
Texas Non-Subscriber

Coverages:

- A.M. Best "A" XIII Rated Carrier
- Primary Employers Indemnity - CSL of \$100,000 up to \$10M
- Up to 10 times the Combined Single Limit per occurrence with a maximum of \$25M
- Deductible & Self Insured Retentions starting at \$1,000
- No Annual Policy Aggregate
- Up to a 3 Year Benefit Period
- Pay-on Behalf or Reimbursement Available
- Duty to Defend - 1st dollar defense cost outside the policy limits
- TPA Services at no additional charge for accounts with Deductible & Self
- Insured Retentions < \$50,000
- Payroll Capped at \$60,000 per Employee
- Accident Medical; AD&D / Loss of Use; Occupational Disease / Cumulative
- Trauma
- Deductible applies to Medical Expense Only on Policies with Deductibles < \$50,000
- Flexible Riders Available: Aviation, Psychological Therapy, HIV & Hepatitis, Felonious Assault, Severe Burns
- Flexible Payment Schedules Available: Installments, Monthly, Quarterly & Annual

- ERISA Plan & Texas Department of Insurance Compliance Package
- Provided Services
- Safety & Risk Management Services Available
- Access to Medical Network Providers

TPA Services:

- 24/7 Claims Reporting
- Stewardship Reporting of Risk Results
- **Nurse Case Management:** Makes initial contact on referred medical only cases
- **Bill review & Utilization Review of Injured Workers:** Reviews medical records & bills to verify the appropriateness of medical services, the relatedness of those services to the covered injury or illness, & the accuracy of the billing codes based on the services provided.
- **Audits & Commutations:** We can meet industry needs for audits, inspections or regulatory required reviews of cover holders, third party administrators & ceding carriers.

Preferred Classes:

- Auto Dealers
- Health care
- Hospitality
- Manufacturing
- Retail
- Trucking

Submission Requirements:

See our website for a list of Submission Requirements & to download Applications.

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