



# About Third Coast Underwriters

## Our Company

- We specialize in higher hazard, complex workers' compensation risks requiring unique approaches and requirements.
- Our operations are structured to specifically service our customers' unique exposures.
- We're a part of AF Group — one of the largest specialty insurance providers in the country.

## What We Write

- Our individual account model engages underwriting, loss control and claims.
- We write guaranteed cost and loss sensitive workers' compensation programs (including traditional and cash-funded large deductibles).
- Our target customers are represented in the following industry segments; subject to a \$150,000 minimum premium:
  - Construction
  - Transportation
  - Agribusiness
  - Emerging Markets
  - Mergers and Acquisition
  - USL&H
  - Energy

## 3CU Customer Operations Advantage

- **3CU RMIS:** Our risk management information system (RMIS) is designed for quick access to information based on real questions from actual customers.
- **Payments:** We offer many options, including monthly self-reporting, so your workers' comp premium payments can match your cash flow.

## 3CU Claim Advantage

- **Results:** Our claims costs were 20% below the industry average from 2015 to 2019.<sup>1</sup>
- **Realistic:** We reserve to expected outcomes, not worst case. Our critical pre-review process verifies figures reported to NCCI match the expected outcomes ensuring your experience mod is calculated as accurately as possible.
- **Effective:** Our medical center of excellence, aggressive anti-fraud tactics and an average claim representative experience of 22 years are just a few of the 3CU claim advantages.
- **Proactive:** Your dedicated claim representative handles fewer than 120 claims. They serve as your single-point-of-contact for all of your claims, including incident only.
- **Unique:** Our top down claim model was built to serve high exposure risks. After reviewing and taking mitigating steps on all of your claims, your dedicated representative continues to stay focused on your most challenging claims and passes less complex claims to their dedicated support team.

## 3CU Loss Control Advantage

- **Effective:** We collaboratively 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 National Safety Council Defensive Driver instructors.
- **Visible:** Quarterly visits are the 3CU consultative norm.
- **Comprehensive:** Safety culture assessments, underlying behavior safety systems and your program improvements drive your consultant's performance evaluation.

<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  
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 ThirdCoast  
Underwriters

 AF Group

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.