

# 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 18% below the industry average.<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 (RiskView) 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.
- Investigative Services Unit with an aggressive stance on fraud detection and prevention.

<sup>1</sup> Based on 2017-2021 Workers' Compensation Division data (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

3CU.com  
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 ThirdCoast  
Underwriters