

# 5 Steps to Lower Your MOD Score in 90 Days

Practical Actions Contractors Can Take to Reduce Workers' Comp Costs

## What's at Stake?

Your Experience Modification Rate (MOD) isn't just a number – it fuels your workers' comp premiums, impacts bid competitiveness, and tells underwriters how seriously you take safety. The good news: you can influence it more than you think.

This guide outlines **5 practical, field-tested steps** that General Contractors and specialty trades can take over the next 90 days to begin lowering their MOD – or setting the stage for future reductions.


## Step 1: Request & Review Your MOD Worksheet

### What to Do:

- Ask your broker or rating bureau (NCCI or applicable state) for your MOD worksheet.
- Check for errors in payroll figures, industry codes, classifications, or claim reserves.
- Challenge anything that looks off — especially claims that were miscoded or overstated.

### Why It Matters:

Many businesses pay 10–15% more than they should because of inaccuracies. This is an easy win most brokers don't bother to pursue.

 **Pro Tip:** Don't settle for a summary. Get the full worksheet & review each claim's effect individually.


## **Step 2: Examine Open Claims and Push for Closure**

### **What to Do:**

- Meet with your broker and claims adjuster to review all open claims.
- Push carriers to close stagnant claims with minimal activity.
- Request reserve reviews if injury severity no longer matches financial assumptions.

### **Why It Matters:**

Open claims — even older ones with little activity — weigh heavily on your MOD. Getting them settled or reduced has immediate impact.

 **Pro Tip:** Focus on claims with unusually high reserves. They carry disproportionate MOD weight.


## **Step 3: Improve Your Return-to-Work (RTW) Process**

### **What to Do:**

- Create or refresh your light-duty job bank (tasks injured workers can do safely).
- Get buy-in from field supervisors to support modified roles.
- Communicate RTW policy clearly to every new hire & injured employee.

### **Why It Matters:**

Workers who return (even partially) reduce time-loss costs, which lowers claim value — and therefore, your MOD.

 **Pro Tip:** Document your RTW effort even if a worker declines it. It still supports a defense during claim reviews.


## **Step 4: Tighten Job-Site Safety Controls**

### **What to Do:**

- Conduct scheduled walk-throughs across active projects.
- Capture and fix fall risks, PPE violations, or equipment hazards.
- Log and sign daily safety huddles — even if informal.

### **Why It Matters:**

Most claims come from preventable, repetitive errors on active sites. Clean, documented safety practices show up in loss trends — and lower MOD over time.

 **Pro Tip:** Underwriters love to see documented, proactive field safety — it strengthens your profile even before MOD results kick in.


## Step 5: Train Your Supervisors on 'Injury Day 1' Protocols

### What to Do:

- Teach field leads what to do *immediately* after an incident:
  - Get statements from witnesses
  - Take photos of the scene
  - Refer to RTW guidelines
  - Notify your broker within hours
- Provide a simple checklist they can carry with them (digital or print).

### Why It Matters:

The first 24 hours often determine the course, cost, and duration of a claim. Supervisors are your first line of defense.

 **Pro Tip:** Create a laminated “First Response to Injury” card and attach it to your site safety board or crew packets.

## Final Thoughts

Lowering your MOD doesn't require a massive overhaul — just intentional, field-ready actions. And even if your MOD doesn't shift in 90 days, taking these steps **now** positions you as a lower-risk business when underwriters review your file at renewal.

## Want a Customized MOD Action Plan?

This guide is a good start — but your MOD gets better when you bring the right documentation, process, and carrier engagement to the table.

Visit **[goprevera.com](https://goprevera.com)** to download more tools or schedule a walkthrough of your current MOD worksheet.

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*For informational use only. Each contractor should adapt this checklist to their specific operations and risk profile.*