



Workers' Compensation Program

General Classes

General Information

November 2016

Mailing Address:

Midwestern Insurance Alliance
P.O. Box 436909
Louisville, KY 40253-6909

Contact Numbers:

Phone: 502-429-9990
Phone: 800-356-8457
Fax: 502-426-7067

Website: www.midwesterninsurance.com

Midwestern Insurance Alliance



The race is not always won by the fastest and the swiftest. Many times endurance is the quality possessed by the winner. Midwestern Insurance Alliance is that type of “winning” administrator/MGA. Many companies have come into and gone out of this market leaving only a cloud of dust. Our producers count on Midwestern to provide sound underwriting, professional loss control, aggressive claims management, and personal, responsive service. Coverage is issued through Praetorian Insurance Company. With Praetorian, we offer the financial strength and integrity that comes with a company rated excellent by A.M. Best. At Midwestern, our employees are ready to go the distance for you and your customers.

Workers' Compensation Administration

The administration of this workers' compensation program is provided by Midwestern Insurance Alliance. Below you will find general information to assist you. If you have any questions regarding coverage, billing, loss control or claims, let us assist you.

Pages 6, 7 and 8 contain commonly asked questions with a listing of the Midwestern staff most likely to be able to handle your inquiry. As always, your marketing representative stands ready to be of service.

General Contact Information:

Web Address: Midwesterninsurance.com

Office locations / Toll Free Numbers:

Kentucky Office 800-356-8457

San Diego Office 888-408-9867

Marketing Services:

Jeremiah Howard	SVP Marketing	619-450-1708	jhoward@mwainsurance.com
Rusty Burnett	Regional Mkt Manager	502-992-6125	rpburnett@miains.com
Amy Holden	Regional Mkt Manager	678-699-6961	aholden@midwesterninsurance.com
Steve Traylor	Regional Mkt Manager	502-992-6151	srtraylor@miains.com
Theresa Bailey	Marketing Coordinator	619-450-1739	tbailey@mwainsurance.com

Workers' Compensation Administration

Underwriting Contacts:

Marc Risen	President	502-992-6116	mhrisen@miains.com
Keith Laughlin	VP Underwriting	619-450-1716 k	laughlin@mwiainsurance.com
Robert Etzler	VP Underwriting	619-450-1712	retzler@mwiainsurance.com
Diane Armstrong	Underwriting Manager	502-992-6112	dramstrong@miains.com
Kathy Johnson	Senior Underwriter	502-992-6131	kmjohnson@miains.com
Marrissa Barr	Senior Underwriter	502-992-6156	mbarr@miains.com
Rob Baughman	Underwriter	803-732-1646	rbaughman@miains.com
Kelly Feger	Underwriter	502-992-6132	kjfeger@miains.com
Ashley Crank	Underwriter	502-992-6137	arcrank@miains.com
Tami Beedie	Underwriting Assistant	619-452-1826	tbeedie@mwiainsurance.com
Terri Mitchell	Underwriting Assistant	619-452-1828	tmitchell@mwiainsurance.com
Melissa Alvey	Underwriting Assistant	502-992-6170	msalvey@miains.com
Sandra Pate	New Policy Issue	502-992-6146	slpate@miains.com
Mariah Pate	Renewal Issue / Service	502-992-6135	mppate@miains.com
Cheri Amlung	Cancellation / Service	502-992-6158	caamlung@miains.com
Mickalla Purvis	Customer Service	502-992-6148	mdpurvis@miains.com

Accounting Contacts:

Bryan Locke	CFO + VP Corp Dev.	502-992-6138	btlocke@miains.com
Robin Arbuckle	Accounting Manager	502-992-6126	arbuckle@miains.com
Jonie Hope	Payment Inquiries	502-992-6167	hope@miains.com

Workers' Compensation Administration

Loss Control Services:

