

# MIDLANDS

## Excess Workers' Compensation Submission Requirements

### Excess Workers' Compensation Application

A completed and signed Midlands application, or comparable new business application, must be submitted with every submission. Each application should include the following:

- Detailed description of applicants' operations and exposures
- Federal Identification Number (FEIN)
- Expiring Carrier, program structure and premium/rate
- Requested renewal structure, target premium and quote due date
- Identification of TPA and their length of service for the Applicant

### Estimated Renewal Payroll

The applicants' estimated renewal payroll needs to be submitted by state and by class code (with a brief description of each class code).

### Loss Information

Five years at a minimum required and valued within four months of inception to include:

- Loss runs or loss summaries by policy year of "ground up" data including total incurred, total paid, expenses and claim count breakout (medical only & lost time).
- Detailed breakout of all losses  $\geq$  \$50,000 including injury description and result

### Historical Payroll

Audited payroll totals (by class code if available) and manual premium (when available) consistent with the applicant's current operations and concurrent with the policy year loss data supplied. List and explain any mergers, divestitures or acquisitions that are reflected in the historical or estimated payroll data provided.

### Employee Concentration

The applicant must provide a breakdown of their entire self-insured workplace as follows:

- Total employee count in each self-insured state
- Total employee count and complete street address, city, state and zip code for each self-insured location with a breakdown by shift

### Audited Financial Statement

Advise if the applicant is either entering or emerging from Chapter 11 (not applicable to Public Entities)

### Aircraft & Watercraft Exposure

Completed supplemental applications should be forwarded

### Risk Control

Specifications of risk control programs including copies of recent inspection reports

### Actuarial Report

Forward most recent actuarial study.

### For more information please contact:

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