



### 4 Convenient Ways to Report a Claim to 3CU

- Visit 3CU.com, click on Contact and then click on Report a claim in the left-hand menu.
- Email: ReportAClaim@3CU.com.
- Call toll-free: 1-866-641-2328
- Fax: 1-866-323-1034

Clients should report all claims, including incident-only claims, within one business day. Your dedicated claims professional will contact you within 24 hours.

**Third Coast Underwriters (3CU) strives to have all claims — incident-only, medical-only and time loss/indemnity claims — reported to us within one business day** as there's a proven direct correlation between prompt reporting of claims and successful loss mitigation. Employers who successfully report claims promptly often see significant benefits, including:

- Lower experience modifications
- Reduced instances of fraud
- Increased defense on fraud cases
- Prompt and appropriate medical treatment for injured workers
- Reduced medical, administrative and litigation costs
- Reduced lost-work time
- Reduced indemnity payments

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.

3CU can work with your company to develop a customized claim reporting process. For more information, visit [3CU.com](http://3CU.com), email [info@3CU.com](mailto:info@3CU.com) or call 1-866-641-2328.

**The earlier 3CU receives a claim,** the sooner we can begin treatment protocols to provide the best care for your employees, while maintaining cost control. All of this fosters better outcomes for injured workers. The best practice for employers is to have policies and procedures in place that make immediate reporting of injuries possible. Other best practices include:

- Immediate identification of accidents and injuries
- Prompt medical treatment to injured workers
- Immediate accident investigation to determine:
  - Root cause(s) for the accident or injury, so corrective action can be taken to prevent further accidents or injuries on the job
  - The facts of the loss to validate the claim
  - If there are legitimate subrogation opportunities
- Enforcement of the company's drug- and alcohol-free workplace policy
- Protection of the company through scene documentation and preservation of evidence

