

Omega

Insurance Solutions

Thank you for binding a workers compensation account with Omega Insurance Solutions. Below are items you need to know: [Para espanol por favor llame ext 219](#)

SERVICE:

Your client can call you or the carrier direct for service (see below contact information for each carrier). Your client should not call Omega. We do get calls sometimes since the carrier will reflect Omega as the agent of record. If the call is simple to help, we will, otherwise we will redirect the client to call you.

Send all service requests in writing to wc@omega4agents.com for more prompt attention. This includes waivers, endorsements, or other service needed. Your office must issue all certificates, but you are welcome to check on active status with us at any time. *(Note: if the client is in a PEO, only the PEO can issue certs).*

What you should be sure your client understands:

- **Agent:** They may see Omega Insurance Solutions listed on invoices or other correspondence they receive from the carrier and that Omega is the broker you are appointed with to place their workers comp. They should still contact you for all service.
- **Loss Control:** All carriers select certain accounts for loss control inspection. This occurs for most construction classes but can for any type of business. Please be sure your client understands they must comply with the safety inspection if contacted or they will be canceled. If the safety inspector has safety recommendations, they must be followed with written response so the carrier is aware of their implementation of the recommendations.
- **Audits:** Insured should be aware that they will be audited and charged for any uninsured sub-contractors or unreported employee payroll. The auditor will also be sure all employees are written in the correct workers comp class codes. Not complying with audit attempts may result in penalties.
- **Claims:** It is vital that the insured understands that all workers comp claims must be reported within 24-48 hours of any work-related injury to avoid any issues. Be sure to check below for list of carriers with phone #'s for billing and claims.
- **Changes:** PLEASE be sure that your client reports to you and you to Omega any significant change in operations from what was quoted (e.g., adding out of state exposure, adding/changing nature of business). Denied claims can be avoided with proper communication.
- **Payments:** Be sure your client makes their down payment as outlined on the quote/binder. Failure to get the payment made in time may result in a flat cancelation. Making payments timely will help the policy go smoothly without any lapses. **Special Note: Most carriers will send monthly invoices even when insured is on EFT.**

Certificates of Insurance:

As part of earning your commission for placing this account, it is your responsibility to issue all certificates of insurance for this client. We can only assist you in confirmation that client is in good standing or not. Please save copies of all certificates you issue for this client. We only need the copies IF REQUESTED which is very rare.

RENEWALS:

All of our carriers with the few exceptions listed below will automatically renew this workers comp policy. As you get within 60 days of the renewal and wish to make changes please notify us at wc@omega4agents.com.

ACORDS: Some carriers may require updated signed ACORDs for renewals. Please help us get this timely when requested.

Safety or Drug Free Credits: Most carriers will require a new credit application to be provided for renewal for the credits to be applied to renewal.

Even though the policy with most carriers automatically renew, we intend to send you the renewal quotes as offered by the carrier. All carriers automatically renew except: Amerisafe & ICW.

CANCELATION/REINSTATEMENT:

We recognize that most agents are hands on with trying to assist their clients with preventing cancelations. Our goal is to send you copies of all correspondence we receive from the carrier including notices of cancelation and reinstatements. Please inquire as needed to wc@omega4agents.com.

COMMISSION:

Commission is paid on an as paid basis. We can only release commission to you (if you are properly appointed in good standing with Omega) once our office has been paid from the carrier. It is best to wait for the monthly statement/check before checking on any commission matter. If you have questions, send them in writing to wc@omega4agents.com.

Please note for past due premium audits, if the carrier sends the file to collections, all commissions on the account for premium collected are forfeited. Your assistance in collecting the audit balances is much appreciated.

TEAM: Our team is excited to serve you, and so that we handle matters in a timelier manner, we will give precedence over agents/CSRs who inquire or request through wc@omega4agents.com before handling matters sent directly to team members. Your cooperation with this is very much appreciated.

CARRIER INFO: *Reminder, the below contact information is for the insured. If you as the agent need to contact them, you must do so only through Omega. Insureds should deal with you or the carrier and not Omega.*

If carrier is not listed please inquire at wc@omega4agents.com

Accident	800-896-6884	800-638-1120
Advanced PEO Solutions	877-518-2881	877-518-2881
AIG	800-645-2259	888-393-6828
Amerisafe (American Interstate)	800-897-9719	800-699-6240
Ashmere	877-886-4334	866-479-1554
AmTrust	800-866-1234	866-272-9267
AmTrust (FL only)	800-866-1235	888-225-2442
Ascendant	305-820-4360	877-834-4991
Berkshire Hathaway GUARD	800-673-2465	888-639-2567
Bridgefield/BusinessFirst/Retail First	866-997-0711	800-762-7811
Employers	800-677-3252	800-992-1072
FrankCrum	727-799-1229	727-799-1229
FUBA	888-262-4483	800-444-9098
Guarantee	866-827-4669	866-479-1554
ICW	800-877-1111	800-877-1111
Lion (SouthEast)	727-938-4462	727-938-5562
InvoPEO (former Madison)	866-986-0118	866-986-0118
MidSouth Mutual Insurance	800-524-0604	800-524-0604
National Liability & Fire	844-229-9289	844-549-2512
Normandy Insurance Company	866-688-6442	866-688-6442