Top 10 Tips to Lower Your Ex-Mod

The experience modification factor – aka Ex-mod – is a way to rate how your company is doing compared to other companies in the same industry. A high Ex-mod directly impacts your premium and it's often a mystery as to how it's calculated and what it all means.

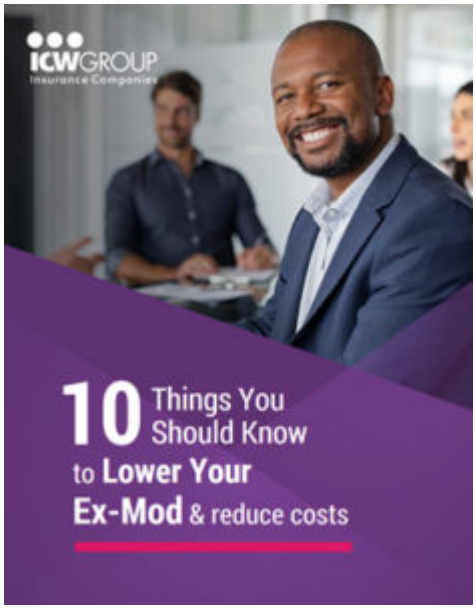
The secret is – if you can control your Ex-mod, you can save on your premium. So, we've gathered top tips to help you impact your bottom line.

In this webinar, you'll learn

- What Ex-mod is and how it's calculated
- COVID-19 impacts
- Practical tips to influence your work comp costs

Download these helpful resources about lowering your Ex-mod

10 Things to Lower Your Ex-mod Presentation



PDF version of the Top 10 Things to Lower Your Ex-Mod webinar

slides.
Download PDF

10 Things to Lower Your Ex-mod Poster



This bright 1-page poster contains the top 10 things you can do to control your Ex-Mod.
Download PDF

Increase Safety & Lower Your Ex-Mod worksheet



Complete your personal Ex-Mod plan to make an impact on your long-term savings.
Download PDF

What is an Ex-Mod and Why Should I Care Flyer



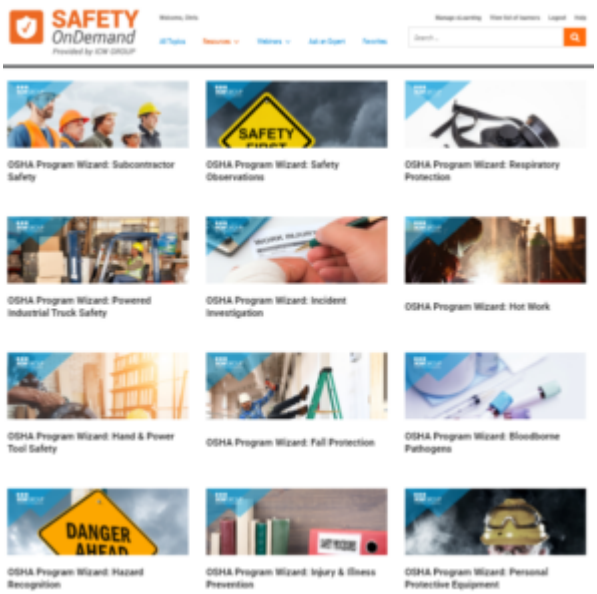
Quick 1-page view of what an Ex-Mod is & its costly impact on your premiums.
Download PDF

NCCI's ABCs of Experience Rating Brochure



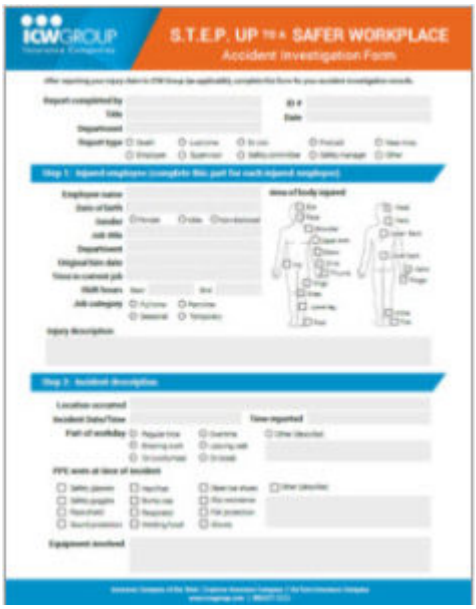
Further your understanding of Ex-Mod & how it affects your work comp costs.
Download PDF

Safety OnDemand's OSHA Program Wizards



Shown in webinar: Choose 1 Safety OnDemand “wizard” plan before having to login.
Download Word

Accident Investigation Form



After reporting your claim, document the investigation for your records.
Download PDF

Safety Sound Off Podcast

Check out the latest in this audio series.

Take Control of Your Mod
Frustrated with your Ex-mod? Learn about ways you can impact your mod through strategies like connecting with your adjuster and

taking a second look at how your safety program really functions. Being proactive is key!
Download the Take Control of Your Mod podcast (MP3)

Ex-Mod 101
New to work comp? Looking for basic information? This podcast will run through the primary components of the x-mod calculation, including how to know if you have a better than average mod and how long a large claim can impact your company.
Download the Ex-Mod 101 podcast (MP3)

Additional resources to help you learn more about your Ex-Mod

- California's Experience Rating System, explained in WCIRB's Learning Center
- 2020 Experience Modification Estimator, available on WCIRB.com