



### Background

Recently, a producer met with a prospective client who was upset with his high workers' compensation premiums. The producer asked to review the prospect's loss runs and claim history and immediately noticed multiple small claims and an Experience Modifier, or E-Mod, of 1.32. In addition to having some over reporting issues, the prospect had a lack of understanding of how his organization's E-Mod was calculated and why claims affect that number. Ultimately, the prospect revealed that his agent at the time had never explained how an E-Mod works.



### Solution

Our producer setup a call for the prospective client with our CARE (Claims Analysis Reviewing Experience Mods Program) team to learn all he could possibly want about E-Mods. The call took place the following week and lasted more than an hour. What shocked the prospect the most was that our CARE team had the ability to pick up the phone immediately and discuss claims with adjusters. Educated and impressed, the prospect felt he now had a clear picture about E-Mods, how they were derived, and how to control his cost of risk.



### Results

In addition to assisting with E-Mod explanations, the producer discussed with the prospect how he could service his entire account. Based on the first-hand experience the prospect had with the CARE team and the producer's industry knowledge, the organization decided to become a BXS Insurance client. The client now receives regular updates and E-Mod verification services.

