



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.

For a quote...

submit@midman.com



Beyond Coverage™

For more info...

midlandsmgt.com

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.