



**MIDLANDS**  
Beyond Coverage™

# EXCESS WORKERS' COMPENSATION



**CATASTROPHE IS INEVITABILITY.** Because millions are on the line, more brokers and agents turn to Midlands for world-class Excess Workers' Compensation coverage. As one of the leading providers in the nation, for more than 25 years, Midlands has a proven track record of success from underwriting and policy service to claims and risk management. Turn to the Excess Comp experts for comprehensive and industry-leading coverage and innovative services.



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### PROGRAM HIGHLIGHTS:

- ◆ Minimum Premiums Individual: \$50,000
- ◆ Minimum Premiums Groups: \$100,000 (includes pools, trusts & associations)
- ◆ Employer's liability: up to \$5m in limits
- ◆ Aggregate coverage available
- ◆ Minimum specific retention \$350,000
- ◆ Claims management: flexible to work with most TPAs including self-administration
- ◆ Limits up to statutory
- ◆ Flexible premium payment plans

### POLICY FORM NOTES:

- ◆ Broad coverage form utilized
- ◆ Claims expense (ALAE) - erodes SIR & Limit
- ◆ Voluntary compensation available
- ◆ TRIA included
- ◆ Other states coverage available

### SERVICES AVAILABLE:

- ◆ Risk Management: Our approach integrates clinical resources and business intelligence to deliver superior and measurable results. Includes but not limited to:
  - Training - on-site, webinars and/or streaming videos
  - Comprehensive loss analysis
  - Hazard assessment
  - Accident investigation
- ◆ Claim Management: best outcomes via proven claims management processes, including the catastrophic and complex

### PREFERRED CLASSES:

Transportation • Public Entities • Special Districts  
• Utilities • Auto Dealers • Contractors • Financial Institutions • Schools • Healthcare • Religious Institutions • Agriculture • Hospitality • Specialty Artisans • Manufacturing • Retail • Wholesale

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.

# SUBMISSION REQUIREMENTS

*For the Excess Workers' Compensation Program*

## 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

## Loss Information:

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

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

## 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

## Additional Items to Note:

### 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*).

### 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 and completed risk management supplement.

### Actuarial Report

- Forward most recent actuarial study.

### 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.

*See our website for more information and to download applications and supplementals.*



# THE MIDLANDS DIFFERENCE

When coverages and/or premium are similar, this is why more agents and insureds choose MIDLANDS.

## RISK MANAGEMENT

Midlands provides a wide range of [Risk Management](#) products & services tailored to the insured's needs & expectations. Our approach integrates clinical resources & business intelligence to deliver superior & measurable results. Services & benefits include, but are not limited to:

- ▶ Training: on-site (driver, active terror/shooter, etc.) & unlimited access to webinars & [streaming safety videos](#)\*
- ▶ Comprehensive loss analysis
- ▶ Hazard assessment
- ▶ Accident investigation
- ▶ Membership to the [Oklahoma Safety Council](#) including access to benefits, discounts & information\*
- ▶ Discretionary membership to the [National Safety Council](#)
- ▶ Around the clock access to certified safety professionals

\*Memberships & training video access are a \$20,000 value.

## CLAIM MANAGEMENT

The effectual management of claims, including the [catastrophic](#) & complex, is a cornerstone of a successful employee injury benefit program. Our [claims management services](#) are led by dedicated experts with decades of successful claims management experience including a staff-physician Medical Director & Registered Nurses.

We provide best outcomes via proven claims management processes & solutions, including but not limited to:

- ▶ Cost containment: [medical utilization & review](#), in-house medical staff, claim/fraud investigation, recovery services
- ▶ Medical audit, including on-site inspection of injured worker, plan of treatment, diagnosis, prognosis
- ▶ Continual review & monitoring of reserves
- ▶ Comprehensive report of loss
- ▶ Preparation & filing of required federal & state documents

## STRENGTH & STABILITY

As a leader in the employee injury benefits space, Midlands has demonstrated strength, stability & longevity for over 25 years. As one of the nation's largest & highest-performing [Excess Workers' Comp](#) providers, our agents & insureds have peace of mind that their chosen partner in the employee injury benefits space has the long-term ability to be there.

Midlands strength, stability & continued growth & success can be attributed to its leadership team. Proven, experienced industry leaders who are committed to excellence, innovation & developing long-term relationships. Our people, & the value we place on the people we do business with, separates us from the others.