

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](#). **Please see the bottom of last page for billing and claim's phone #s for all carriers and PEOs we represent.**

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:

- 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.
- 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.
- It is vital that the insured understands that all workers comp claims must be reported in 24-48 hours to avoid any issues.
- PLEASE be sure that your client reports to you and you to Omega any significant change in operations from what was quoted. Denied claims can be avoided with proper communication.
- 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.
- Please encourage your client to promptly report any and all work-related injuries for any employee. Delayed response time may result in denial of claims.

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 **with the only exception being for PEO client. Only PEOs may issue certificates for their clients.** 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. ***Please review our Cert Issuance Guidelines. Cert Issuance Guide.*** We will periodically audit the issued certs for your office.

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.

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 apps@omega4agents.com. Our commission schedule is posted on our website at:

<http://omega4agents.com/about/commission-schedule/>

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.

<i>Carrier</i>	<i>Billing</i>	<i>Claims</i>	<i>Claims Email</i>
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	FR0Isupport@amerisafe.com
AmTrust (Technology, Associated Ind, Wesco)	800-866-1234	866-272-9267	
AmTrust (FL only claims)	800-866-1234	888-225-2442	amtrustclaims@qrm-inc.com
Ascendant	305-820-4360	877-834-4991	info@ascendantclaims.com
Berkshire Hathaway GUARD	800-673-2465	888-639-2567	claims3@guard.com
Bridgefield/BusinessFirst/Retail First	866-997-0711	800-762-7811	
Employers	800-677-3252	877-329-2954	ecfroi@employers.com
FCBI	866-469-3224	800-444-9098	Online: www.FCBIfund.com
FrankCrum PEO	727-799-1229	727-799-1229	
ICW (Insurance Company of the West)	800-877-1111	800-877-1111	firstnotice@icwgroup.com
InvoPEO (former Madison)	866-986-0118	866-986-0118	
Kymerly Group (PEO)	407-228-6428	407-228-6428	
Lancer Indemnity Company (FUBA)	888-262-4483	844-433-0993	
Lion (SouthEast)	727-938-5562	727-938-5562	
Michigan Commercial Insurance Mutual (MCIM)	800-524-0604	888-922-5246	
National Liability & Fire	844-229-9288	844-549-2512	
Normandy Insurance Company	877-404-6442	877-404-6442	claims@normandyins.com
ProSight Specialty Insurance	973-532-1900	800-774-2755	
Safeco	800-332-3226	800-332-3226	
Travelers Commercial & WC	888-661-3938	800-238-6225	
Travelers Personal Lines	866-933-7287	800-252-4633	