investigate every loss, with workloads fewer than 120 claims
- Pre-loss consultations and claim strategy meetings with every client
- Average claims costs 20% below the industry average from 2015 to 2019<sup>1</sup>
- Quality investigations, including recorded statements on all indemnity, medical-only and incident-only claims that have potential to escalate
- Realistic approach to setting reserves with a critical pre-review process to verify figures reported to NCCI match the expected outcome – ensuring experience mods are calculated as accurately as possible
- Risk management information system (RMIS) provides insight into trend reports, key financials, work status updates, claim representative notes, action plans and more
- 24/7 TeleCompCare® nurse triage hotline offers injured workers access to quick medical assessments, referral to medical care and convenient options to virtually connect with an occupational physician
- Complex medical cost containment program and expert-led medical bill review process to validate billing with services rendered to ensure maximum savings
- Assistance in developing return-to-work programs to help bring injured workers back to productivity as quickly as possible
- As part of AF Group, one of the largest specialty insurance providers in the country, 3CU has access to some of the most competitive pricing and superior services available
- Investigative Services Unit with an aggressive stance on fraud detection and prevention

<sup>1</sup> Based upon AF Group brands accident year data from 2015-2019 (excluding medical only loss amounts) and 2015-2019 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

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

 ThirdCoast  
Underwriters