



MIDLANDS IS AN INDUSTRY LEADER in the Texas Non-Subscriber space. Our offerings align with the needs of our customers. We have leveraged our extensive underwriting and technical expertise in both Occupational Accident and Workers' Compensation to design a Texas Non-Sub product with responsive, flexible coverages, prompt claims attention and industry-leading services.

For a quote...

submit@midman.com



For more info...

midlandsmgt.com

PROGRAM HIGHLIGHTS

- Primary employers indemnity: CSL of \$100,000 up to \$10,000,000
- Up to 10 times the CSL per occurrence, with a maximum of \$25,000,000
- No annual policy aggregate
- Industrial Aid Aircraft available (coverage for businesses that have company-owned, operated or leased aircraft and who wish to insure the employees who travel on these aircraft)
- Duty to defend: 1st dollar defense cost outside the policy limits
- Deductible applies to medical expense only on policies with deductibles less than \$50,000
- ERISA plan & Texas DOI compliance package
- Safety & risk management services provided
- Access to medical provider network

SERVICES

- 24/7 claims reporting
- Stewardship reporting of risk results
- Nurse case management - makes initial contact on referred medical only cases
- Reviews medical records & bills to verify the appropriateness of medical services, the relatedness of services to claims & accuracy of billing
- Midlands professionals meet industry requirements for audits, inspections or regulatory required reviews of cover holders, third party administrators & ceding carriers
- Will work with other approved TPAs

CLASSES

Retail • Chauffeurs • Bakery • Plastics • Bottling • Sheet Metal • Wholesale • Physicians • Trucking • Hospitality • Home Health • Others Considered