



Workers' Compensation Solutions for Emerging Markets

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.

Included Operations

- Waste reduction and recycling
- Alternative energy and green industries manufacturing, generation, distribution and transportation
- Biodiesel
- Ethanol
- Fuel cells
- Geothermal
- Solar farms
- Wind farms

Excluded Operations

- Asbestos removal
- Professional employer organizations and temporary services
- Risks involved in the manufacturing, transportation, handling or storage of explosives, fireworks, or nuclear materials

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



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.

Safety Campaigns — 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 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.