

# Omega

## Insurance Solutions

**Thank you** for binding a workers' compensation account with Omega Insurance Solutions. Below are items you need to know: [Para español 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](mailto: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.
- Policy Holder 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 cancellation.
- 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](mailto: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 cancellations. Our goal is to send you copies of all correspondence we receive from the carrier including notices of cancellation and reinstatements. Please inquire as needed to [wc@omega4agents.com](mailto: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](mailto: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](mailto: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](mailto:wc@omega4agents.com).

<i>Carrier</i>	<i>Billing</i>	<i>Claims</i>
<b>Advanced PEO Solutions</b>	<b>877-518-2881</b>	<b>877-518-2881</b>
<b>American Longshore Mutual Association</b>	<b>251-690-4295</b>	<b>251-690-4295</b>
<b>AIG</b>	<b>800-645-2259</b>	<b>888-393-6828</b>
<b>Amerisafe (American Interstate)</b>	<b>800-673-2465</b>	<b>800-699-6240</b>
<b>AmTrust (FL only claims)</b>	<b>877-528-7878</b>	<b>888-225-2442</b>
<b>AmTrust (Technology, Associated Ind, Wesco)</b>	<b>877-528-7879</b>	<b>866-272-9267</b>
<b>Ascendant Commercial Insurance, Inc.</b>	<b>305-820-4360</b>	<b>877-834-4991</b>
<b>Berkshire Hathaway GUARD</b>	<b>800-673-2465</b>	<b>888-639-2567</b>
<b>Bridgefield/BusinessFirst/Retail First</b>	<b>800-282-7648</b>	<b>800-762-7811</b>
<b>Builder's Mutual</b>	<b>800-809-4859</b>	<b>800-809-4862</b>
<b>Cimarron Insurance Company, Inc.</b>	<b>833-564-3117</b>	<b>833-564-3117</b>
<b>Clear Springs Insurance Co</b>	<b>866-702-6998</b>	<b>517-347-2344</b>
<b>Employers</b>	<b>800-677-3252</b>	<b>877-329-2954</b>
<b>Florida Citrus, Business &amp; Industries Fund (FCBI)</b>	<b>866-469-3224</b>	<b>844-740-7007</b>
<b>FrankCrum</b>	<b>727-799-1229</b>	<b>727-799-1229</b>
<b>ICW (Insurance Company of the West)</b>	<b>800-877-1111</b>	<b>800-877-1111</b>
<b>InvoPEO (former Madison)</b>	<b>866-986-0118</b>	<b>866-986-0118</b>
<b>iQUE Insurance Company</b>	<b>941-921-0642</b>	<b>888-922-5246</b>
<b>Kymberly Group (PEO)</b>	<b>407-228-6428</b>	<b>407-228-6428</b>
<b>Lion (SouthEast)</b>	<b>727-938-5562</b>	<b>727-938-5562</b>
<b>Markel Insurance Company</b>	<b>888-500-3344</b>	<b>888-500-3344</b>
<b>MidSouth Insurance</b>	<b>844-438-6642</b>	<b>800-524-0604</b>
<b>National Liability &amp; Fire (V3)</b>	<b>844-229-9288</b>	<b>844-549-2512</b>
<b>Normandy Insurance Company</b>	<b>866-688-6442</b>	<b>877-404-6442</b>
<b>Service Lloyds Insurance Company (FUBA)</b>	<b>888-262-4483</b>	<b>844-740-7007</b>
<b>Silver Oak Casualty, Inc.</b>	<b>800-673-2465</b>	<b>800-699-6240</b>
<b>Sirius America Insurance Co</b>	<b>855-275-9884</b>	<b>844-581-0828</b>