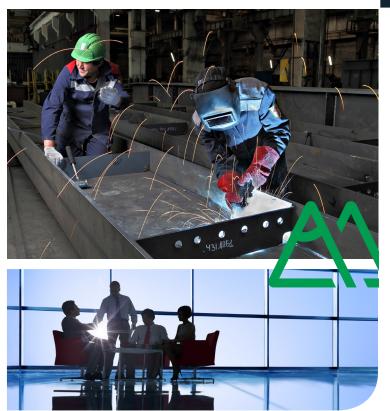


EXCESS WORKERS' COMPENSATION



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



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