

# Find Extreme Savings for Your Workers Comp Policy

With XMod Xtreme, you don't pay a dime unless we find you savings.



## ● Why do I need it?

The experience modification rate (*called the XMod*) rewards companies who handle their claims well by lowering their premium, and it has the reverse effect when claims are poorly managed.

However, as much as 60% of the data used in the XMod calculations that determine an employer's premium is incorrect. This means you may be paying a higher rate than you should be.

If you can improve your XMod, you can reduce your workers comp costs. That's where XMod Xtreme comes in.

## ● What is it?

The XMod Xtreme is an assessment that helps you optimize your experience modification rate on your workers compensation policy.

## ● What does it cost?

The assessment is completely free to members.

If you choose to use this service, the cost is 3-6% of the premium. This is a small charge when you consider an average ROI of 600%!

### Some Typical Results:

- Decrease in Claim Frequency Rate of 21%
- Decrease in Cost Per Claim of 51%
- 30% Reduction in Loss Ratio

## ● What is the process?

You can request an XMod Xtreme through your member portal or by contacting us directly. We'll ask for some standard documentation regarding your XMod, then after careful evaluation, you'll receive a proposal which details the savings that we can offer you with XMod Xtreme.

## ● Where do I start?

Log into your member portal to request an assessment or contact your agent.