



# Workers' Compensation Solutions for Agribusiness

## Understanding Complex Operations

Customers with complex operations require a workers' compensation partner that understands the challenging exposures facing your industry – which is why our team believes in creating program solutions tailored to meet your individual needs. Our appetite covers commercial agribusiness operations from the farm through the first processor, including supporting input and output providers.

### Farming/Ranching Operations

- Animal: cattle, hogs, poultry, etc.
- Fruit or vegetable
- Nursery or greenhouse
- Other: sod, tobacco, etc.

### Agricultural Processing

- Meat, fish, poultry
- Fruit, nut or vegetable
- Juice, dairy products
- Ethanol and biodiesel
- Other: pet food, etc.

### Forestry

- Mechanized logging
- Automated sawmills

### Distribution/Transportation

- Meat, fish, poultry
- Fruit, nut or vegetable
- Juice, dairy products
- Ethanol and biodiesel

### Agriculture Suppliers/Services

- Feed, grain or seed dealers
- Equipment/Implement dealers
- Custom planting or harvesting

List not all inclusive.

# 29%

Average e-mod savings obtained by accounts with an initial mod >1.25 who have been with Third Coast Underwriters or United Heartland for at least four years.\*

\*Based on 2005-2022 policy year data.

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



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### Claims and Medical Management

Our claim professionals understand the statutory regulations and medical provider environment within applicable jurisdictions. This knowledge and expertise empower the claim handler to provide personalized attention to every worker.

**Claim texting** — Injured workers can opt-in to text messaging, providing an efficient pathway for exchanging information/documentation about their claim. The information obtained integrates directly into our claim management systems for added efficiency.

**TeleCompCare®** — Nurse triage and telemedicine provides injured workers immediate access to medical care.

**Investigative Services Unit** — While few claims are fraudulent, our team of former law enforcement professionals partner with us to investigate and expose potential issues.

- Social media check
- Medical canvass coordination
- Surveillance coordination
- Evaluation of potentially fraudulent activity
- Causation investigations

### Other claim and medical management resources:

- Consulting physicians
- Telephonic nurse case managers
- Clinical pharmacist
- Business segment specialization
- Medical bill review

### Loss Control Specialization

Through technology and decades of experience, our Loss Control team provides custom and off-the-shelf solutions to help mitigate evolving risks for complex organizations.

**ErgoView** — Motion capture technology using artificial intelligence to assess and identify musculoskeletal risk factors.

**ToolboxTalks** — Discussion guides to help foster effective conversations about common workplace hazards.

**Safety Training On Demand** — Unlimited, free-of-charge, 24/7 access to online training including training modules on industry-specific safety and human resources topics.

**WalkSafe** — Annual safety campaigns designed to address major contributors to workers' compensation claims.

**Virtual Resources** — A comprehensive library of materials, posters, safety program templates, tip sheets, videos, and more at no cost. Get started by visiting our **Resource Library at 3CU.com**.

### Interested in learning more?

For more information about our appetite, excluded operations or general information about Third Coast Underwriters, visit 3CU.com, email [info@3CU.com](mailto:info@3CU.com) or call 866-641-2328.



# 18%

Our claim costs across all business segments remains on average 18% below the industry average.\*

\*Based on 2017-2021 Workers' Compensation Division data (excluding medical only) and industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.