



THE MIDLANDS DIFFERENCE

When coverages and/or premium are similar, this is why more agents and insureds choose MIDLANDS.

RISK MANAGEMENT

Midlands provides a wide range of [Risk Management](#) products & services tailored to the insured's needs & expectations. Our approach integrates clinical resources & business intelligence to deliver superior & measurable results. Services & benefits include, but are not limited to:

- ▶ Training: on-site (driver, active terror/shooter, etc.) & unlimited access to webinars & [streaming safety videos](#)*
- ▶ Comprehensive loss analysis
- ▶ Hazard assessment
- ▶ Accident investigation
- ▶ Membership to the [Oklahoma Safety Council](#) including access to benefits, discounts & information*
- ▶ Discretionary membership to the [National Safety Council](#)
- ▶ Around the clock access to certified safety professionals

*Memberships & training video access are a \$20,000 value.

CLAIM MANAGEMENT

The effectual management of claims, including the [catastrophic](#) & complex, is a cornerstone of a successful employee injury benefit program. Our [claims management services](#) are led by dedicated experts with decades of successful claims management experience including a staff-physician Medical Director & Registered Nurses.

We provide best outcomes via proven claims management processes & solutions, including but not limited to:

- ▶ Cost containment: [medical utilization & review](#), in-house medical staff, claim/fraud investigation, recovery services
- ▶ Medical audit, including on-site inspection of injured worker, plan of treatment, diagnosis, prognosis
- ▶ Continual review & monitoring of reserves
- ▶ Comprehensive report of loss
- ▶ Preparation & filing of required federal & state documents

STRENGTH & STABILITY

As a leader in the employee injury benefits space, Midlands has demonstrated strength, stability & longevity for over 25 years. As one of the nation's largest & highest-performing [Excess Workers' Comp](#) providers, our agents & insureds have peace of mind that their chosen partner in the employee injury benefits space has the long-term ability to be there.

Midlands strength, stability & continued growth & success can be attributed to its leadership team. Proven, experienced industry leaders who are committed to excellence, innovation & developing long-term relationships. Our people, & the value we place on the people we do business with, separates us from the others.