

MIDLANDS BY THE NUMBERS

Catastrophic Claim Management

160+

Midlands believes that managing losses involving catastrophically injured workers is the core of a successful excess workers' compensation program. Midlands currently partners with **over 160** third party claims administrators (TPA's) or self administrators (SA's) — providing service deemed Beyond Coverage™.

To achieve the best outcome, Midlands coordinates, facilitates and in many cases directly manages products and services designed to achieve the most efficient medical care at the best possible rates. Midlands' goal is to not simply oversee claims, but rather to partner with the insureds, TPA's and SA's to proactively manage catastrophic losses to provide the best services in the marketplace at the best cost.

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.

\$100,000+

Upon receiving notice on one particularly catastrophic claim, Midlands reviewed the initial Large Loss Report and learned that the claimant was involved in a head-on collision. The claimant was air transported from the scene with a multitude of immediately identified issues requiring emergency care and assessment; which included, but was not limited to: hyperkalemia, acute kidney injury, hemorrhagic shock, respiratory failure, liver laceration, and multiple fractures and trauma. The \$500K retention for this Insured was quickly exhausted in medical bills.

Midlands was involved with the management of the claim from the onset with recommendations related to nurse case management, development and agreement of an outcome plan, and the facilitation of the timely excess reimbursements when appropriate. When the claimant required amputation of both legs and her left arm, Midlands' resources were again brought to bear and the on-staff Medical Director and Nurse Case Manager negotiated bids for the fabrication of the proper prosthetics that initially provided a savings of nearly \$45,000 and ultimately will result in **excess of \$100,000** in savings given the expectation that they will be replaced 3-4 times over the claimants lifetime.

Reflecting on the contributions Midlands was able to make over the life of this claim, vice president of occupational claims commented, "It is claims like this that reaffirm to me the positive difference we can have in the outcome of a claim that by all accounts is otherwise such a terrible, terrible loss."

40+

Having the resources necessary to properly address unique issues associated with catastrophic claims is an advantage for Midlands.

Midlands' Medical Director has **more than forty years'** experience in critical care medicine and is board certified in Pulmonology and Internal Medicine. His experience includes medical supervision of facilities, hospital departments, teaching and home health care.

The Medical Director plays an integral role in catastrophic claim management and his input can be critical to the optimal handling of the claim. He is available for peer-to-peer discussions with the treating physicians on a claim-by-claim basis and to provide updated medical information to the claims examiner and case management nurse on occupational illness and injury care. In addition, Midlands has a registered nurse on staff that can be utilized as additional resources to help manage these catastrophic losses.