

consumer  materials recycling  
workers' compensation program



We are very excited about the opportunity to expand our product base and begin writing your agency's Consumer Materials Recycling Workers Compensation business. From pick up to processing to sales of recycled consumer materials, Midwestern will be able to provide coverage for your agency prospects. The following is a brief outline of the eligible classifications, submission requirements and workflow procedures for our new program. Eligible governing classifications are:

CLASS CODE	CLASSIFICATION
3821	AUTOMOBILE RECYCLING & DRIVERS
3821	AUTOMOBILE RECYCLING SALVAGED PARTS - INCLUDING SALES
8264	PAPER STOCK DEALERS – SECONDHAND
8264	BOTTLE DEALERS – SECONDHAND
8264	MOBILE DOCUMENT DESTRUCTION
8264	RUBBER STOCK DEALERS - SECONDHAND
8265	IRON-SCRAP DEALERS
8265	JUNK DEALERS NOC
8500	METAL SCRAP DEALERS
9402	SEWER CLEANING
9402	SEPTIC TANK CLEANING
9402	PORTABLE TOLIET RENTAL AND SERVICE
9403	GARBAGE/DEBRIS REMOVAL

**SUBMISSION REQUIREMENTS**

New Business applications should be received a minimum of 30 days before the effective date or “need by date”. Larger more complex accounts that may need special acceptance approval will require 60 to 90 days lead time. Midwestern Insurance Alliance accepts ACORD applications for all workers compensation submissions. Applications must be complete and be accompanied by the necessary supporting documentation. The following information is needed to complete our underwriting review.

- Midwestern Consumer Materials Recycling supplemental app – (a copy can be found at our website [www.midwesterninsurance.com](http://www.midwesterninsurance.com) )

- Loss Information – a minimum of 4 years hard copy loss information is required, valued within the past 90 days, to include details of any loss exceeding \$25,000. 5 years hard copy loss information is preferred.
- A complete description of the operations is needed. Submissions with multiple named insured's need a description of operations for each entity listed.
- Copy or details of current safety programs including, subcontractor policy, vehicle and equipment maintenance, daily equipment checklists, PPE usage, drug and alcohol testing & new hire training programs
- Agents signature is required on all applications
- Current experience mod worksheet

#### **PAYMENT PLANS**

- Annual
- 10 PAY - 25% down 9 installments (\$10 charge per installment)
- Monthly Reporting ONLINE – 15% escrow deposit plus expense constant due at binding

#### **MINIMUM PREMIUM**

- \$10,000 for all class codes

#### **COMMISSION RATE**

- Per your current agency agreement with Midwestern Insurance Alliance

These guidelines will allow us the opportunity to provide timely review of your agency submissions and the best possible policyholder service. For the fastest handling please send your new business submission to [subs@miains.com](mailto:subs@miains.com). You can also Fax your submissions to 803-732-1647 or mail to:

Midwestern Insurance Alliance  
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