Keith Wertz	Vice President Loss Control	502-992-6147	krwertz@miains.com
Jim Bryant	Loss Control Representative	270-832-6127	jjbryant@miains.com
Greg Stevenson	Loss Control Representative	615-636-8023	gkstenon@miains.com
Chuck Harper	Loss Control Representative	502-558-5235	caharper@miains.com
John Thompson	Loss Control Representative	951-533-2356	jthompson@miains.com

Audit Department Contacts:

Kathy Edmiston	Premium Audits	502-992-6172	koedmiston@miains.com
Sherry Brumley	Premium Audits	502-992-6162	slbrumley@miains.com
Melanie Thompson	Premium Audits	502-992-6177	msthompson@miains.com

Claims Service - Louisville, KY:

Cathy New	Vice President Claims	502-992-6115	canew@miains.com
Brenda Hulker	Claims Manager	502-992-6121	bghulker@miains.com
Michelle Williams	Assistant Claims Manager	502-992-6109	mywilliams@miains.com
Erin Williams	Legal Assistant	502-992-6166	eewilliams@miains.com

Claims Service - Nashville, TN:

Miles Tate	Claims Manager	615-271-3660	mjtate@miains.com
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Claims Service - San Diego, CA:

Patricia O'Konski	TPA Claims Manager	619-452-1827	pmokonski@mwainsurance.com
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Underwriting Guidelines and Procedures

Underwriting Criteria

The goal of underwriting is to encourage the writing of business which will produce a favorable loss history. Although some classes of business are excluded, it is our philosophy to base the final decision on the merits of each individual risk.

Each account that applies for a quotation must meet the following criteria:

- ◆ Risk must be an eligible class of business
- ◆ General Classes - Domiciled in Indiana, Kentucky, Missouri or Tennessee (80% payroll in IN, KY, MO & TN. Other states incidental exposure)
- ◆ Exist as a business for at least three years (if less than 3 years, must have 5 years experience in same industry)
- ◆ Establish a loss prevention program and demonstrate a positive attitude towards safety
- ◆ Demonstrate a good credit rating
- ◆ Meet minimum premium criteria:

Contractors	\$5,000 (light hazard) / \$10,000 (other)
Automotive	\$5,000
General Classes	\$5,000

(some risks may have higher minimum premium requirements based on their experience)
- ◆ For Transportation, Consumer Material Recycling, Wood Products or California risks see specific program guidelines on our website.

Excluded classes of business

24 Hour Retail Exposures	Explosive or Ammunition Mfg	Quarries
Armed Guards	Foundries	Radiator Manufacturing
Aviation Risks	Harvesting Operations	Railroad Operations / FELA
Asbestos Exposures	Home Health Care	Refractory Products Manufacturing
Bars and Taverns	Hospitals	Residential Roofers
Boiler Install or Repair	Independent Law Enforcement	Tunneling or Shaft Sinking
Chemical Manufacturers	Jones or other Federal Acts	Underground Mining
Coal Mining/Hauling Operations	Logging or Lumbering Operations	USL & H (other than incidental)
Crane Operations	Moving & Storage	Utilities
Elevator Erection or Repair	Nuclear Exposures	Wrap-Ups
Emergency Vehicles	Nursing Homes (Under \$75K Prem)	Water & Sewer Line Construction
Employee Leasing /Temp Agency	Professional Sport Teams	

Payroll Audit Procedures

For determination of final premium, workers' compensation is audited for payroll by class code. Accounts with an estimated premium less than \$10,000 will be sent an "Audit Inquiry" two weeks prior to renewal. Accounts with an estimated premium greater than \$10,000 will be handled by an auditor.

Commonly Asked Questions Underwriting and Submissions

What information should be submitted for a quotation?

