



# About Third Coast Underwriters

## Our Company

- 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.
- 3CU is part of AF Group - one of the largest workers' compensation carriers 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
  - USL&H
  - Energy (Oil & Gas)
  - Emerging Markets
  - Specialty Transportation
  - Mergers and Acquisition

## 3CU Customer Operations

<sup>1</sup>Based on 3CU accident year data from 2010 - 2014 (excluding medical only loss amounts) and 2010 - 2014 industry data from NCCI, WCIRB(CA), NYIRB and NJCIRB.

## Advantage

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

## 3CU Claim Advantage

- **Results:** 3CU's overall average claims costs were 13.8% below the industry average from 2010 to 2014.<sup>1</sup>
- **Realistic:** We reserve to expected outcomes, not worst case.
- **Proactive:** Your individually assigned adjuster handles fewer than 120 claims.
- **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.

## 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.

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

 ThirdCoast  
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