Committed to Claims

Third Coast Underwriters' (3CU) Claims team has extensive experience working with clients who deal with perilous risks daily and is passionate in its efforts to achieve equitable and judicious claim resolution. With our shop owner's mentality and untiring pursuit of innovation, we demand superior outcomes for our customers. 3CU empowers our claims professionals to make critical decisions when it matters to achieve results.

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

ThirdCoast Underwriters
Part of the AF Group

Third Coast Underwriters is a division of AF Group and its subsidiaries. All policies are underwritten by a licensed insurer subsidiary of AF Group.

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Learn how 3CU's Claims team can deliver the outcomes your high-risk business demands. For more information, visit 3CU.com, email info@3CU.com or call 1-866-641-2328.

[1] Based upon 3CU accident year data from 2010-2013 (excluding medical only loss amounts) and 2010-2014 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

The advantages of 3CU's claims model include:

- Dedicated and highly effective claims examiners, each managing a workload of less than 125 claims
- Overall average claims costs that were 13.8% below the industry average from 2010 to 2014.1
- Continuous communication among policyholders, injured workers and agents
- Quality claim investigations, including thorough recorded statements and field investigations
- A realistic, rather than worst-case, approach to setting reserves
- Consistent high-level medical and legal strategic execution
- Assistance in developing return-to-work programs to help bring injured workers back to productivity in a timely fashion
- Best-in-industry medical cost containment programs and savings
- Specialized medical bill review processes that maximize savings and uncover billing inaccuracies
- Strategic partnerships, including pre-loss consultations and strategy developments with every client
- Use of the state-of-the-art Care Analytics® platform to help us identify top-performing medical resources that lead to improved results for injured employees
- An aggressive stance on fraud with support of our internal special investigations unit
- Our Risk Management 411, a state-of-the-art risk-management information system (RMIS) providing information you need when you need it
- The ability to report claims online, by phone, by email or by fax

AF Group

Founded in 1912, AF Group (Lansing, Mich.) and its subsidiaries are a premier provider of innovative insurance solutions. Rated "A-" (Excellent) by A.M. Best, AF Group is a nationally recognized holding company conducting business through its brands: Accident Fund, United Heartland, CompWest and Third Coast Underwriters.