A submission should include the following:

1. Completed ACORD 130S Workers' Compensation application (Please note that if coverage is written, the application must be signed by the named insured.)
2. Currently valued company loss runs (within 90 days) for five policy periods. If five years of loss information is not available, three is acceptable.
3. NCCI experience rating worksheet. If unavailable, the three most recent payroll audits are required.
4. Premium and Payrolls for the past three years.
5. Submission should include a Midwestern Insurance Alliance supplemental application (if applicable) which is available at www.midwesterninsurance.com.

Will Midwestern accept multiple submissions?

No. If two or more submissions from different producers are received on the same account, the first application received will be the "producer of record". In order to become the producer of record, we require a current dated letter from the insured on its company letterhead designating the new producer of record. The first producer of record will be notified and given five business days to obtain a rescinding letter.

How are experience modifications calculated?

The NCCI modification factor will be used.

When is the "Effective Date of Coverage?"

Coverage may be effective on the "Requested Effective Date" or the date notice to bind coverage is received from the producer. Coverage cannot be backdated

Do producers have binding authority?

No. Producers do not have binding authority. A quote is considered eligible as soon as it is issued and is valid for 30 days from the date it is released. To request coverage to be bound, a producer must notify Midwestern by fax. *Coverage is bound after Midwestern notifies the producer that coverage is considered bound subject to receipt of the down payment and other requirements within 5 days.*

Commonly Asked Questions

Premium Inquiries, Policy Status, Endorsements and Commissions

What payment options are available?

Two options are available to our insureds: 1) Annual payment, or 2) a 25% deposit with balance collected in nine monthly installments. A \$5.00 service charge is added to each installment .

* Online Monthly Reporting is available for accounts over \$20,000 in premium with a 15% deposit.

Payments may be made online using the Online Payment link available on our website at www.midwesterninsurance.com.

If I need to check on a premium payment, who should I talk with?

Please phone (502) 429-9990 or (800) 357-8457 and ask to speak with Jonie Hope.

What are the commissions, and how are they paid?

Commission are based on received premiums and are paid in accordance to your Producer Agreement (See Producer Agreement for commission percentage). Commissions are paid within 45 days of the close of the month in which business is effective. Commissions on premium audits will not be paid until the audit billing is paid. Producer commission inquiries should be directed to Robin Arbuckle. Robin's direct phone line is 502-992-6126; her e-mail address is raarbuckle@midwesterninsurance.com.

How will renewals be handled?

A renewal quotation will be sent to the producer approximately 30 days prior to the renewal date. In addition to the quotation, a renewal invoice and questionnaire will be attached. The premium payment and questionnaire should be sent to Midwestern Insurance Alliance on or before the renewal date. ***The insured will not receive any notice or billing from Midwestern.*** If we do not receive the payment by the renewal date, a direct notice of cancellation will be mailed to the insured and a copy sent to the producer.

Who can update me on the status of a policy being issued?

Sandy Pate handles new policy issue. Sandy can be reached by phone (502-992-6146 or 800-357-8457) or through e-mail at slpate@miains.com.

Mariah Pate handles renewal policy issue. Mariah can be reached by phone (502-992-6135 or 800-357-8457) or through e-mail at mppate@miains.com.

Melissa Alvey handles California policy issue. Melissa can be reached by phone (502-992-6170 or 800-357-8457) or through e-mail at msalvey@miains.com.

Commonly Asked Questions

Premium Inquiries, Policy Status, Endorsements and Commissions

How should I direct questions regarding endorsements or general policy service?

Endorsement and general policy service questions can be directed to Mariah Pate. Mariah can be reached by phone (502-992-6135 or 800-357-8457) or through e-mail at mppate@miains.com.

What is the procedure for obtaining loss runs for my insureds?

Loss run requests are not taken over the phone. Requests need to be made in writing. Please e-mail or fax your request to lossruns@miains.com or faxing LOSS RUN REQUEST to 502-426-7067. Since these reports do not fax well, loss runs will be returned via mail within one week or emailed.

* TIP: If your agency is setup on our file share system you can obtain loss runs online.