

MIDLANDS BY THE NUMBERS

Texas Non-Subscription

15+

Midlands manages claims in this niche market for both insurance companies and self-insured employers. We offer full servicing for our Texas Non-Subscriber Program, from underwriting and premium collections; securing proper medical care with in-network providers for injured workers; to overseeing the claims in their entirety from investigation to litigation management.

While Non-Subscription programs provide occupational accident benefits to injured workers, these programs are unique and are vastly different than traditional workers' compensation programs. Midlands' has more than **fifteen years** of experience specific to Texas Non-Subscription business.

Midlands Claim Administrators, Inc. is a leader in multi-line loss adjustment, claim administration, litigation management and case management of property and casualty claims nationwide. We strive to create relationships with our business partners that strengthen over time. Midlands recognizes the importance of stable, long term partnerships and the confidence that stems from this. Midlands' strategy is to focus on specialty products and to provide a complete solution for the lines of coverage.

Please contact us at **800.800.4007** or visit our website at midlandsmgt.com to engage Midlands for your Pre-Loss, Post-Loss or Life Cycle of Claim needs.

54%


The key to managing successful Non-Subscription programs is controlling the medical spend. With an average savings of **fifty-four percent**, Midlands' network arrangements allow us to offer the most coverage in Texas, the best care and outcomes at the lowest costs. This truly represents significant opportunities for employers to save money while affording employees the best care and most rapid return to work programs.

In the unfortunate situation when an accident produces a more severe injury, Midlands has the staff to manage the medical care with on staff Registered Nurses—again ensuring the most effective care via the use of proactive Utilization Review techniques and the most economical prices.

11

Midlands' has provided claims management services to nearly every significant stakeholder in this specialized space—our representative carrier listing specific to this niche includes **eleven** valued program partners.

Midlands' prides ourselves on tailoring our services to meet the particular set of needs for each program partner. From our personnel to our systems to our relationships leveraged on behalf of our program partners—Midlands looks to provide a solution deemed **Beyond Coverage™**.



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Numismatic Claim

9

Certain Insurers appointed Midlands Claim Administrators, Inc. (Midlands) to handle an assignment involving **nine** stolen/lost rare United States notes. The allegation of the matter was that the package was lost during transit, purportedly at a United Parcel Service facility.

At this juncture in the adjudication of the claim, it would have been easy for an adjuster to draft a Proof of Loss, recommend payment for the lost items and the claim would be closed within 30-45 days of assignment.

\$22,000

This is where Midlands sets itself apart in claims handling - providing services deemed Beyond Coverage™. In addition to the usual and customary activities that one would expect from a sophisticated claims administrator, Midlands brought to bear its extensive list of resources and made contact with several numismatic dealers across the United States and then broadcasted photographs of the rare notes with a total valuation of **USD \$22,000** to other dealers advising that should they receive same, they should know that they had been stolen.

This resourcefulness paid off as Midlands was contacted shortly thereafter by a dealer advising he had just purchased five of the nine notes; providing for a recoverable of USD \$7,200 thus far.

Midlands is now working with a National Crime Bureau (NCIB) investigator and appropriate law enforcement agencies to identify the perpetrator who sold the bills.

20+

This style of aggressive claim handling has been an advantage for Midlands over its history.

The claims professional handling this matter has **over twenty years'** experience in the insurance industry specific to claims; during which, he has directly handled, supervised and managed programs ranging from residential and commercial property to complex niche claim matters involving professional athletes, entertainment, construction defect, public entity matters and many more.

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